



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: 5/12/26 8:25 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: 5/12/2026 8:25 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	93.856	94.181	94.198	4.750	93.856	94.181	94.198	5.125	96.921	97.163	97.193
4.875	94.509	94.841	94.865	4.875	94.509	94.841	94.865	5.250	97.525	97.426	97.428
5.000	95.168	95.510	95.540	5.000	95.168	95.510	95.540	5.375	98.084	97.979	97.988
5.125	95.696	96.007	96.038	5.125	95.690	96.007	96.038	5.500	98.605	98.496	98.510
5.250	96.278	96.279	96.281	5.250	96.278	96.279	96.281	5.625	99.001	98.892	98.907
5.375	97.079	97.001	96.987	5.375	97.079	97.001	96.987	5.750	99.550	99.412	99.399
5.500	97.614	97.584	97.599	5.500	97.614	97.584	97.599	5.875	100.057	99.971	99.936
5.625	98.218	98.152	98.128	5.625	98.218	98.152	98.128	6.000	100.584	100.505	100.465
5.750	98.801	98.709	98.680	5.750	98.801	98.709	98.680	6.125	101.063	100.989	100.944
5.875	99.400	99.314	99.279	5.875	99.400	99.314	99.279	6.250	101.074	100.975	100.925
6.000	99.946	99.867	99.827	6.000	99.946	99.867	99.827	6.375	101.620	101.526	101.471
6.125	100.442	100.368	100.323	6.125	100.442	100.368	100.323	6.500	102.004	101.917	101.856
6.250	100.883	100.784	100.733	6.250	100.883	100.784	100.733	6.625	102.249	102.168	102.102
6.375	101.342	101.248	101.193	6.375	101.342	101.248	101.193	6.750	102.253	102.193	102.122
6.500	101.854	101.767	101.706	6.500	101.854	101.767	101.706	6.875	102.797	102.743	102.667
6.625	102.195	102.106	102.032	6.625	102.195	102.091	102.018	7.000	103.287	103.238	103.157
6.750	102.669	102.603	102.529	6.750	102.415	102.350	102.279	7.125	103.657	103.553	103.466
6.875	103.078	103.012	102.938	6.875	102.862	102.759	102.685	7.250	104.260	104.165	104.073
7.000	103.436	103.370	103.296	7.000	103.348	103.245	103.172	7.375	104.664	104.664	104.567
7.125	103.785	103.720	103.645	7.125	103.604	103.611	103.536	7.500	105.050	105.050	105.050
7.250	104.272	104.173	104.081	7.250	104.272	104.173	104.081	7.625	105.278	105.317	105.237
7.375	104.652	104.559	104.462	7.375	104.652	104.559	104.462	7.750	105.050	105.050	105.050
7.500	104.992	104.992	104.890	7.500	104.992	104.992	104.890	7.875	105.050	105.050	105.050
7.625	105.265	105.402	105.321	7.625	105.265	105.402	105.321	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	105.162	105.138	105.072	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	95.740	95.716	95.664								
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	97.755	97.591	97.591	4.625	98.117	97.953	97.953	5.000	94.200	94.319	94.297
4.750	97.914	97.761	97.761	4.750	98.327	98.237	98.237	5.125	94.988	94.923	94.904
4.875	98.346	98.199	98.199	4.875	98.742	98.657	98.657	5.250	96.338	96.238	96.240
5.000	98.686	98.543	98.543	5.000	99.236	99.156	99.156	5.375	96.974	96.869	96.878
5.125	99.025	98.985	98.947	5.125	99.557	99.482	99.479	5.500	97.574	97.464	97.479
5.250	99.565	99.496	99.487	5.250	100.000	99.931	99.922	5.625	98.071	97.961	97.977
5.375	100.080	100.015	100.002	5.375	100.403	100.339	100.325	5.750	98.609	98.470	98.457
5.500	100.347	100.288	100.269	5.500	100.687	100.628	100.609	5.875	99.164	99.020	99.014
5.625	100.601	100.536	100.512	5.625	100.849	100.795	100.771	6.000	99.681	99.532	99.532
5.750	101.033	100.954	100.924	5.750	101.021	100.941	100.912	6.125	100.124	99.975	99.976
5.875	101.458	101.383	101.348	5.875	101.327	101.252	101.217	6.250	100.575	100.445	100.412
6.000	101.677	101.608	101.568	6.000	101.707	101.638	101.598	6.375	101.089	100.965	100.926
6.125	101.930	101.881	101.845	6.125	101.895	101.846	101.801	6.500	101.539	101.410	101.376
6.250	102.338	102.295	102.244	6.250	102.306	102.263	102.213	6.625	101.904	101.770	101.742
6.375	102.631	102.592	102.537	6.375	102.613	102.574	102.519	6.750	101.952	101.861	101.794
6.500	102.833	102.800	102.739	6.500	102.769	102.769	102.709	6.875	102.333	102.244	102.175
6.625	103.256	103.228	103.162	6.625	103.111	103.111	103.046	7.000	102.740	102.654	102.581
6.750	103.595	103.595	103.524	6.750	103.540	103.540	103.469	7.125	102.790	102.713	102.609
6.875	103.853	103.853	103.777	6.875	103.799	103.799	103.722	7.250	103.032	102.934	102.823
7.000	104.016	104.016	103.934	7.000	103.938	103.938	103.856	7.375	103.344	103.256	103.134
7.125	103.333	103.301	103.264	7.125	100.270	100.233	100.194	7.500	103.554	103.495	103.359
7.250	103.252	103.203	103.146	7.250	100.329	100.271	100.208	7.625	102.828	102.757	102.583
7.375	103.441	103.392	103.334	7.375	100.464	100.406	100.343	7.750	102.213	102.189	102.072
								7.875	102.391	102.367	102.250

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: 5/12/2026 8:25 PST

Conforming Balance 30 Yr Fixed				Conforming High Balance 30 YR Fixed			
Rate	15	30	45	Rate	15	30	45
5.000	96.251	96.101	95.951	5.000	96.126	95.976	95.826
5.125	96.946	96.796	96.646	5.125	96.821	96.671	96.521
5.250	97.625	97.475	97.325	5.250	97.500	97.350	97.200
5.375	98.287	98.137	97.987	5.375	98.162	98.012	97.862
5.500	98.932	98.782	98.632	5.500	98.807	98.657	98.507
5.625	99.562	99.412	99.262	5.625	99.367	99.217	99.067
5.750	100.178	100.028	99.878	5.750	99.906	99.756	99.606
5.875	100.779	100.629	100.479	5.875	100.431	100.281	100.131
6.000	101.365	101.215	101.065	6.000	100.944	100.794	100.644
6.125	101.935	101.785	101.635	6.125	101.443	101.293	101.143
6.250	102.488	102.338	102.188	6.250	101.927	101.777	101.627
6.375	103.024	102.874	102.724	6.375	102.399	102.249	102.099
6.500	103.544	103.394	103.244	6.500	102.919	102.769	102.619
6.625	104.039	103.889	103.739	6.625	103.414	103.264	103.114
6.750	104.508	104.358	104.208	6.750	103.883	103.733	103.583
6.875	104.951	104.801	104.651	6.875	104.326	104.176	104.026
7.000	105.368	105.218	105.068	7.000	104.743	104.593	104.443
7.125	105.764	105.614	105.464	7.125	105.139	104.989	104.839
7.250	106.138	105.988	105.838	7.250	105.513	105.363	105.213

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: 5/12/2026 8:25 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	98.123	97.976	97.988	5.000	97.509	97.449	97.415	5.000	96.582	96.519	96.480
5.125	98.412	98.260	98.268	5.125	97.858	97.814	97.777	5.125	97.035	96.977	96.935
5.250	98.730	98.623	98.588	5.250	98.274	98.171	98.133	5.250	97.479	97.423	97.380
5.375	98.980	98.879	98.842	5.375	98.764	98.601	98.601	5.375	97.902	97.850	97.804
5.500	99.230	99.133	99.084	5.500	99.105	98.937	98.934	5.500	98.292	98.245	98.198
5.625	99.571	99.398	99.391	5.625	99.357	99.184	99.176	5.625	98.783	98.610	98.603
5.750	99.850	99.672	99.661	5.750	99.609	99.431	99.420	5.750	99.156	98.978	98.967
5.875	100.196	100.013	99.997	5.875	100.044	99.860	99.845	5.875	99.527	99.344	99.329
6.000	100.396	100.208	100.189	6.000	100.283	100.095	100.076	6.000	99.769	99.580	99.561
6.125	100.424	100.230	100.208	6.125	100.278	100.084	100.062	6.125	99.865	99.743	99.686
6.250	100.525	100.326	100.300	6.250	100.421	100.222	100.195	6.250	100.085	99.961	99.902
6.375	100.737	100.532	100.502	6.375	100.787	100.583	100.552	6.375	100.493	100.289	100.259
6.500	100.830	100.621	100.586	6.500	101.037	100.828	100.793	6.500	100.632	100.423	100.388
6.625	100.482	100.468	100.413	6.625	100.384	100.371	100.317	6.625	100.436	100.419	100.359
6.750	100.586	100.571	100.517	6.750	100.448	100.435	100.382	6.750	100.597	100.580	100.520
6.875	100.454	100.357	100.260	6.875	100.321	100.224	100.127	6.875	100.261	100.164	100.067
7.000	100.474	100.377	100.280	7.000	100.427	100.330	100.233	7.000	100.280	100.183	100.086
7.125	100.477	100.380	100.283	7.125	100.586	100.489	100.392	7.125	100.267	100.170	100.073

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	98.239	98.092	98.103	5.000	97.621	97.474	97.486	5.000	96.603	96.457	96.468
5.125	98.527	98.375	98.383	5.125	97.949	97.796	97.804	5.125	97.087	96.935	96.943
5.250	98.845	98.688	98.691	5.250	98.384	98.227	98.231	5.250	97.588	97.431	97.435
5.375	99.095	98.932	98.932	5.375	98.873	98.711	98.711	5.375	98.004	97.842	97.842
5.500	99.332	99.164	99.161	5.500	99.214	99.046	99.042	5.500	98.397	98.230	98.226
5.625	99.686	99.513	99.506	5.625	99.465	99.292	99.284	5.625	98.891	98.718	98.710
5.750	99.965	99.787	99.776	5.750	99.716	99.538	99.527	5.750	99.262	99.084	99.073
5.875	100.312	100.128	100.113	5.875	100.150	99.967	99.952	5.875	99.631	99.448	99.433
6.000	100.513	100.325	100.306	6.000	100.390	100.201	100.182	6.000	99.871	99.682	99.663
6.125	100.543	100.350	100.327	6.125	100.385	100.192	100.169	6.125	99.966	99.772	99.750
6.250	100.646	100.447	100.421	6.250	100.529	100.330	100.303	6.250	100.185	99.986	99.959
6.375	100.859	100.655	100.625	6.375	100.897	100.692	100.662	6.375	100.593	100.389	100.359
6.500	100.954	100.745	100.711	6.500	101.148	100.938	100.904	6.500	100.732	100.522	100.488
6.625	100.429	100.332	100.235	6.625	100.194	100.097	100.000	6.625	100.141	100.044	99.947
6.750	100.462	100.365	100.268	6.750	100.290	100.193	100.096	6.750	100.262	100.165	100.068
6.875	100.454	100.357	100.260	6.875	100.321	100.224	100.127	6.875	100.261	100.164	100.067
7.000	100.474	100.377	100.280	7.000	100.427	100.330	100.233	7.000	100.280	100.183	100.086
7.125	100.477	100.380	100.283	7.125	100.586	100.489	100.392	7.125	100.267	100.170	100.073

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: 5/12/2026 8:25 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	94.459	94.425	94.430	4.500	94.459	94.425	94.430	5.000	97.561	97.518	97.480
4.625	94.938	94.879	94.845	4.625	94.938	94.879	94.845	5.125	97.896	97.853	97.815
4.750	96.771	96.728	96.690	4.750	96.771	96.728	96.690	5.250	99.501	99.408	99.316
4.875	97.108	97.066	97.028	4.875	97.108	97.066	97.028	5.375	99.882	99.790	99.697
5.000	97.561	97.518	97.480	5.000	97.561	97.518	97.480	5.500	100.326	100.233	100.141
5.125	97.896	97.853	97.815	5.125	97.896	97.853	97.815	5.625	100.619	100.527	100.435
5.250	99.501	99.408	99.316	5.250	99.501	99.408	99.316	5.750	101.276	101.213	101.150
5.375	99.882	99.790	99.697	5.375	99.882	99.790	99.697	5.875	101.545	101.481	101.419
5.500	100.326	100.233	100.141	5.500	100.326	100.233	100.141	6.000	101.833	101.769	101.706
5.625	100.619	100.527	100.435	5.625	100.619	100.527	100.435	6.125	102.126	102.063	102.000
5.750	101.276	101.213	101.150	5.750	101.276	101.213	101.150	6.250	102.653	102.631	102.609
5.875	101.545	101.481	101.419	5.875	101.545	101.481	101.419	6.375	102.966	102.934	102.880
6.000	102.036	101.932	101.848	6.000	102.036	101.932	101.848	6.500	103.333	103.325	103.235
6.125	102.318	102.213	102.130	6.125	102.318	102.213	102.130	6.625	103.487	103.487	103.421
6.250	102.653	102.631	102.609	6.250	102.653	102.631	102.609	6.750	104.680	104.630	104.560
6.375	102.960	102.918	102.877	6.375	102.960	102.918	102.877	6.875	104.797	104.629	104.545
6.500	103.487	103.438	103.404	6.500	103.487	103.438	103.404	7.000	105.185	105.118	105.048
6.625	103.683	103.652	103.600	6.625	103.683	103.652	103.600	7.125	105.524	105.474	105.404
6.750	104.680	104.630	104.560	6.750	104.680	104.630	104.560	7.250	105.850	105.850	105.850
6.875	104.914	104.746	104.662	6.875	104.914	104.746	104.662	7.375	105.312	105.121	104.963
7.000	105.390	105.226	105.145	7.000	105.390	105.226	105.145	7.500	105.767	105.576	105.418
7.125	105.773	105.613	105.527	7.125	105.773	105.613	105.527	7.625	105.5714	105.3805	105.2228
7.250	105.850	105.850	105.796	7.250	105.850	105.850	105.796	7.75	105.158	105.158	105.046
7.375	105.3119	105.1211	104.9633	7.375	105.3119	105.1211	104.9633				
7.5	105.7668	105.5759	105.4182	7.5	105.7668	105.5759	105.4182				
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	93.504	93.303	93.303	4.250	96.750	96.689	96.657	4.500	92.430	92.370	92.336
3.875	93.908	93.712	93.712	4.375	97.304	97.242	97.211	4.625	93.076	93.016	92.983
4.000	93.815	93.624	93.624	4.500	97.854	97.792	97.761	4.750	95.748	95.705	95.668
4.125	93.822	93.637	93.637	4.625	98.373	98.311	98.280	4.875	96.232	96.189	96.152
4.250	96.750	96.689	96.657	4.750	98.845	98.821	98.760	5.000	97.020	96.977	96.939
4.375	97.304	97.242	97.211	4.875	99.101	99.055	98.994	5.125	97.314	97.272	97.234
4.500	97.854	97.792	97.761	5.000	99.634	99.562	99.515	5.250	98.715	98.622	98.530
4.625	98.373	98.311	98.280	5.125	100.134	100.062	100.016	5.375	99.010	98.917	98.825
4.750	98.845	98.821	98.760	5.250	100.453	100.420	100.357	5.500	99.540	99.392	99.317
4.875	99.101	99.055	98.994	5.375	100.575	100.543	100.480	5.625	99.725	99.633	99.541
5.000	99.634	99.562	99.515	5.500	101.004	100.998	100.958	5.750	100.514	100.450	100.388
5.125	100.134	100.062	100.016	5.625	101.471	101.399	101.352	5.875	100.762	100.691	100.620
5.250	100.453	100.420	100.357	5.750	101.061	100.980	100.901	6.000	101.219	101.100	101.029
5.375	100.575	100.543	100.480	5.875	101.309	101.277	101.221	6.125	101.426	101.355	101.283
5.500	101.004	100.998	100.958	6.000	101.795	101.723	101.671	6.250	101.726	101.705	101.682
								6.375	102.006	101.985	101.962
								6.500	102.173	102.135	102.012
								6.625	102.434	102.404	102.351
								6.750	102.141	102.075	101.954
								6.875	102.562	102.496	102.345
								7.000	102.688	102.560	102.503

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	98.715	98.622	98.530	5.000	97.020	96.977	96.939	4.500	94.980	94.869	94.738
5.375	99.010	98.917	98.825	5.125	97.314	97.272	97.234	4.625	94.810	94.700	94.569
5.500	99.540	99.392	99.317	5.250	98.715	98.622	98.530	4.750	95.528	95.465	95.401
5.625	99.725	99.633	99.541	5.375	98.846	98.754	98.661	4.875	95.979	95.915	95.851
5.750	100.514	100.450	100.388	5.500	99.540	99.372	99.317	5.000	96.424	96.360	96.296
5.875	100.762	100.691	100.620	5.625	99.615	99.491	99.399	5.125	96.863	96.800	96.736
6.000	101.219	101.100	101.029	5.750	100.514	100.450	100.388	5.250	96.768	96.729	96.692
6.125	101.426	101.355	101.283	5.875	100.631	100.487	100.442	5.375	97.216	97.177	97.140
6.250	101.726	101.705	101.682	6.000	101.219	101.100	101.022	5.500	97.653	97.613	97.577
6.375	102.006	101.985	101.962	6.125	101.548	101.404	101.359	5.625	98.077	98.038	98.001
6.500	102.173	102.135	102.012	6.250	101.726	101.705	101.682	5.750	98.156	98.117	98.076
6.625	102.434	102.404	102.351	6.375	102.006	101.985	101.962	5.875	98.580	98.540	98.500
6.750	102.141	102.075	101.954	6.500	102.242	102.213	102.159	6.000	98.994	98.954	98.914
6.875	102.562	102.496	102.345	6.625	102.647	102.618	102.565	6.125	99.394	99.355	99.315
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	99.501	99.408	99.316	5.250	99.501	99.408	99.316	5.250	99.501	99.408	99.316
5.375	99.882	99.790	99.697	5.375	99.882	99.790	99.697	5.375	99.882	99.790	99.697
5.500	100.326	100.233	100.141	5.500	100.326	100.233	100.141	5.500	100.326	100.233	100.141
5.625	100.619	100.527	100.435	5.625	100.619	100.527	100.435	5.625	100.619	100.527	100.435
5.750	101.276	101.213	101.150	5.750	101.276	101.213	101.150	5.750	101.276	101.213	101.150
5.875	101.545	101.481	101.419	5.875	101.545	101.481	101.419	5.875	101.545	101.481	101.419
6.000	102.036	101.932	101.848	6.000	102.036	101.932	101.848	6.000	101.845	101.769	101.706
6.125	102.319	102.233	102.169	6.125	102.319	102.233	102.169	6.125	102.130	102.063	102.000
6.250	102.653	102.631	102.609	6.250	102.653	102.631	102.609	6.250	102.653	102.631	102.609
6.375	102.972	102.972	102.917	6.375	102.972	102.972	102.917	6.375	102.966	102.934	102.880
6.500	103.487	103.438	103.404	6.500	103.487	103.438	103.404	6.500	103.363	103.355	103.265
6.625	103.771	103.771	103.705	6.625	103.771	103.771	103.705	6.625	103.537	103.537	103.471
6.750	104.680	104.630	104.560	6.750	104.680	104.630	104.560	6.750	104.680	104.630	104.560
6.875	105.012	104.843	104.759	6.875	105.012	104.843	104.759	6.875	104.847	104.679	104.595
7.000	105.327	105.163	105.082	7.000	105.327	105.163	105.082	7.000	105.215	105.118	105.048
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	97.854	97.792	97.761	4.250	96.750	96.689	96.657	5.250	98.715	98.622	98.530
4.625	98.373	98.311	98.280	4.375	97.304	97.242	97.211	5.375	99.026	98.917	98.825
4.750	98.845	98.821	98.760	4.500	97.854	97.792	97.761	5.500	99.552	99.442	99.333
4.875	99.101	99.055	98.994	4.625	98.373	98.311	98.280	5.625	100.064	99.955	99.845
5.000	99.634	99.562	99.515	4.750	98.560	98.488	98.441	5.750	100.559	100.450	100.388
5.125	100.134	100.062	100.016	4.875	99.101	99.029	98.982	5.875	100.762	100.691	100.620
5.250	100.453	100.420	100.357	5.000	99.634	99.562	99.515	6.000	101.236	101.142	101.048
5.375	100.575	100.543	100.480	5.125	100.134	100.062	100.016	6.125	101.712	101.618	101.525
5.500	100.994	100.988	100.948	5.250	99.969	99.963	99.923	6.250	102.164	102.070	101.976
5.625	101.471	101.399	101.352	5.375	100.491	100.485	100.445	6.375	102.455	102.408	102.362
5.750	101.306	101.226	101.197	5.500	100.994	100.988	100.948	6.500	102.910	102.864	102.817
5.875	101.630	101.590	101.550	5.625	101.471	101.399	101.352	6.625	103.349	103.303	103.256
6.000	102.044	102.004	101.964	5.750	100.827	100.795	100.739	6.750	103.998	103.889	103.780

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	98.715	98.622	98.530	5.250	98.715	98.622	98.530	4.500	94.980	94.869	94.738
5.375	99.026	98.917	98.825	5.375	98.846	98.754	98.661	4.625	94.810	94.700	94.569
5.500	99.552	99.442	99.333	5.500	99.540	99.372	99.317	4.750	94.170	94.080	93.857
5.625	100.064	99.955	99.845	5.625	99.615	99.491	99.399	4.875	94.713	94.623	94.400
5.750	100.559	100.450	100.388	5.750	100.514	100.450	100.388	5.000	95.240	95.151	94.928
5.875	100.762	100.691	100.620	5.875	100.561	100.469	100.406	5.125	95.025	94.935	94.713
6.000	101.236	101.142	101.048	6.000	101.219	101.100	101.022	5.250	95.915	95.886	95.858
6.125	101.712	101.618	101.525	6.125	101.131	101.050	100.988	5.375	96.127	96.121	95.940
6.250	102.164	102.070	101.976	6.250	101.726	101.705	101.682	5.500	96.576	96.569	96.383
6.375	102.455	102.408	102.362	6.375	102.006	101.985	101.962	5.625	96.854	96.825	96.797
6.500	102.910	102.864	102.817	6.500	102.173	102.135	102.012	5.750	97.887	97.844	97.801
6.625	103.349	103.303	103.256	6.625	102.302	102.281	102.259	5.875	98.122	98.079	98.037
6.750	103.998	103.889	103.780	6.750	102.141	102.075	101.954	6.000	98.256	98.214	98.171
6.875	102.562	102.496	102.345	6.875	102.562	102.496	102.345	6.125	98.432	98.389	98.347

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	93.731	93.672	93.638	4.375	93.731	93.672	93.638
4.500	94.442	94.382	94.349	4.5	94.442	94.382	94.349
4.625	95.088	95.029	94.995	4.625	95.088	95.029	94.995
4.750	96.585	96.636	96.594	4.75	96.5852	96.6364	96.5938
4.875	97.042	97.093	97.050	4.875	97.0415	97.0926	97.05
5.000	97.685	97.736	97.694	5	97.6852	97.7364	97.6938
5.125	98.136	98.187	98.145	5.125	98.1363	98.1874	98.1448
5.250	99.309	99.419	99.327	5.25	99.3086	99.4194	99.3271
5.375	99.886	99.914	99.822	5.375	99.8036	99.9144	99.8221
5.500	100.628	100.489	100.397	5.5	100.3786	100.4894	100.3971
5.625	100.790	100.901	100.808	5.625	100.7899	100.9007	100.8083
5.750	102.111	101.993	101.847	5.75	102.041	101.896	101.847
5.875	102.705	102.586	102.418	5.875	102.506	102.361	102.313
6.000	103.443	103.325	103.156	6	102.939	102.793	102.745

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: 5/12/2026 8:25 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	91.709	91.634	91.584	4.125	91.709	91.634	91.584	4.125	91.709	91.634	91.584
4.250	92.868	92.808	92.774	4.250	92.868	92.808	92.774	4.250	92.868	92.808	92.774
4.375	93.744	93.681	93.665	4.375	93.744	93.681	93.665	4.375	93.744	93.681	93.665
4.500	94.358	94.294	94.279	4.500	94.358	94.294	94.279	4.500	94.358	94.294	94.279
4.625	94.938	94.879	94.845	4.625	94.938	94.879	94.845	4.625	94.938	94.879	94.845
4.750	96.708	96.666	96.628	4.750	96.708	96.666	96.628	4.750	96.708	96.666	96.628
4.875	97.052	97.009	96.971	4.875	97.052	97.009	96.971	4.875	97.052	97.009	96.971
5.000	97.450	97.407	97.369	5.000	97.450	97.407	97.369	5.000	97.450	97.407	97.369
5.125	97.735	97.660	97.610	5.125	97.735	97.660	97.610	5.125	97.735	97.660	97.610
5.250	99.457	99.365	99.272	5.250	99.457	99.365	99.272	5.250	99.457	99.365	99.272
5.375	99.838	99.746	99.654	5.375	99.838	99.746	99.654	5.375	99.838	99.746	99.654
5.500	100.132	100.040	99.947	5.500	100.132	100.040	99.947	5.500	100.132	100.040	99.947
5.625	100.419	100.327	100.235	5.625	100.419	100.327	100.235	5.625	100.419	100.327	100.235
5.750	101.076	101.013	100.950	5.750	101.076	101.013	100.950	5.750	101.076	101.013	100.950
5.875	101.158	101.094	101.031	5.875	101.158	101.094	101.031	5.875	101.158	101.094	101.031
6.000	101.629	101.525	101.441	6.000	101.629	101.525	101.441	6.000	101.593	101.481	101.419
6.125	101.911	101.806	101.723	6.125	101.911	101.806	101.723	6.125	101.801	101.738	101.675
6.250	102.434	102.413	102.390	6.250	102.434	102.413	102.390	6.250	102.434	102.413	102.390
6.375	102.697	102.659	102.549	6.375	102.697	102.659	102.549	6.375	102.697	102.659	102.549
6.500	103.226	103.188	103.078	6.500	103.226	103.188	103.078	6.500	103.226	103.188	103.078
6.625	103.004	102.955	102.921	6.625	103.004	102.955	102.921	6.625	102.961	102.923	102.813
6.750	104.430	104.380	104.310	6.750	104.430	104.380	104.310	6.750	104.430	104.380	104.310
6.875	104.444	104.205	104.097	6.875	104.444	104.205	104.097	6.875	104.444	104.205	104.097
7.000	104.878	104.639	104.531	7.000	104.878	104.639	104.531	7.000	104.878	104.639	104.531
7.125	104.587	104.530	104.473	7.125	104.587	104.530	104.473	7.125	104.587	104.530	104.473
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	96.750	96.689	96.657	4.250	96.750	96.689	96.657	4.875	96.240	96.197	96.159
4.375	97.304	97.242	97.211	4.375	97.304	97.242	97.211	5.000	96.883	96.841	96.803
4.500	97.854	97.792	97.761	4.500	97.854	97.792	97.761	5.125	97.296	97.253	97.215
4.625	98.373	98.311	98.280	4.625	98.373	98.311	98.280	5.250	98.871	98.779	98.686
4.750	98.876	98.852	98.792	4.750	98.560	98.488	98.441	5.375	99.002	98.910	98.818
4.875	99.101	99.055	98.994	4.875	99.101	99.029	98.982	5.500	99.424	99.256	99.200
5.000	99.634	99.562	99.515	5.000	99.634	99.562	99.515	5.625	99.584	99.491	99.399
5.125	100.134	100.062	100.016	5.125	100.134	100.062	100.016	5.750	100.514	100.450	100.388
5.250	100.328	100.295	100.232	5.250	99.957	99.914	99.874	5.875	100.455	100.336	100.258
5.375	100.481	100.449	100.386	5.375	100.480	100.408	100.361	6.000	101.054	100.935	100.857
5.500	100.991	100.919	100.873	5.500	100.991	100.919	100.873	6.125	100.989	100.925	100.863
5.625	101.471	101.399	101.352	5.625	101.471	101.399	101.352	6.250	101.507	101.486	101.464
5.750	100.811	100.733	100.686	5.750	100.811	100.733	100.686	6.375	101.427	101.389	101.267
5.875	101.309	101.232	101.185	5.875	101.309	101.232	101.185	6.500	101.966	101.928	101.806
6.000	101.795	101.718	101.671	6.000	101.795	101.718	101.671	6.625	101.883	101.834	101.800
								6.750	101.792	101.743	101.673
								6.875	101.927	101.749	101.692
								7.000	102.361	102.161	102.104
								7.125	102.427	102.371	102.314

VA 25 Yr Fixed HB				VA 20 Yr Fixed HB				VA 15 Yr Fixed HB			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.375	91.719	91.659	91.626	4.375	89.698	89.634	89.444	5.000	95.020	94.931	94.708
4.500	92.430	92.370	92.336	4.500	90.311	90.247	90.086	5.125	94.678	94.652	94.631
4.625	93.076	93.016	92.983	4.625	90.826	90.766	90.733	5.250	95.915	95.886	95.858
4.750	95.646	95.603	95.565	4.750	95.646	95.603	95.565	5.375	95.997	95.968	95.940
4.875	96.240	96.197	96.159	4.875	96.240	96.197	96.159	5.500	96.440	96.412	96.383
5.000	96.883	96.841	96.803	5.000	96.883	96.841	96.803	5.625	96.854	96.825	96.797
5.125	97.296	97.253	97.215	5.125	97.296	97.253	97.215	5.750	97.887	97.844	97.801
5.250	98.871	98.779	98.686	5.250	98.871	98.779	98.686	5.875	98.122	98.079	98.037
5.375	99.002	98.910	98.818	5.375	99.002	98.910	98.818	6.000	98.256	98.214	98.171
5.500	99.424	99.256	99.200	5.500	99.424	99.256	99.200	6.125	98.432	98.389	98.347
5.625	99.584	99.491	99.399	5.625	99.584	99.491	99.399	6.250	99.015	99.001	98.987
5.750	100.514	100.450	100.388	5.750	100.514	100.450	100.388	6.375	99.022	99.007	98.993
5.875	100.455	100.336	100.258	5.875	100.455	100.336	100.258	6.500	99.391	99.377	99.363
6.000	101.054	100.935	100.857	6.000	101.054	100.935	100.857	6.625	99.594	99.580	99.566
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	94.458	94.394	94.379	4.500	94.458	94.394	94.379	4.500	94.458	94.394	94.379
4.625	94.938	94.879	94.845	4.625	94.938	94.879	94.845	4.625	94.938	94.879	94.845
4.750	96.708	96.666	96.628	4.750	96.708	96.666	96.628	4.750	96.708	96.666	96.628
4.875	97.052	97.009	96.971	4.875	97.052	97.009	96.971	4.875	97.052	97.009	96.971
5.000	97.450	97.407	97.369	5.000	97.450	97.407	97.369	5.000	97.450	97.407	97.369
5.125	97.735	97.660	97.610	5.125	97.735	97.660	97.610	5.125	97.735	97.660	97.610
5.250	99.457	99.365	99.272	5.250	99.457	99.365	99.272	5.250	99.457	99.365	99.272
5.375	99.838	99.746	99.654	5.375	99.838	99.746	99.654	5.375	99.838	99.746	99.654
5.500	100.183	100.040	99.965	5.500	100.183	100.040	99.965	5.500	100.183	100.040	99.965
5.625	100.419	100.327	100.235	5.625	100.419	100.327	100.235	5.625	100.419	100.327	100.235
5.750	101.076	101.013	100.950	5.750	101.076	101.013	100.950	5.750	101.076	101.013	100.950
5.875	101.214	101.096	101.031	5.875	101.214	101.096	101.031	5.875	101.214	101.096	101.031
6.000	101.693	101.574	101.501	6.000	101.693	101.574	101.501	6.000	101.693	101.574	101.501
6.125	101.911	101.806	101.723	6.125	101.911	101.806	101.723	6.125	101.801	101.738	101.675
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	97.854	97.792	97.761	4.500	97.854	97.792	97.761	4.500	92.430	92.370	92.336
4.625	98.373	98.311	98.280	4.625	98.373	98.311	98.280	4.625	93.076	93.016	92.983
4.750	98.876	98.852	98.792	4.750	98.560	98.488	98.441	4.750	95.646	95.603	95.565
4.875	99.101	99.055	98.994	4.875	99.101	99.029	98.982	4.875	96.240	96.197	96.159
5.000	99.634	99.562	99.515	5.000	99.634	99.562	99.515	5.000	96.883	96.841	96.803
5.125	100.134	100.062	100.016	5.125	100.134	100.062	100.016	5.125	97.296	97.253	97.215
5.250	100.328	100.295	100.232	5.250	99.957	99.914	99.874	5.250	98.871	98.779	98.686
5.375	100.481	100.449	100.386	5.375	100.480	100.408	100.361	5.375	99.002	98.910	98.818
5.500	100.991	100.919	100.873	5.500	100.991	100.919	100.873	5.500	99.424	99.256	99.200
5.625	101.471	101.399	101.352	5.625	101.471	101.399	101.352	5.625	99.584	99.491	99.399
5.750	100.811	100.733	100.686	5.750	100.811	100.733	100.686	5.750	100.514	100.450	100.388
5.875	101.309	101.232	101.185	5.875	101.309	101.232	101.185	5.875	100.455	100.336	100.258
6.000	101.795	101.718	101.671	6.000	101.795	101.718	101.671	6.000	101.054	100.935	100.857
6.125	102.248	102.170	102.123	6.125	102.248	102.170	102.123	6.125	100.989	100.925	100.863

VA 25 Yr Fixed HB IRRRL				VA 20 Yr Fixed HB IRRRL				VA 15 Yr Fixed HB IRRRL			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.500	92.430	92.370	92.336	4.500	92.430	92.370	92.336	5.000	95.020	94.931	94.708
4.625	93.076	93.016	92.983	4.625	93.076	93.016	92.983	5.125	94.678	94.652	94.631
4.750	95.646	95.603	95.565	4.750	95.646	95.603	95.565	5.250	95.915	95.886	95.858
4.875	96.240	96.197	96.159	4.875	96.240	96.197	96.159	5.375	95.997	95.968	95.940
5.000	96.883	96.841	96.803	5.000	96.883	96.841	96.803	5.500	96.440	96.412	96.383
5.125	97.296	97.253	97.215	5.125	97.296	97.253	97.215	5.625	96.854	96.825	96.797
5.250	98.871	98.779	98.686	5.250	98.871	98.779	98.686	5.750	97.887	97.844	97.801
5.375	99.002	98.910	98.818	5.375	99.002	98.910	98.818	5.875	98.122	98.079	98.037
5.500	99.424	99.256	99.200	5.500	99.424	99.256	99.200	6.000	98.256	98.214	98.171
5.625	99.584	99.491	99.399	5.625	99.584	99.491	99.399	6.125	98.432	98.389	98.347
5.750	100.514	100.450	100.388	5.750	100.514	100.450	100.388	6.250	99.015	99.001	98.987
5.875	100.455	100.336	100.258	5.875	100.455	100.336	100.258	6.375	99.022	99.007	98.993
6.000	101.054	100.935	100.857	6.000	101.054	100.935	100.857	6.500	99.391	99.377	99.363
6.125	100.989	100.925	100.863	6.125	100.989	100.925	100.863	6.625	99.594	99.580	99.566

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: 5/12/2026 8:25 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	100.443	100.306	100.006	6.750	99.481	99.286	98.986	6.625	98.443	98.306	98.006
6.750	100.981	100.786	100.486	6.875	99.981	99.751	99.451	6.750	98.981	98.786	98.486
6.875	101.481	101.251	100.951	7.000	100.460	100.230	99.930	6.875	99.481	99.251	98.951
7.000	101.960	101.730	101.430	7.125	100.920	100.690	100.390	7.000	99.960	99.730	99.430
7.125	102.420	102.190	101.890	7.250	101.457	101.193	100.893	7.125	100.420	100.190	99.890
7.250	102.957	102.693	102.393	7.375	101.917	101.653	101.353	7.250	100.957	100.693	100.393
7.375	103.417	103.153	102.853	7.500	102.366	102.102	101.802	7.375	101.417	101.153	100.853
7.500	103.866	103.602	103.302	7.625	102.806	102.542	102.242	7.500	101.866	101.602	101.302
7.625	104.306	104.042	103.742	7.750	103.226	102.962	102.662	7.625	102.306	102.042	101.742
7.750	104.726	104.462	104.162	7.875	101.216	100.920	100.620	7.750	102.726	102.462	102.162
7.875	102.716	102.420	102.120	8.000	101.605	101.309	101.009	7.875	100.716	100.420	100.120
8.000	103.105	102.809	102.509	8.125	102.005	101.709	101.409	8.000	101.105	100.809	100.509
8.125	103.505	103.209	102.909	8.250	102.395	102.099	101.799	8.125	101.505	101.209	100.909
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	97.481	97.286	96.986	6.625	99.693	99.556	99.256	6.625	97.693	97.556	97.256
6.875	97.981	97.751	97.451	6.750	100.231	100.036	99.736	6.750	98.231	98.036	97.736
7.000	98.460	98.230	97.930	6.875	100.731	100.501	100.201	6.875	98.731	98.501	98.201
7.125	98.920	98.690	98.390	7.000	101.210	100.980	100.680	7.000	99.210	98.980	98.680
7.250	99.457	99.193	98.893	7.125	101.670	101.440	101.140	7.125	99.670	99.440	99.140
7.375	99.917	99.653	99.353	7.250	102.207	101.943	101.643	7.250	100.207	99.943	99.643
7.500	100.366	100.102	99.802	7.375	102.667	102.403	102.103	7.375	100.667	100.403	100.103
7.625	100.806	100.542	100.242	7.500	103.116	102.852	102.552	7.500	101.116	100.852	100.552
7.750	101.226	100.962	100.662	7.625	103.556	103.292	102.992	7.625	101.556	101.292	100.992
7.875	99.216	98.920	98.620	7.750	103.976	103.712	103.412	7.750	101.976	101.712	101.412
8.000	99.605	99.309	99.009	7.875	101.966	101.670	101.370	7.875	99.966	99.670	99.370
8.125	100.005	99.709	99.409	8.000	102.355	102.059	101.759	8.000	100.355	100.059	99.759
8.250	100.395	100.099	99.799	8.125	102.755	102.459	102.159	8.125	100.755	100.459	100.159

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.