



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: 5/6/26 8:39 AM

Table of Contents	
Page	Product
1	Cover Page
2	Conventional Fixed
5	Conventional ARM
7	Home Ready
9	Home Possible
11	RefiNow
13	FHA Fixed
16	VA Fixed
19	FHA DPA Fixed

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:	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: 5/6/2026 8:39 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	94.301	94.254	94.228	4.750	94.301	94.254	94.228	5.125	97.421	97.301	97.268
4.875	94.954	94.913	94.883	4.875	94.954	94.913	94.883	5.250	97.922	97.819	97.780
5.000	95.603	95.581	95.549	5.000	95.603	95.581	95.549	5.375	98.482	98.373	98.330
5.125	96.144	96.074	96.050	5.125	96.144	96.074	96.050	5.500	99.003	98.890	98.844
5.250	96.736	96.684	96.640	5.250	96.736	96.647	96.632	5.625	99.399	99.286	99.240
5.375	97.490	97.412	97.398	5.375	97.490	97.412	97.398	5.750	99.813	99.703	99.649
5.500	98.093	98.049	98.005	5.500	98.058	98.011	97.960	5.875	100.366	100.280	100.245
5.625	98.691	98.647	98.603	5.625	98.648	98.582	98.557	6.000	100.906	100.826	100.786
5.750	99.167	99.108	99.049	5.750	99.115	99.056	98.990	6.125	101.385	101.311	101.266
5.875	99.744	99.686	99.627	5.875	99.674	99.594	99.554	6.250	101.212	101.112	101.062
6.000	100.294	100.235	100.177	6.000	100.268	100.188	100.148	6.375	101.763	101.669	101.614
6.125	100.776	100.717	100.659	6.125	100.767	100.693	100.648	6.500	102.247	102.159	102.099
6.250	101.136	101.078	101.019	6.250	100.993	100.893	100.843	6.625	102.400	102.319	102.253
6.375	101.618	101.560	101.501	6.375	101.507	101.414	101.358	6.750	102.282	102.222	102.151
6.500	102.083	102.025	101.966	6.500	102.006	101.918	101.857	6.875	102.799	102.745	102.669
6.625	102.494	102.436	102.377	6.625	102.346	102.246	102.173	7.000	103.306	103.257	103.176
6.750	102.858	102.792	102.726	6.750	102.413	102.353	102.282	7.125	103.591	103.580	103.493
6.875	103.271	103.206	103.140	6.875	102.853	102.793	102.716	7.250	104.203	104.197	104.105
7.000	103.635	103.569	103.503	7.000	103.343	103.258	103.199	7.375	104.677	104.677	104.580
7.125	103.988	103.922	103.857	7.125	103.527	103.657	103.565	7.500	105.050	105.050	105.050
7.250	104.393	104.334	104.276	7.250	104.243	104.237	104.145	7.625	105.233	105.300	105.194
7.375	104.734	104.675	104.617	7.375	104.594	104.594	104.497	7.750	105.050	105.050	105.050
7.500	105.010	105.010	104.908	7.500	105.010	105.010	104.908	7.875	105.050	105.050	105.050
7.625	105.232	105.383	105.277	7.625	105.216	105.383	105.277	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	105.100	105.050	105.050	8.000	105.050	105.050	105.050				
8.125	105.245	105.181	105.120	8.125	105.050	105.050	105.050				
8.250	95.616	95.552	95.491								
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	97.762	97.744	97.744	4.625	98.108	98.091	98.091	5.000	94.635	94.524	94.491
4.750	98.064	97.974	97.974	4.750	98.460	98.433	98.433	5.125	95.360	95.291	95.247
4.875	98.495	98.410	98.410	4.875	98.863	98.856	98.856	5.250	96.687	96.584	96.545
5.000	98.833	98.753	98.753	5.000	99.351	99.349	99.349	5.375	97.322	97.214	97.171
5.125	99.189	99.154	99.150	5.125	99.679	99.679	99.676	5.500	97.923	97.810	97.763
5.250	99.751	99.751	99.743	5.250	100.144	100.144	100.135	5.625	98.419	98.305	98.258
5.375	100.231	100.231	100.217	5.375	100.558	100.558	100.544	5.750	98.948	98.837	98.784
5.500	100.507	100.507	100.488	5.500	100.857	100.857	100.838	5.875	99.503	99.387	99.330
5.625	100.749	100.749	100.725	5.625	101.022	101.022	100.998	6.000	100.020	99.899	99.839
5.750	101.179	101.179	101.150	5.750	101.172	101.172	101.142	6.125	100.464	100.343	100.284
5.875	101.484	101.484	101.450	5.875	101.536	101.536	101.501	6.250	100.737	100.634	100.567
6.000	101.855	101.855	101.815	6.000	101.864	101.864	101.824	6.375	101.249	101.150	101.085
6.125	102.087	102.087	102.042	6.125	102.052	102.052	102.007	6.500	101.696	101.592	101.524
6.250	102.509	102.509	102.458	6.250	102.484	102.476	102.426	6.625	102.052	101.945	101.875
6.375	102.808	102.808	102.752	6.375	102.797	102.797	102.742	6.750	101.781	101.702	101.620
6.500	103.043	103.032	102.972	6.500	103.094	102.942	102.882	6.875	102.157	102.080	101.999
6.625	103.511	103.456	103.390	6.625	103.411	103.245	103.179	7.000	102.554	102.479	102.400
6.750	103.852	103.681	103.610	6.750	103.835	103.663	103.592	7.125	102.762	102.755	102.676
6.875	104.186	104.010	103.934	6.875	104.156	103.980	103.903	7.250	102.956	103.010	102.915
7.000	104.338	104.157	104.075	7.000	104.260	104.079	103.997	7.375	103.260	103.322	103.232
7.125	103.534	103.502	103.466	7.125	100.379	100.342	100.296	7.500	103.441	103.495	103.399
7.250	103.437	103.388	103.336	7.250	100.429	100.377	100.314	7.625	102.921	102.921	102.813
7.375	103.630	103.581	103.529	7.375	100.573	100.520	100.458	7.750	102.103	101.982	101.868
								7.875	102.287	102.166	102.052

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: 5/6/2026 8:39 PST

Conforming Balance 30 Yr Fixed				Conforming High Balance 30 YR Fixed			
Rate	15	30	45	Rate	15	30	45
5.000	96.426	96.276	96.126	5.000	96.301	96.151	96.001
5.125	97.119	96.969	96.819	5.125	96.994	96.844	96.694
5.250	97.795	97.645	97.495	5.250	97.670	97.520	97.370
5.375	98.454	98.304	98.154	5.375	98.329	98.179	98.029
5.500	99.097	98.947	98.797	5.500	98.960	98.810	98.660
5.625	99.725	99.575	99.425	5.625	99.509	99.359	99.209
5.750	100.338	100.188	100.038	5.750	100.046	99.896	99.746
5.875	100.936	100.786	100.636	5.875	100.569	100.419	100.269
6.000	101.520	101.370	101.220	6.000	101.080	100.930	100.780
6.125	102.087	101.937	101.787	6.125	101.576	101.426	101.276
6.250	102.638	102.488	102.338	6.250	102.058	101.908	101.758
6.375	103.172	103.022	102.872	6.375	102.547	102.397	102.247
6.500	103.689	103.539	103.389	6.500	103.064	102.914	102.764
6.625	104.181	104.031	103.881	6.625	103.556	103.406	103.256
6.750	104.648	104.498	104.348	6.750	104.023	103.873	103.723
6.875	105.088	104.938	104.788	6.875	104.463	104.313	104.163
7.000	105.503	105.353	105.203	7.000	104.878	104.728	104.578
7.125	105.898	105.748	105.598	7.125	105.273	105.123	104.973
7.250	106.271	106.121	105.971	7.250	105.646	105.496	105.346

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: 5/6/2026 8:39 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	98.369	98.323	98.293	5.000	97.919	97.871	97.835	5.000	97.152	97.106	97.031
5.125	98.660	98.610	98.589	5.125	98.284	98.231	98.200	5.125	97.568	97.517	97.439
5.250	99.042	98.988	98.971	5.250	98.640	98.583	98.558	5.250	97.945	97.889	97.826
5.375	99.298	99.239	99.224	5.375	98.986	98.923	98.904	5.375	98.354	98.285	98.255
5.500	99.573	99.500	99.467	5.500	99.304	99.235	99.218	5.500	98.748	98.674	98.650
5.625	99.817	99.742	99.689	5.625	99.567	99.494	99.478	5.625	99.076	98.995	98.974
5.750	100.044	99.967	99.895	5.750	99.803	99.725	99.709	5.750	99.394	99.310	99.290
5.875	100.391	100.309	100.210	5.875	100.177	100.095	99.996	5.875	99.697	99.608	99.589
6.000	100.605	100.518	100.415	6.000	100.490	100.403	100.300	6.000	99.987	99.892	99.873
6.125	100.664	100.572	100.466	6.125	100.643	100.551	100.445	6.125	100.244	100.144	100.127
6.250	100.785	100.687	100.577	6.250	100.818	100.720	100.611	6.250	100.461	100.357	100.340
6.375	100.997	100.894	100.781	6.375	101.027	100.924	100.811	6.375	100.598	100.488	100.472
6.500	101.092	100.984	100.867	6.500	101.183	101.075	100.958	6.500	100.749	100.633	100.617
6.625	100.899	100.780	100.766	6.625	100.846	100.729	100.717	6.625	100.922	100.800	100.784
6.750	101.005	100.879	100.865	6.750	100.912	100.789	100.777	6.750	101.086	100.958	100.942
6.875	100.813	100.721	100.624	6.875	100.716	100.624	100.527	6.875	100.683	100.591	100.494
7.000	100.836	100.742	100.645	7.000	100.823	100.730	100.633	7.000	100.708	100.614	100.517
7.125	100.832	100.737	100.640	7.125	100.984	100.888	100.791	7.125	100.696	100.601	100.504

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	98.483	98.438	98.363	5.000	97.765	97.719	97.644	5.000	97.262	97.217	97.142
5.125	98.773	98.723	98.644	5.125	98.092	98.041	97.971	5.125	97.678	97.627	97.549
5.250	99.092	99.037	98.955	5.250	98.527	98.471	98.390	5.250	98.054	97.998	97.916
5.375	99.344	99.283	99.197	5.375	99.016	98.955	98.870	5.375	98.298	98.237	98.152
5.500	99.573	99.504	99.415	5.500	99.349	99.283	99.194	5.500	98.583	98.510	98.422
5.625	99.896	99.824	99.732	5.625	99.583	99.511	99.419	5.625	98.928	98.853	98.756
5.750	100.158	100.081	99.986	5.750	99.831	99.754	99.658	5.750	99.245	99.169	99.072
5.875	100.506	100.424	100.325	5.875	100.282	100.200	100.101	5.875	99.612	99.530	99.431
6.000	100.721	100.634	100.531	6.000	100.595	100.508	100.405	6.000	99.855	99.767	99.665
6.125	100.782	100.690	100.584	6.125	100.749	100.657	100.551	6.125	99.986	99.886	99.869
6.250	100.905	100.807	100.698	6.250	100.925	100.828	100.718	6.250	100.198	100.094	100.077
6.375	101.119	101.017	100.904	6.375	101.136	101.033	100.920	6.375	100.571	100.469	100.356
6.500	101.215	101.107	100.991	6.500	101.293	101.185	101.068	6.500	100.722	100.614	100.497
6.625	100.779	100.691	100.594	6.625	100.587	100.498	100.401	6.625	100.554	100.466	100.369
6.750	100.812	100.721	100.624	6.750	100.684	100.593	100.496	6.750	100.674	100.584	100.487
6.875	100.813	100.721	100.624	6.875	100.716	100.624	100.527	6.875	100.683	100.591	100.494
7.000	100.836	100.742	100.645	7.000	100.823	100.730	100.633	7.000	100.708	100.614	100.517
7.125	100.832	100.737	100.640	7.125	100.984	100.888	100.791	7.125	100.696	100.601	100.504

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
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: 5/6/2026 8:39 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	94.685	94.626	94.593	4.500	94.685	94.626	94.593	5.000	97.891	97.855	97.820
4.625	95.338	95.280	95.247	4.625	95.338	95.280	95.247	5.125	98.226	98.190	98.155
4.750	97.101	97.065	97.030	4.750	97.101	97.065	97.030	5.250	99.772	99.680	99.587
4.875	97.438	97.403	97.367	4.875	97.438	97.403	97.367	5.375	100.153	100.061	99.969
5.000	97.891	97.855	97.820	5.000	97.891	97.855	97.820	5.500	100.597	100.505	100.412
5.125	98.226	98.190	98.155	5.125	98.226	98.190	98.155	5.625	100.945	100.854	100.770
5.250	99.772	99.680	99.587	5.250	99.772	99.680	99.587	5.750	101.443	101.379	101.315
5.375	100.153	100.061	99.969	5.375	100.153	100.061	99.969	5.875	101.711	101.647	101.584
5.500	100.597	100.505	100.412	5.500	100.597	100.505	100.412	6.000	101.999	101.935	101.871
5.625	100.945	100.854	100.770	5.625	100.945	100.854	100.770	6.125	102.430	102.350	102.274
5.750	101.443	101.379	101.315	5.750	101.443	101.379	101.315	6.250	102.788	102.760	102.700
5.875	101.711	101.647	101.584	5.875	101.711	101.647	101.584	6.375	103.137	103.108	103.049
6.000	102.237	102.136	102.054	6.000	102.237	102.136	102.054	6.500	103.438	103.359	103.375
6.125	102.526	102.425	102.343	6.125	102.526	102.425	102.343	6.625	103.804	103.820	103.811
6.250	102.817	102.788	102.729	6.250	102.817	102.788	102.729	6.750	105.055	104.934	104.813
6.375	103.115	103.087	103.027	6.375	103.115	103.087	103.027	6.875	105.025	104.967	104.927
6.500	103.620	103.576	103.560	6.500	103.620	103.576	103.560	7.000	105.564	105.462	105.349
6.625	103.828	103.820	103.811	6.625	103.828	103.820	103.811	7.125	105.898	105.778	105.657
6.750	105.055	104.934	104.813	6.750	105.055	104.934	104.813	7.250	105.850	105.850	105.850
6.875	105.143	105.067	104.927	6.875	105.143	105.067	104.927	7.375	105.674	105.548	105.370
7.000	105.564	105.462	105.349	7.000	105.564	105.462	105.349	7.500	106.120	105.995	105.817
7.125	105.898	105.850	105.746	7.125	105.898	105.850	105.746	7.625	105.9179	105.7925	105.6147
7.250	105.850	105.850	105.850	7.250	105.850	105.850	105.850	7.75	104.772	104.659	104.659
7.375	105.6736	105.5482	105.3704	7.375	105.6736	105.5482	105.3704				
7.5	106.1203	105.9949	105.8171	7.5	106.1203	105.9949	105.8171				
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	93.670	93.616	93.599	4.250	96.938	96.876	96.845	4.500	91.572	91.514	91.481
3.875	94.076	94.027	94.016	4.375	97.492	97.430	97.399	4.625	92.226	92.168	92.135
4.000	93.985	93.941	93.935	4.500	98.045	97.983	97.952	4.750	96.078	96.043	96.007
4.125	93.994	93.956	93.955	4.625	98.565	98.503	98.472	4.875	96.562	96.527	96.491
4.250	96.938	96.876	96.845	4.750	99.103	99.071	99.026	5.000	97.350	97.314	97.279
4.375	97.492	97.430	97.399	4.875	99.337	99.305	99.260	5.125	97.645	97.609	97.573
4.500	98.045	97.983	97.952	5.000	99.827	99.765	99.733	5.250	98.986	98.894	98.801
4.625	98.565	98.503	98.472	5.125	100.330	100.268	100.237	5.375	99.364	99.264	99.165
4.750	99.103	99.071	99.026	5.250	100.545	100.521	100.482	5.500	99.832	99.732	99.633
4.875	99.337	99.305	99.260	5.375	100.668	100.643	100.605	5.625	100.351	100.260	100.177
5.000	99.827	99.765	99.733	5.500	101.156	101.095	101.063	5.750	100.774	100.710	100.646
5.125	100.330	100.268	100.237	5.625	101.636	101.574	101.543	5.875	100.908	100.823	100.737
5.250	100.545	100.521	100.482	5.750	101.171	101.091	101.010	6.000	101.408	101.324	101.216
5.375	100.668	100.643	100.605	5.875	101.477	101.399	101.353	6.125	101.867	101.769	101.674
5.500	101.156	101.095	101.063	6.000	101.967	101.889	101.842	6.250	101.680	101.666	101.652
								6.375	101.960	101.946	101.932
								6.500	102.277	102.209	102.152
								6.625	102.576	102.550	102.492
								6.750	102.448	102.328	102.207
								6.875	102.807	102.722	102.594
								7.000	103.150	103.021	102.879

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	98.986	98.894	98.801	5.000	97.350	97.314	97.279	4.500	95.258	95.182	95.047
5.375	99.364	99.264	99.165	5.125	97.645	97.609	97.573	4.625	95.088	95.011	94.877
5.500	99.832	99.732	99.633	5.250	98.986	98.894	98.801	4.750	95.694	95.624	95.553
5.625	100.351	100.260	100.177	5.375	99.117	99.025	98.933	4.875	96.136	96.065	95.995
5.750	100.774	100.710	100.646	5.500	99.776	99.715	99.530	5.000	96.572	96.502	96.431
5.875	100.908	100.823	100.737	5.625	99.871	99.790	99.671	5.125	97.003	96.933	96.862
6.000	101.408	101.324	101.216	5.750	100.774	100.710	100.646	5.250	96.853	96.807	96.760
6.125	101.867	101.769	101.674	5.875	100.805	100.729	100.665	5.375	97.301	97.255	97.208
6.250	101.680	101.666	101.652	6.000	101.408	101.324	101.216	5.500	97.739	97.693	97.646
6.375	101.960	101.946	101.932	6.125	101.715	101.575	101.526	5.625	98.164	98.118	98.071
6.500	102.277	102.209	102.152	6.250	101.680	101.666	101.652	5.750	98.242	98.187	98.132
6.625	102.576	102.550	102.492	6.375	101.960	101.946	101.932	5.875	98.666	98.612	98.557
6.750	102.448	102.328	102.207	6.500	102.380	102.354	102.296	6.000	99.080	99.025	98.970
6.875	102.807	102.722	102.594	6.625	102.786	102.760	102.702	6.125	99.480	99.425	99.370
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	99.772	99.680	99.587	5.250	99.772	99.680	99.587	5.250	99.772	99.680	99.587
5.375	100.153	100.061	99.969	5.375	100.153	100.061	99.969	5.375	100.153	100.061	99.969
5.500	100.597	100.514	100.412	5.500	100.597	100.514	100.412	5.500	100.597	100.505	100.412
5.625	100.945	100.870	100.770	5.625	100.945	100.870	100.770	5.625	100.945	100.854	100.770
5.750	101.443	101.386	101.315	5.750	101.443	101.386	101.315	5.750	101.443	101.379	101.315
5.875	101.711	101.647	101.584	5.875	101.711	101.647	101.584	5.875	101.711	101.647	101.584
6.000	102.237	102.136	102.054	6.000	102.237	102.136	102.054	6.000	101.999	101.935	101.871
6.125	102.526	102.425	102.343	6.125	102.526	102.425	102.343	6.125	102.430	102.350	102.274
6.250	102.817	102.788	102.729	6.250	102.817	102.788	102.729	6.250	102.788	102.760	102.700
6.375	103.115	103.087	103.060	6.375	103.115	103.087	103.060	6.375	103.137	103.108	103.049
6.500	103.620	103.576	103.560	6.500	103.620	103.576	103.560	6.500	103.468	103.389	103.405
6.625	103.828	103.820	103.811	6.625	103.828	103.820	103.811	6.625	103.804	103.820	103.811
6.750	105.055	104.934	104.813	6.750	105.055	104.934	104.813	6.750	105.055	104.934	104.813
6.875	105.242	105.166	104.982	6.875	105.242	105.166	104.982	6.875	105.075	104.998	104.815
7.000	105.594	105.492	105.349	7.000	105.594	105.492	105.349	7.000	105.594	105.492	105.323
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	98.045	97.983	97.952	4.250	96.938	96.876	96.845	5.250	98.986	98.894	98.801
4.625	98.565	98.503	98.472	4.375	97.492	97.430	97.399	5.375	99.369	99.264	99.165
4.750	99.103	99.071	99.026	4.500	98.045	97.983	97.952	5.500	99.884	99.752	99.633
4.875	99.337	99.305	99.260	4.625	98.565	98.503	98.472	5.625	100.385	100.260	100.177
5.000	99.827	99.765	99.733	4.750	98.749	98.687	98.655	5.750	100.870	100.739	100.646
5.125	100.330	100.268	100.237	4.875	99.291	99.229	99.198	5.875	100.959	100.859	100.759
5.250	100.545	100.521	100.482	5.000	99.827	99.765	99.733	6.000	101.442	101.342	101.242
5.375	100.668	100.643	100.605	5.125	100.330	100.268	100.237	6.125	101.910	101.810	101.710
5.500	101.156	101.094	101.063	5.250	100.123	100.067	100.024	6.250	102.355	102.255	102.155
5.625	101.636	101.574	101.543	5.375	100.642	100.586	100.547	6.375	102.578	102.541	102.503
5.750	101.481	101.481	101.451	5.500	101.156	101.094	101.063	6.500	103.027	102.990	102.952
5.875	101.716	101.662	101.607	5.625	101.636	101.574	101.543	6.625	103.461	103.424	103.386
6.000	102.130	102.075	102.020	5.750	100.976	100.898	100.851	6.750	104.234	104.103	103.972

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	98.986	98.894	98.801	5.250	98.986	98.894	98.801	4.500	95.258	95.182	95.047
5.375	99.369	99.264	99.165	5.375	99.117	99.025	98.933	4.625	95.088	95.011	94.877
5.500	99.884	99.752	99.633	5.500	99.776	99.715	99.530	4.750	94.362	94.288	94.062
5.625	100.385	100.260	100.177	5.625	99.855	99.790	99.670	4.875	94.903	94.829	94.603
5.750	100.870	100.739	100.646	5.750	100.774	100.710	100.646	5.000	95.426	95.352	95.125
5.875	100.959	100.859	100.759	5.875	100.793	100.729	100.665	5.125	95.203	95.129	94.903
6.000	101.442	101.342	101.242	6.000	101.408	101.324	101.216	5.250	96.036	96.007	95.979
6.125	101.910	101.810	101.710	6.125	101.374	101.310	101.246	5.375	96.267	96.212	96.062
6.250	102.355	102.255	102.155	6.250	101.680	101.666	101.652	5.500	96.704	96.648	96.509
6.375	102.578	102.541	102.503	6.375	101.960	101.946	101.932	5.625	96.983	96.954	96.926
6.500	103.027	102.990	102.952	6.500	102.277	102.169	102.152	5.750	98.019	97.969	97.919
6.625	103.461	103.424	103.386	6.625	102.257	102.242	102.228	5.875	98.257	98.208	98.158
6.750	104.234	104.103	103.972	6.750	102.448	102.328	102.207	6.000	98.393	98.343	98.293
6.875	102.807	102.722	102.594	6.875	102.807	102.722	102.594	6.125	98.572	98.522	98.473

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	94.121	94.063	94.030	4.375	94.121	94.063	94.03
4.500	94.835	94.776	94.743	4.5	94.835	94.776	94.743
4.625	95.488	95.430	95.397	4.625	95.488	95.43	95.397
4.750	96.924	96.966	96.931	4.75	96.9238	96.9664	96.9309
4.875	97.380	97.423	97.387	4.875	97.38	97.4226	97.3871
5.000	98.024	98.066	98.031	5	98.0238	98.0664	98.0309
5.125	98.475	98.517	98.482	5.125	98.4748	98.5174	98.4819
5.250	99.580	99.691	99.598	5.25	99.5799	99.6907	99.5984
5.375	100.104	100.186	100.093	5.375	100.0749	100.1857	100.0934
5.500	100.846	100.786	100.668	5.5	100.6499	100.7607	100.6684
5.625	101.061	101.172	101.080	5.625	101.0612	101.172	101.0796
5.750	102.415	102.330	102.236	5.75	102.212	102.07	102.017
5.875	102.978	102.894	102.799	5.875	102.674	102.531	102.479
6.000	103.716	103.632	103.537	6	103.103	102.96	102.908

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
\$100K - \$150K

Other Adjustments
MFH
Temporary BuyDown
Manual Underwrite
Lock Extension per Day

æet

-0.75

-0.25

-1.75

-0.25

-0.375

-0.025



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

VA Fixed Rate Sheet

Effective: 5/6/2026 8:39 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	92.198	92.125	92.076	4.125	92.198	92.125	92.076	4.125	92.198	92.125	92.076
4.250	93.257	93.199	93.166	4.250	93.257	93.199	93.166	4.250	93.257	93.199	93.166
4.375	93.971	93.913	93.880	4.375	93.971	93.913	93.880	4.375	93.971	93.913	93.880
4.500	94.685	94.626	94.593	4.500	94.685	94.626	94.593	4.500	94.685	94.626	94.593
4.625	95.338	95.280	95.247	4.625	95.338	95.280	95.247	4.625	95.338	95.280	95.247
4.750	97.038	97.003	96.967	4.750	97.038	97.003	96.967	4.750	97.038	97.003	96.967
4.875	97.382	97.347	97.311	4.875	97.382	97.347	97.311	4.875	97.382	97.347	97.311
5.000	97.780	97.744	97.709	5.000	97.780	97.744	97.709	5.000	97.780	97.744	97.709
5.125	98.111	98.038	97.989	5.125	98.111	98.038	97.989	5.125	98.111	98.038	97.989
5.250	99.728	99.636	99.544	5.250	99.728	99.636	99.544	5.250	99.728	99.636	99.544
5.375	100.110	100.017	99.925	5.375	100.110	100.017	99.925	5.375	100.110	100.017	99.925
5.500	100.403	100.311	100.219	5.500	100.403	100.311	100.219	5.500	100.403	100.311	100.219
5.625	100.691	100.598	100.506	5.625	100.691	100.598	100.506	5.625	100.691	100.598	100.506
5.750	101.243	101.179	101.115	5.750	101.243	101.179	101.115	5.750	101.243	101.179	101.115
5.875	101.386	101.301	101.201	5.875	101.386	101.301	101.201	5.875	101.386	101.301	101.201
6.000	101.882	101.797	101.697	6.000	101.882	101.797	101.697	6.000	101.882	101.797	101.697
6.125	102.119	102.018	101.936	6.125	102.119	102.018	101.936	6.125	102.001	101.904	101.840
6.250	102.505	102.491	102.477	6.250	102.505	102.491	102.477	6.250	102.505	102.491	102.477
6.375	102.835	102.727	102.722	6.375	102.835	102.727	102.722	6.375	102.835	102.727	102.722
6.500	103.353	103.245	103.240	6.500	103.353	103.245	103.240	6.500	103.353	103.245	103.240
6.625	103.169	103.125	103.109	6.625	103.169	103.125	103.109	6.625	103.034	102.934	102.921
6.750	104.805	104.684	104.563	6.750	104.805	104.684	104.563	6.750	104.805	104.684	104.563
6.875	104.813	104.682	104.513	6.875	104.813	104.682	104.513	6.875	104.813	104.682	104.513
7.000	105.237	105.105	104.937	7.000	105.237	105.105	104.937	7.000	105.237	105.105	104.937
7.125	105.104	104.991	104.877	7.125	105.104	104.991	104.877	7.125	105.104	104.991	104.877
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	96.938	96.876	96.845	4.250	96.938	96.876	96.845	4.875	96.570	96.534	96.499
4.375	97.492	97.430	97.399	4.375	97.492	97.430	97.399	5.000	97.213	97.178	97.142
4.500	98.045	97.983	97.952	4.500	98.045	97.983	97.952	5.125	97.626	97.590	97.555
4.625	98.565	98.503	98.472	4.625	98.565	98.503	98.472	5.250	99.142	99.050	98.958
4.750	99.134	99.102	99.057	4.750	98.749	98.687	98.655	5.375	99.274	99.181	99.089
4.875	99.337	99.305	99.260	4.875	99.291	99.229	99.198	5.500	99.658	99.597	99.412
5.000	99.827	99.765	99.733	5.000	99.827	99.765	99.733	5.625	99.863	99.764	99.670
5.125	100.330	100.268	100.237	5.125	100.330	100.268	100.237	5.750	100.774	100.710	100.646
5.250	100.420	100.396	100.357	5.250	100.116	100.054	100.023	5.875	100.642	100.557	100.477
5.375	100.640	100.578	100.547	5.375	100.640	100.578	100.547	6.000	101.238	101.153	101.046
5.500	101.156	101.094	101.063	5.500	101.156	101.094	101.063	6.125	101.249	101.185	101.121
5.625	101.636	101.574	101.543	5.625	101.636	101.574	101.543	6.250	101.462	101.447	101.433
5.750	100.976	100.898	100.851	5.750	100.976	100.898	100.851	6.375	101.525	101.417	101.400
5.875	101.477	101.399	101.353	5.875	101.477	101.399	101.353	6.500	102.053	101.944	101.928
6.000	101.967	101.889	101.842	6.000	101.967	101.889	101.842	6.625	101.995	101.969	101.911
								6.750	102.167	102.046	101.926
								6.875	102.418	102.274	102.143
								7.000	102.892	102.749	102.618
								7.125	102.945	102.831	102.718

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	90.858	90.800	90.767	4.375	89.742	89.729	89.472	5.000	95.185	95.111	94.885
4.500	91.572	91.514	91.481	4.500	90.357	90.343	90.087	5.125	94.881	94.852	94.824
4.625	92.226	92.168	92.135	4.625	90.298	90.284	90.028	5.250	96.036	96.007	95.979
4.750	95.976	95.940	95.905	4.750	95.976	95.940	95.905	5.375	96.119	96.090	96.062
4.875	96.570	96.534	96.499	4.875	96.570	96.534	96.499	5.500	96.565	96.537	96.509
5.000	97.213	97.178	97.142	5.000	97.213	97.178	97.142	5.625	96.983	96.954	96.926
5.125	97.626	97.590	97.555	5.125	97.626	97.590	97.555	5.750	98.019	97.969	97.919
5.250	99.142	99.050	98.958	5.250	99.142	99.050	98.958	5.875	98.257	98.208	98.158
5.375	99.274	99.181	99.089	5.375	99.274	99.181	99.089	6.000	98.393	98.343	98.293
5.500	99.658	99.597	99.412	5.500	99.658	99.597	99.412	6.125	98.572	98.522	98.473
5.625	99.863	99.764	99.670	5.625	99.855	99.763	99.670	6.250	99.179	99.164	99.150
5.750	100.774	100.710	100.646	5.750	100.774	100.710	100.646	6.375	99.186	99.172	99.157
5.875	100.642	100.557	100.477	5.875	100.642	100.557	100.477	6.500	99.559	99.545	99.531
6.000	101.238	101.153	101.046	6.000	101.238	101.153	101.046	6.625	99.765	99.751	99.737
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	94.685	94.626	94.593	4.500	94.685	94.626	94.593	4.500	94.685	94.626	94.593
4.625	95.338	95.280	95.247	4.625	95.338	95.280	95.247	4.625	95.338	95.280	95.247
4.750	97.038	97.003	96.967	4.750	97.038	97.003	96.967	4.750	97.038	97.003	96.967
4.875	97.382	97.347	97.311	4.875	97.382	97.347	97.311	4.875	97.382	97.347	97.311
5.000	97.780	97.744	97.709	5.000	97.780	97.744	97.709	5.000	97.780	97.744	97.709
5.125	98.111	98.038	97.989	5.125	98.111	98.038	97.989	5.125	98.111	98.038	97.989
5.250	99.728	99.636	99.544	5.250	99.728	99.636	99.544	5.250	99.728	99.636	99.544
5.375	100.110	100.017	99.925	5.375	100.110	100.017	99.925	5.375	100.110	100.017	99.925
5.500	100.461	100.400	100.219	5.500	100.461	100.400	100.219	5.500	100.461	100.400	100.219
5.625	100.691	100.598	100.506	5.625	100.691	100.598	100.506	5.625	100.691	100.598	100.506
5.750	101.243	101.179	101.115	5.750	101.243	101.179	101.115	5.750	101.243	101.179	101.115
5.875	101.486	101.401	101.301	5.875	101.486	101.401	101.301	5.875	101.486	101.401	101.301
6.000	101.982	101.897	101.797	6.000	101.982	101.897	101.797	6.000	101.982	101.897	101.797
6.125	102.119	102.018	101.936	6.125	102.119	102.018	101.936	6.125	102.001	101.904	101.840
VA 15 Yr Fixed IRRRL				VA 10 Yr Fixed IRRRL				VA 30 Yr Fixed HB IRRRL			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.500	98.045	97.983	97.952	4.500	98.045	97.983	97.952	4.500	91.572	91.514	91.481
4.625	98.565	98.503	98.472	4.625	98.565	98.503	98.472	4.625	92.226	92.168	92.135
4.750	99.134	99.102	99.057	4.750	98.749	98.687	98.655	4.750	95.976	95.940	95.905
4.875	99.337	99.305	99.260	4.875	99.291	99.229	99.198	4.875	96.570	96.534	96.499
5.000	99.827	99.765	99.733	5.000	99.827	99.765	99.733	5.000	97.213	97.178	97.142
5.125	100.330	100.268	100.237	5.125	100.330	100.268	100.237	5.125	97.626	97.590	97.555
5.250	100.420	100.396	100.357	5.250	100.116	100.054	100.023	5.250	99.142	99.050	98.958
5.375	100.640	100.578	100.547	5.375	100.640	100.578	100.547	5.375	99.274	99.181	99.089
5.500	101.156	101.094	101.063	5.500	101.156	101.094	101.063	5.500	99.658	99.597	99.412
5.625	101.636	101.574	101.543	5.625	101.636	101.574	101.543	5.625	99.863	99.764	99.670
5.750	100.976	100.898	100.851	5.750	100.976	100.898	100.851	5.750	100.774	100.710	100.646
5.875	101.477	101.399	101.353	5.875	101.477	101.399	101.353	5.875	100.642	100.557	100.477
6.000	101.967	101.889	101.842	6.000	101.967	101.889	101.842	6.000	101.238	101.153	101.046
6.125	102.423	102.345	102.298	6.125	102.423	102.345	102.298	6.125	101.249	101.185	101.121

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	91.572	91.514	91.481	4.500	91.572	91.514	91.481	5.000	95.185	95.111	94.885
4.625	92.226	92.168	92.135	4.625	92.226	92.168	92.135	5.125	94.881	94.852	94.824
4.750	95.976	95.940	95.905	4.750	95.976	95.940	95.905	5.250	96.036	96.007	95.979
4.875	96.570	96.534	96.499	4.875	96.570	96.534	96.499	5.375	96.119	96.090	96.062
5.000	97.213	97.178	97.142	5.000	97.213	97.178	97.142	5.500	96.565	96.537	96.509
5.125	97.626	97.590	97.555	5.125	97.626	97.590	97.555	5.625	96.983	96.954	96.926
5.250	99.142	99.050	98.958	5.250	99.142	99.050	98.958	5.750	98.019	97.969	97.919
5.375	99.274	99.181	99.089	5.375	99.274	99.181	99.089	5.875	98.257	98.208	98.158
5.500	99.658	99.597	99.412	5.500	99.658	99.597	99.412	6.000	98.393	98.343	98.293
5.625	99.863	99.764	99.670	5.625	99.855	99.763	99.670	6.125	98.572	98.522	98.473
5.750	100.774	100.710	100.646	5.750	100.774	100.710	100.646	6.250	99.179	99.164	99.150
5.875	100.642	100.557	100.477	5.875	100.642	100.557	100.477	6.375	99.186	99.172	99.157
6.000	101.238	101.153	101.046	6.000	101.238	101.153	101.046	6.500	99.559	99.545	99.531
6.125	101.249	101.185	101.121	6.125	101.249	101.185	101.121	6.625	99.765	99.751	99.737

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: 5/6/2026 8:39 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	100.928	100.812	100.512	6.750	99.908	99.792	99.492	6.625	98.928	98.812	98.512
6.750	101.408	101.292	100.992	6.875	100.355	100.087	99.787	6.750	99.408	99.292	98.992
6.875	101.855	101.587	101.287	7.000	100.834	100.566	100.266	6.875	99.855	99.587	99.287
7.000	102.334	102.066	101.766	7.125	101.294	101.026	100.726	7.000	100.334	100.066	99.766
7.125	102.794	102.526	102.226	7.250	101.744	101.476	101.176	7.125	100.794	100.526	100.226
7.250	103.244	102.976	102.676	7.375	102.178	101.873	101.573	7.250	101.244	100.976	100.676
7.375	103.678	103.373	103.073	7.500	102.627	102.322	102.022	7.375	101.678	101.373	101.073
7.500	104.127	103.822	103.522	7.625	103.067	102.762	102.462	7.500	102.127	101.822	101.522
7.625	104.567	104.262	103.962	7.750	103.487	103.182	102.882	7.625	102.567	102.262	101.962
7.750	104.987	104.682	104.382	7.875	101.612	101.273	100.973	7.750	102.987	102.682	102.382
7.875	103.112	102.773	102.473	8.000	102.001	101.662	101.362	7.875	101.112	100.773	100.473
8.000	103.501	103.162	102.862	8.125	102.401	102.062	101.762	8.000	101.501	101.162	100.862
8.125	103.901	103.562	103.262	8.250	102.791	102.452	102.152	8.125	101.901	101.562	101.262
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	97.908	97.792	97.492	6.625	100.178	100.062	99.762	6.625	98.178	98.062	97.762
6.875	98.355	98.087	97.787	6.750	100.658	100.542	100.242	6.750	98.658	98.542	98.242
7.000	98.834	98.566	98.266	6.875	101.105	100.837	100.537	6.875	99.105	98.837	98.537
7.125	99.294	99.026	98.726	7.000	101.584	101.316	101.016	7.000	99.584	99.316	99.016
7.250	99.744	99.476	99.176	7.125	102.044	101.776	101.476	7.125	100.044	99.776	99.476
7.375	100.178	99.873	99.573	7.250	102.494	102.226	101.926	7.250	100.494	100.226	99.926
7.500	100.627	100.322	100.022	7.375	102.928	102.623	102.323	7.375	100.928	100.623	100.323
7.625	101.067	100.762	100.462	7.500	103.377	103.072	102.772	7.500	101.377	101.072	100.772
7.750	101.487	101.182	100.882	7.625	103.817	103.512	103.212	7.625	101.817	101.512	101.212
7.875	99.612	99.273	98.973	7.750	104.237	103.932	103.632	7.750	102.237	101.932	101.632
8.000	100.001	99.662	99.362	7.875	102.362	102.023	101.723	7.875	100.362	100.023	99.723
8.125	100.401	100.062	99.762	8.000	102.751	102.412	102.112	8.000	100.751	100.412	100.112
8.250	100.791	100.452	100.152	8.125	103.151	102.812	102.512	8.125	101.151	100.812	100.512

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.