



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: 5/15/26 10:47 AM

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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

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

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: 5/15/2026 10:47 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	92.794	92.793	92.804	4.750	92.794	92.793	92.804	5.125	95.851	95.740	95.763
4.875	93.439	93.433	93.451	4.875	93.439	93.433	93.451	5.250	96.567	96.458	96.454
5.000	94.113	94.101	94.126	5.000	94.113	94.101	94.126	5.375	97.129	97.015	97.018
5.125	94.751	94.684	94.619	5.125	94.606	94.595	94.619	5.500	97.645	97.527	97.534
5.250	95.529	95.467	95.425	5.250	95.529	95.467	95.425	5.625	98.160	98.048	98.023
5.375	96.140	96.079	96.038	5.375	96.140	96.079	96.038	5.750	98.865	98.749	98.730
5.500	96.768	96.717	96.666	5.500	96.768	96.717	96.666	5.875	99.354	99.232	99.219
5.625	97.355	97.297	97.238	5.625	97.355	97.297	97.238	6.000	99.800	99.675	99.667
5.750	98.020	97.939	97.890	5.750	98.020	97.939	97.890	6.125	100.204	100.130	100.085
5.875	98.578	98.499	98.436	5.875	98.578	98.499	98.433	6.250	100.454	100.355	100.305
6.000	99.209	99.121	99.034	6.000	99.209	99.121	99.034	6.375	100.998	100.905	100.850
6.125	99.783	99.695	99.608	6.125	99.783	99.695	99.608	6.500	101.392	101.305	101.244
6.250	100.314	100.233	100.184	6.250	100.253	100.153	100.103	6.625	101.636	101.554	101.488
6.375	100.839	100.759	100.709	6.375	100.750	100.652	100.596	6.750	102.025	101.950	101.879
6.500	101.267	101.186	101.137	6.500	101.267	101.164	101.096	6.875	102.497	102.428	102.351
6.625	101.685	101.604	101.550	6.625	101.685	101.604	101.525	7.000	102.885	102.821	102.739
6.750	102.471	102.383	102.334	6.750	102.060	101.946	101.886	7.125	103.248	103.143	103.056
6.875	102.868	102.780	102.731	6.875	102.480	102.404	102.328	7.250	103.843	103.794	103.702
7.000	103.224	103.136	103.087	7.000	102.971	102.867	102.794	7.375	104.296	104.296	104.198
7.125	103.562	103.474	103.425	7.125	103.218	103.113	103.026	7.500	104.810	104.810	104.708
7.250	104.163	104.038	103.968	7.250	103.861	103.762	103.670	7.625	105.127	105.110	105.050
7.375	104.437	104.313	104.243	7.375	104.249	104.156	104.059	7.750	105.050	105.050	105.050
7.500	104.751	104.628	104.556	7.500	104.628	104.628	104.525	7.875	105.050	105.050	105.050
7.625	105.062	105.145	105.058	7.625	105.062	105.145	105.058	8.000	105.050	105.050	105.050
7.750	105.050	105.050	105.050	7.750	105.050	105.050	105.050				
7.875	105.050	105.050	105.050	7.875	105.050	105.050	105.050				
8.000	105.050	105.050	105.050	8.000	105.050	105.050	105.050				
8.125	105.050	105.050	105.050	8.125	105.050	105.050	105.050				
8.250	95.360	95.331	95.279								
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	96.908	96.859	96.859	4.625	97.270	97.222	97.222	5.000	93.154	93.047	93.019
4.750	97.121	97.089	97.044	4.750	97.657	97.552	97.552	5.125	93.979	93.649	93.624
4.875	97.546	97.514	97.469	4.875	98.073	97.972	97.972	5.250	95.313	95.204	95.200
5.000	97.942	97.910	97.865	5.000	98.567	98.471	98.471	5.375	95.931	95.817	95.819
5.125	98.459	98.412	98.369	5.125	98.889	98.799	98.796	5.500	96.535	96.416	96.425
5.250	98.896	98.815	98.802	5.250	99.333	99.249	99.240	5.625	97.031	96.911	96.921
5.375	99.421	99.341	99.327	5.375	99.744	99.664	99.650	5.750	97.825	97.709	97.690
5.500	99.684	99.610	99.590	5.500	100.025	99.951	99.932	5.875	98.365	98.244	98.231
5.625	100.131	100.049	100.025	5.625	100.180	100.110	100.086	6.000	99.051	98.955	98.901
5.750	100.520	100.456	100.426	5.750	100.504	100.440	100.411	6.125	99.501	99.404	99.351
5.875	100.923	100.864	100.829	5.875	100.853	100.794	100.759	6.250	99.993	99.869	99.830
6.000	101.172	101.119	101.079	6.000	101.198	101.144	101.104	6.375	100.492	100.365	100.330
6.125	101.534	101.486	101.441	6.125	101.499	101.451	101.405	6.500	100.940	100.816	100.778
6.250	101.936	101.893	101.842	6.250	101.818	101.774	101.724	6.625	101.323	101.193	101.162
6.375	102.243	102.205	102.149	6.375	102.254	102.216	102.160	6.750	101.575	101.490	101.423
6.500	102.446	102.413	102.353	6.500	102.467	102.450	102.389	6.875	101.949	101.866	101.797
6.625	102.887	102.875	102.809	6.625	102.819	102.807	102.740	7.000	102.366	102.285	102.214
6.750	103.310	103.303	103.232	6.750	103.252	103.245	103.174	7.125	102.453	102.387	102.288
6.875	103.585	103.583	103.507	6.875	103.524	103.522	103.446	7.250	102.593	102.516	102.404
7.000	103.742	103.742	103.660	7.000	103.673	103.673	103.591	7.375	102.896	102.134	102.705
7.125	103.183	103.158	103.128	7.125	100.034	100.003	99.972	7.500	102.732	102.577	102.503
7.250	103.075	103.050	103.000	7.250	100.091	100.041	99.986	7.625	102.488	102.434	102.258
7.375	103.268	103.243	103.193	7.375	100.231	100.180	100.126	7.750	101.850	101.807	101.690
								7.875	102.031	101.988	101.871

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: 5/15/2026 10:46 PST

Conforming Balance 30 Yr Fixed				Conforming High Balance 30 YR Fixed			
Rate	15	30	45	Rate	15	30	45
5.000	95.414	95.264	95.114	5.000	95.289	95.139	94.989
5.125	96.110	95.960	95.810	5.125	95.985	95.835	95.685
5.250	96.789	96.639	96.489	5.250	96.664	96.514	96.364
5.375	97.451	97.301	97.151	5.375	97.326	97.176	97.026
5.500	98.096	97.946	97.796	5.500	97.971	97.821	97.671
5.625	98.726	98.576	98.426	5.625	98.601	98.451	98.301
5.750	99.342	99.192	99.042	5.750	99.174	99.024	98.874
5.875	99.943	99.793	99.643	5.875	99.700	99.550	99.400
6.000	100.529	100.379	100.229	6.000	100.213	100.063	99.913
6.125	101.098	100.948	100.798	6.125	100.711	100.561	100.411
6.250	101.652	101.502	101.352	6.250	101.195	101.045	100.895
6.375	102.188	102.038	101.888	6.375	101.665	101.515	101.365
6.500	102.708	102.558	102.408	6.500	102.120	101.970	101.820
6.625	103.203	103.053	102.903	6.625	102.578	102.428	102.278
6.750	103.671	103.521	103.371	6.750	103.046	102.896	102.746
6.875	104.114	103.964	103.814	6.875	103.489	103.339	103.189
7.000	104.532	104.382	104.232	7.000	103.907	103.757	103.607
7.125	104.928	104.778	104.628	7.125	104.303	104.153	104.003
7.250	105.302	105.152	105.002	7.250	104.677	104.527	104.377

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: 5/15/2026 10:47 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	97.681	97.577	97.548	5.000	97.029	96.978	96.945	5.000	96.109	96.043	96.004
5.125	97.989	97.879	97.846	5.125	97.389	97.341	97.306	5.125	96.561	96.498	96.458
5.250	98.308	98.211	98.158	5.250	97.771	97.696	97.660	5.250	97.002	96.943	96.901
5.375	98.617	98.520	98.441	5.375	98.268	98.148	98.108	5.375	97.423	97.368	97.323
5.500	98.909	98.812	98.715	5.500	98.611	98.486	98.442	5.500	97.817	97.766	97.720
5.625	99.198	99.101	99.004	5.625	98.897	98.766	98.718	5.625	98.245	98.115	98.067
5.750	99.447	99.329	99.259	5.750	99.185	99.049	98.998	5.750	98.646	98.510	98.458
5.875	99.740	99.600	99.544	5.875	99.533	99.392	99.336	5.875	98.965	98.824	98.768
6.000	99.959	99.813	99.754	6.000	99.777	99.631	99.572	6.000	99.226	99.080	99.020
6.125	99.987	99.836	99.772	6.125	99.790	99.639	99.576	6.125	99.323	99.290	99.234
6.250	100.087	99.931	99.864	6.250	99.936	99.779	99.712	6.250	99.542	99.508	99.450
6.375	100.297	100.135	100.064	6.375	100.282	100.120	100.049	6.375	99.948	99.786	99.715
6.500	100.390	100.223	100.148	6.500	100.520	100.353	100.279	6.500	100.079	99.912	99.837
6.625	100.123	100.109	100.052	6.625	99.971	99.958	99.902	6.625	99.984	99.967	99.903
6.750	100.226	100.211	100.153	6.750	100.035	100.022	99.965	6.750	100.145	100.127	100.065
6.875	100.119	100.022	99.925	6.875	99.914	99.817	99.720	6.875	99.813	99.716	99.619
7.000	100.138	100.041	99.944	7.000	100.029	99.932	99.835	7.000	99.838	99.741	99.644
7.125	100.140	100.043	99.946	7.125	100.187	100.090	99.993	7.125	99.833	99.736	99.639

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	97.797	97.692	97.664	5.000	96.995	96.891	96.862	5.000	96.024	95.919	95.890
5.125	98.104	97.995	97.962	5.125	97.408	97.299	97.266	5.125	96.524	96.414	96.381
5.250	98.419	98.305	98.268	5.250	97.883	97.768	97.731	5.250	97.029	96.914	96.877
5.375	98.677	98.557	98.517	5.375	98.379	98.259	98.218	5.375	97.471	97.351	97.311
5.500	98.909	98.812	98.734	5.500	98.721	98.596	98.551	5.500	97.863	97.738	97.694
5.625	99.255	99.124	99.076	5.625	99.006	98.875	98.827	5.625	98.354	98.223	98.175
5.750	99.562	99.426	99.374	5.750	99.293	99.157	99.106	5.750	98.753	98.617	98.565
5.875	99.857	99.716	99.660	5.875	99.640	99.499	99.444	5.875	99.070	98.930	98.874
6.000	100.077	99.930	99.871	6.000	99.885	99.738	99.679	6.000	99.330	99.184	99.124
6.125	100.106	99.955	99.891	6.125	99.898	99.747	99.683	6.125	99.425	99.274	99.211
6.250	100.208	100.052	99.985	6.250	100.045	99.888	99.821	6.250	99.643	99.487	99.420
6.375	100.420	100.258	100.187	6.375	100.392	100.230	100.159	6.375	100.049	99.887	99.816
6.500	100.514	100.347	100.272	6.500	100.631	100.464	100.390	6.500	100.180	100.013	99.938
6.625	100.095	99.998	99.901	6.625	99.809	99.712	99.615	6.625	99.743	99.646	99.549
6.750	100.127	100.030	99.933	6.750	99.868	99.771	99.674	6.750	99.805	99.708	99.611
6.875	100.119	100.022	99.925	6.875	99.914	99.817	99.720	6.875	99.813	99.716	99.619
7.000	100.138	100.041	99.944	7.000	100.029	99.932	99.835	7.000	99.838	99.741	99.644
7.125	100.140	100.043	99.946	7.125	100.187	100.090	99.993	7.125	99.833	99.736	99.639

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: 5/15/2026 10:47 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	93.052	92.991	92.958	4.500	93.052	92.991	92.958	5.000	96.573	96.537	96.503
4.625	93.709	93.649	93.615	4.625	93.709	93.649	93.615	5.125	96.908	96.872	96.838
4.750	95.783	95.747	95.713	4.750	95.783	95.747	95.713	5.250	98.668	98.597	98.520
4.875	96.120	96.085	96.050	4.875	96.120	96.085	96.050	5.375	99.050	98.979	98.902
5.000	96.573	96.537	96.503	5.000	96.573	96.537	96.503	5.500	99.493	99.422	99.345
5.125	96.908	96.872	96.838	5.125	96.908	96.872	96.838	5.625	99.787	99.716	99.639
5.250	98.668	98.597	98.520	5.250	98.668	98.597	98.520	5.750	100.884	100.813	100.716
5.375	99.050	98.979	98.902	5.375	99.050	98.979	98.902	5.875	101.153	101.082	100.985
5.500	99.493	99.422	99.345	5.500	99.493	99.422	99.345	6.000	101.440	101.369	101.273
5.625	99.787	99.716	99.639	5.625	99.787	99.716	99.639	6.125	101.734	101.663	101.566
5.750	100.884	100.813	100.716	5.750	100.884	100.813	100.716	6.250	102.438	102.405	102.351
5.875	101.153	101.082	100.985	5.875	101.153	101.082	100.985	6.375	102.793	102.761	102.706
6.000	101.583	101.476	101.392	6.000	101.583	101.476	101.392	6.500	103.038	103.005	102.951
6.125	101.875	101.768	101.684	6.125	101.875	101.768	101.684	6.625	103.321	103.289	103.234
6.250	102.472	102.439	102.385	6.250	102.472	102.439	102.385	6.750	104.572	104.515	104.414
6.375	102.778	102.745	102.691	6.375	102.778	102.745	102.691	6.875	104.718	104.698	104.658
6.500	103.217	103.164	103.131	6.500	103.217	103.164	103.131	7.000	105.059	105.002	104.902
6.625	103.435	103.381	103.348	6.625	103.435	103.381	103.348	7.125	105.415	105.358	105.258
6.750	104.572	104.515	104.414	6.750	104.572	104.515	104.414	7.250	105.850	105.828	105.736
6.875	104.828	104.698	104.658	6.875	104.828	104.698	104.658	7.375	105.028	104.807	104.726
7.000	105.299	105.073	104.991	7.000	105.299	105.073	104.991	7.500	105.491	105.271	105.189
7.125	105.700	105.478	105.391	7.125	105.700	105.478	105.391	7.625	105.3034	105.0831	105.0018
7.250	105.850	105.756	105.664	7.250	105.850	105.756	105.664	7.75	104.801	104.801	104.688
7.375	105.0275	104.8072	104.7259	7.375	105.0275	104.8072	104.7259				
7.5	105.4911	105.2707	105.1894	7.5	105.4911	105.2707	105.1894				
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	92.705	92.620	92.620	4.250	95.866	95.804	95.773	4.500	91.190	91.129	91.095
3.875	93.108	93.028	93.028	4.375	96.419	96.358	96.327	4.625	91.847	91.786	91.753
4.000	93.014	92.939	92.939	4.500	96.973	96.912	96.881	4.750	94.760	94.724	94.690
4.125	93.020	92.951	92.951	4.625	97.494	97.433	97.402	4.875	95.244	95.208	95.174
4.250	95.866	95.804	95.773	4.750	98.201	98.162	98.122	5.000	96.032	95.996	95.962
4.375	96.419	96.358	96.327	4.875	98.472	98.396	98.356	5.125	96.326	96.291	96.256
4.500	96.973	96.912	96.881	5.000	99.008	98.931	98.884	5.250	97.882	97.811	97.734
4.625	97.494	97.433	97.402	5.125	99.512	99.435	99.388	5.375	98.365	98.301	98.237
4.750	98.201	98.162	98.122	5.250	100.009	99.963	99.916	5.500	98.871	98.807	98.743
4.875	98.472	98.396	98.356	5.375	100.132	100.085	100.038	5.625	99.100	99.036	98.972
5.000	99.008	98.931	98.884	5.500	100.495	100.418	100.382	5.750	100.121	100.050	99.954
5.125	99.512	99.435	99.388	5.625	100.975	100.898	100.851	5.875	100.453	100.390	100.326
5.250	100.009	99.963	99.916	5.750	100.682	100.604	100.526	6.000	100.836	100.772	100.709
5.375	100.132	100.085	100.038	5.875	100.913	100.835	100.789	6.125	101.060	100.997	100.933
5.500	100.495	100.418	100.382	6.000	101.403	101.326	101.279	6.250	101.333	101.361	101.373
								6.375	101.627	101.641	101.653
								6.500	101.987	101.957	101.904
								6.625	102.333	102.303	102.249
								6.750	102.033	101.976	101.919
								6.875	102.246	102.189	102.132
								7.000	102.771	102.714	102.657

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	97.882	97.811	97.734	5.000	96.032	95.996	95.962	4.500	94.183	93.950	93.957
5.375	98.365	98.301	98.237	5.125	96.326	96.291	96.256	4.625	94.015	93.821	93.789
5.500	98.871	98.807	98.743	5.250	97.882	97.811	97.734	4.750	94.973	94.906	94.839
5.625	99.100	99.036	98.972	5.375	98.014	97.943	97.866	4.875	95.436	95.369	95.302
5.750	100.121	100.050	99.954	5.500	98.507	98.436	98.359	5.000	95.895	95.828	95.761
5.875	100.453	100.390	100.326	5.625	98.903	98.741	98.703	5.125	96.349	96.282	96.215
6.000	100.836	100.772	100.709	5.750	100.121	100.050	99.954	5.250	96.323	96.276	96.209
6.125	101.060	100.997	100.933	5.875	100.264	100.121	100.076	5.375	96.773	96.726	96.659
6.250	101.333	101.361	101.373	6.000	100.739	100.596	100.551	5.500	97.212	97.165	97.098
6.375	101.627	101.641	101.653	6.125	101.190	101.047	101.002	5.625	97.639	97.593	97.525
6.500	101.987	101.957	101.904	6.250	101.333	101.361	101.373	5.750	97.816	97.762	97.702
6.625	102.333	102.303	102.249	6.375	101.696	101.666	101.653	5.875	98.243	98.188	98.128
6.750	102.033	101.976	101.919	6.500	102.128	102.098	102.044	6.000	98.657	98.603	98.543
6.875	102.246	102.189	102.132	6.625	102.538	102.508	102.455	6.125	99.055	99.001	98.941
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	98.668	98.597	98.520	5.250	98.668	98.597	98.520	5.250	98.668	98.597	98.520
5.375	99.050	98.979	98.902	5.375	99.050	98.979	98.902	5.375	99.050	98.979	98.902
5.500	99.493	99.422	99.345	5.500	99.493	99.422	99.345	5.500	99.493	99.422	99.345
5.625	99.828	99.716	99.669	5.625	99.828	99.716	99.669	5.625	99.787	99.716	99.639
5.750	100.884	100.813	100.716	5.750	100.884	100.813	100.716	5.750	100.884	100.813	100.716
5.875	101.153	101.082	100.985	5.875	101.153	101.082	100.985	5.875	101.153	101.082	100.985
6.000	101.583	101.476	101.392	6.000	101.583	101.476	101.392	6.000	101.440	101.369	101.273
6.125	101.875	101.768	101.684	6.125	101.875	101.768	101.684	6.125	101.734	101.663	101.566
6.250	102.472	102.439	102.385	6.250	102.472	102.439	102.385	6.250	102.438	102.405	102.351
6.375	102.778	102.745	102.691	6.375	102.778	102.745	102.691	6.375	102.793	102.761	102.706
6.500	103.217	103.164	103.131	6.500	103.217	103.164	103.131	6.500	103.038	103.005	102.951
6.625	103.494	103.494	103.427	6.625	103.494	103.494	103.427	6.625	103.321	103.289	103.234
6.750	104.572	104.515	104.414	6.750	104.572	104.515	104.414	6.750	104.572	104.515	104.414
6.875	104.929	104.699	104.658	6.875	104.929	104.699	104.658	6.875	104.759	104.529	104.452
7.000	105.241	105.015	104.933	7.000	105.241	105.015	104.933	7.000	105.092	105.002	104.902
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	96.973	96.912	96.881	4.250	95.866	95.804	95.773	5.250	97.882	97.811	97.734
4.625	97.494	97.433	97.402	4.375	96.419	96.358	96.327	5.375	98.365	98.301	98.237
4.750	98.201	98.162	98.122	4.500	96.973	96.912	96.881	5.500	98.913	98.807	98.743
4.875	98.472	98.396	98.356	4.625	97.494	97.433	97.402	5.625	99.464	99.351	99.239
5.000	99.008	98.931	98.884	4.750	97.928	97.851	97.805	5.750	100.121	100.050	99.954
5.125	99.512	99.435	99.388	4.875	98.472	98.395	98.348	5.875	100.465	100.390	100.326
5.250	100.009	99.963	99.916	5.000	99.008	98.931	98.884	6.000	100.997	100.900	100.803
5.375	100.132	100.085	100.038	5.125	99.512	99.435	99.388	6.125	101.512	101.415	101.318
5.500	100.495	100.418	100.372	5.250	99.452	99.375	99.340	6.250	102.003	101.906	101.809
5.625	100.975	100.898	100.851	5.375	99.978	99.900	99.865	6.375	102.351	102.301	102.251
5.750	100.877	100.813	100.783	5.500	100.495	100.418	100.372	6.500	102.847	102.797	102.747
5.875	101.293	101.238	101.178	5.625	100.975	100.898	100.851	6.625	103.328	103.278	103.228
6.000	101.707	101.653	101.593	5.750	100.410	100.338	100.291	6.750	104.006	103.878	103.750

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	97.882	97.811	97.734	5.250	97.882	97.811	97.734	4.500	94.183	93.950	93.957
5.375	98.365	98.301	98.237	5.375	98.014	97.943	97.866	4.625	94.015	93.782	93.789
5.500	98.913	98.807	98.743	5.500	98.507	98.436	98.359	4.750	93.495	93.208	93.199
5.625	99.464	99.351	99.239	5.625	98.751	98.680	98.603	4.875	94.041	93.753	93.744
5.750	100.121	100.050	99.954	5.750	100.121	100.050	99.954	5.000	94.572	94.284	94.275
5.875	100.465	100.390	100.326	5.875	100.140	100.069	99.973	5.125	94.363	94.075	94.066
6.000	100.997	100.900	100.803	6.000	100.557	100.414	100.362	5.250	95.417	95.367	95.318
6.125	101.512	101.415	101.318	6.125	100.721	100.650	100.554	5.375	95.618	95.453	95.403
6.250	102.003	101.906	101.809	6.250	101.333	101.361	101.373	5.500	96.076	95.904	95.854
6.375	102.351	102.301	102.251	6.375	101.613	101.641	101.653	5.625	96.369	96.319	96.270
6.500	102.847	102.797	102.747	6.500	101.667	101.649	101.660	5.750	97.476	97.433	97.391
6.625	103.328	103.278	103.228	6.625	101.909	101.938	101.949	5.875	97.717	97.675	97.632
6.750	104.006	103.878	103.750	6.750	101.965	101.908	101.808	6.000	97.856	97.813	97.771
6.875	102.246	102.189	102.132	6.875	102.122	102.065	101.964	6.125	98.038	97.995	97.953

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	92.488	92.428	92.394	4.375	92.488	92.428	92.394
4.500	93.202	93.141	93.108	4.5	93.202	93.141	93.108
4.625	93.859	93.799	93.765	4.625	93.859	93.799	93.765
4.750	95.606	95.648	95.613	4.75	95.6056	95.6482	95.6127
4.875	96.062	96.105	96.069	4.875	96.0618	96.1045	96.0689
5.000	96.706	96.748	96.713	5	96.7056	96.7482	96.7127
5.125	97.157	97.199	97.164	5.125	97.1566	97.1993	97.1637
5.250	98.502	98.587	98.516	5.25	98.5018	98.587	98.516
5.375	98.997	99.082	99.011	5.375	98.9968	99.082	99.011
5.500	99.572	99.657	99.586	5.5	99.5718	99.657	99.586
5.625	99.983	100.068	99.997	5.625	99.983	100.0683	99.9973
5.750	101.249	101.127	101.041	5.75	101.235	101.09	101.041
5.875	101.843	101.721	101.571	5.875	101.703	101.559	101.51
6.000	102.582	102.460	102.310	6	102.14	101.996	101.947

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: 5/15/2026 10:47 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	90.588	90.527	90.477	4.125	90.588	90.527	90.477	4.125	90.588	90.527	90.477
4.250	91.625	91.564	91.530	4.250	91.625	91.564	91.530	4.250	91.625	91.564	91.530
4.375	92.338	92.278	92.244	4.375	92.338	92.278	92.244	4.375	92.338	92.278	92.244
4.500	93.052	92.991	92.958	4.500	93.052	92.991	92.958	4.500	93.052	92.991	92.958
4.625	93.709	93.649	93.615	4.625	93.709	93.649	93.615	4.625	93.709	93.649	93.615
4.750	95.720	95.685	95.650	4.750	95.720	95.685	95.650	4.750	95.720	95.685	95.650
4.875	96.064	96.028	95.994	4.875	96.064	96.028	95.994	4.875	96.064	96.028	95.994
5.000	96.462	96.426	96.392	5.000	96.462	96.426	96.392	5.000	96.462	96.426	96.392
5.125	96.678	96.642	96.608	5.125	96.678	96.642	96.608	5.125	96.678	96.642	96.608
5.250	98.625	98.554	98.477	5.250	98.625	98.554	98.477	5.250	98.625	98.554	98.477
5.375	99.006	98.935	98.858	5.375	99.006	98.935	98.858	5.375	99.006	98.935	98.858
5.500	99.300	99.229	99.152	5.500	99.300	99.229	99.152	5.500	99.300	99.229	99.152
5.625	99.587	99.516	99.439	5.625	99.587	99.516	99.439	5.625	99.587	99.516	99.439
5.750	100.684	100.613	100.516	5.750	100.684	100.613	100.516	5.750	100.684	100.613	100.516
5.875	100.765	100.694	100.598	5.875	100.765	100.694	100.598	5.875	100.765	100.694	100.598
6.000	101.176	101.082	100.985	6.000	101.176	101.082	100.985	6.000	101.153	101.082	100.985
6.125	101.468	101.361	101.277	6.125	101.468	101.361	101.277	6.125	101.409	101.338	101.241
6.250	102.041	102.069	102.081	6.250	102.041	102.069	102.081	6.250	102.041	102.069	102.081
6.375	102.261	102.199	102.145	6.375	102.261	102.199	102.145	6.375	102.317	102.287	102.232
6.500	102.800	102.705	102.637	6.500	102.800	102.705	102.637	6.500	102.800	102.705	102.637
6.625	102.718	102.702	102.685	6.625	102.718	102.664	102.631	6.625	102.720	102.689	102.635
6.750	104.322	104.265	104.164	6.750	104.322	104.265	104.164	6.750	104.322	104.265	104.164
6.875	104.303	104.087	104.002	6.875	104.303	104.087	104.002	6.875	104.303	104.131	104.068
7.000	104.751	104.534	104.449	7.000	104.751	104.534	104.449	7.000	104.751	104.534	104.449
7.125	104.664	104.607	104.551	7.125	104.664	104.607	104.551	7.125	104.664	104.607	104.551
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	95.927	95.818	95.826	4.250	95.927	95.818	95.826	4.875	95.251	95.216	95.181
4.375	96.448	96.358	96.347	4.375	96.448	96.358	96.347	5.000	95.895	95.860	95.825
4.500	96.973	96.912	96.881	4.500	96.973	96.912	96.881	5.125	96.308	96.272	96.238
4.625	97.494	97.433	97.402	4.625	97.494	97.433	97.402	5.250	98.039	97.968	97.891
4.750	98.232	98.193	98.154	4.750	97.928	97.851	97.811	5.375	98.170	98.099	98.022
4.875	98.472	98.396	98.356	4.875	98.472	98.395	98.348	5.500	98.593	98.529	98.465
5.000	99.008	98.931	98.884	5.000	99.008	98.931	98.884	5.625	98.871	98.807	98.743
5.125	99.512	99.435	99.388	5.125	99.512	99.435	99.388	5.750	100.121	100.050	99.954
5.250	99.884	99.838	99.791	5.250	99.506	99.423	99.397	5.875	99.995	99.931	99.867
5.375	100.038	99.991	99.944	5.375	99.978	99.900	99.854	6.000	100.495	100.352	100.300
5.500	100.495	100.418	100.371	5.500	100.495	100.418	100.371	6.125	100.596	100.525	100.429
5.625	100.975	100.898	100.851	5.625	100.975	100.898	100.851	6.250	101.114	101.143	101.154
5.750	100.410	100.338	100.291	5.750	100.410	100.333	100.286	6.375	101.186	101.156	101.102
5.875	100.913	100.835	100.789	5.875	100.913	100.835	100.789	6.500	101.576	101.469	101.401
6.000	101.403	101.326	101.279	6.000	101.403	101.326	101.279	6.625	101.747	101.717	101.664
								6.750	101.834	101.777	101.720
								6.875	101.927	101.870	101.813
								7.000	102.302	102.245	102.188
								7.125	102.506	102.449	102.392

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	90.476	90.415	90.382	4.375	88.226	88.165	88.132	5.000	94.470	94.183	94.174
4.500	91.190	91.129	91.095	4.500	88.940	88.879	88.845	5.125	94.115	94.015	93.972
4.625	91.847	91.786	91.753	4.625	89.597	89.536	89.503	5.250	95.417	95.367	95.318
4.750	94.658	94.622	94.588	4.750	94.658	94.622	94.588	5.375	95.517	95.453	95.403
4.875	95.251	95.216	95.181	4.875	95.251	95.216	95.181	5.500	95.954	95.904	95.854
5.000	95.895	95.860	95.825	5.000	95.895	95.860	95.825	5.625	96.369	96.319	96.270
5.125	96.308	96.272	96.238	5.125	96.308	96.272	96.238	5.750	97.476	97.433	97.391
5.250	98.039	97.968	97.891	5.250	98.039	97.968	97.891	5.875	97.717	97.675	97.632
5.375	98.170	98.099	98.022	5.375	98.170	98.099	98.022	6.000	97.856	97.813	97.771
5.500	98.593	98.529	98.465	5.500	98.426	98.343	98.266	6.125	98.038	97.995	97.953
5.625	98.871	98.807	98.743	5.625	98.751	98.680	98.603	6.250	98.726	98.690	98.655
5.750	100.121	100.050	99.954	5.750	100.121	100.050	99.954	6.375	98.740	98.705	98.669
5.875	99.995	99.931	99.867	5.875	99.953	99.882	99.785	6.500	99.114	99.079	99.043
6.000	100.495	100.352	100.300	6.000	100.495	100.352	100.300	6.625	99.323	99.287	99.252
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	93.052	92.991	92.958	4.500	93.052	92.991	92.958	4.500	93.052	92.991	92.958
4.625	93.709	93.649	93.615	4.625	93.709	93.649	93.615	4.625	93.709	93.649	93.615
4.750	95.720	95.685	95.650	4.750	95.720	95.685	95.650	4.750	95.720	95.685	95.650
4.875	96.064	96.028	95.994	4.875	96.064	96.028	95.994	4.875	96.064	96.028	95.994
5.000	96.462	96.426	96.392	5.000	96.462	96.426	96.392	5.000	96.462	96.426	96.392
5.125	96.678	96.642	96.608	5.125	96.678	96.642	96.608	5.125	96.678	96.642	96.608
5.250	98.625	98.554	98.477	5.250	98.625	98.554	98.477	5.250	98.625	98.554	98.477
5.375	99.006	98.935	98.858	5.375	99.006	98.935	98.858	5.375	99.006	98.935	98.858
5.500	99.300	99.229	99.152	5.500	99.300	99.229	99.152	5.500	99.300	99.229	99.152
5.625	99.587	99.516	99.439	5.625	99.587	99.516	99.439	5.625	99.587	99.516	99.439
5.750	100.684	100.613	100.516	5.750	100.684	100.613	100.516	5.750	100.684	100.613	100.516
5.875	100.765	100.694	100.598	5.875	100.765	100.694	100.598	5.875	100.765	100.694	100.598
6.000	101.176	101.082	100.985	6.000	101.176	101.082	100.985	6.000	101.153	101.082	100.985
6.125	101.468	101.361	101.277	6.125	101.468	101.361	101.277	6.125	101.409	101.338	101.241
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	96.973	96.912	96.881	4.500	96.973	96.912	96.881	4.500	91.190	91.129	91.095
4.625	97.494	97.433	97.402	4.625	97.494	97.433	97.402	4.625	91.847	91.786	91.753
4.750	98.232	98.193	98.154	4.750	97.928	97.851	97.811	4.750	94.658	94.622	94.588
4.875	98.472	98.396	98.356	4.875	98.472	98.395	98.348	4.875	95.251	95.216	95.181
5.000	99.008	98.931	98.884	5.000	99.008	98.931	98.884	5.000	95.895	95.860	95.825
5.125	99.512	99.435	99.388	5.125	99.512	99.435	99.388	5.125	96.308	96.272	96.238
5.250	99.884	99.838	99.791	5.250	99.506	99.423	99.397	5.250	98.039	97.968	97.891
5.375	100.038	99.991	99.944	5.375	99.978	99.900	99.854	5.375	98.170	98.099	98.022
5.500	100.495	100.418	100.371	5.500	100.495	100.418	100.371	5.500	98.593	98.529	98.465
5.625	100.975	100.898	100.851	5.625	100.975	100.898	100.851	5.625	98.871	98.807	98.743
5.750	100.410	100.338	100.291	5.750	100.410	100.333	100.286	5.750	100.121	100.050	99.954
5.875	100.913	100.835	100.789	5.875	100.913	100.835	100.789	5.875	99.995	99.931	99.867
6.000	101.403	101.326	101.279	6.000	101.403	101.326	101.279	6.000	100.495	100.352	100.300
6.125	101.861	101.784	101.737	6.125	101.861	101.784	101.737	6.125	100.596	100.525	100.429

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	91.190	91.129	91.095	4.500	91.190	91.129	91.095	5.000	94.470	94.183	94.174
4.625	91.847	91.786	91.753	4.625	91.847	91.786	91.753	5.125	94.115	94.015	93.972
4.750	94.658	94.622	94.588	4.750	94.658	94.622	94.588	5.250	95.417	95.367	95.318
4.875	95.251	95.216	95.181	4.875	95.251	95.216	95.181	5.375	95.517	95.453	95.403
5.000	95.895	95.860	95.825	5.000	95.895	95.860	95.825	5.500	95.954	95.904	95.854
5.125	96.308	96.272	96.238	5.125	96.308	96.272	96.238	5.625	96.369	96.319	96.270
5.250	98.039	97.968	97.891	5.250	98.039	97.968	97.891	5.750	97.476	97.433	97.391
5.375	98.170	98.099	98.022	5.375	98.170	98.099	98.022	5.875	97.717	97.675	97.632
5.500	98.593	98.529	98.465	5.500	98.426	98.343	98.266	6.000	97.856	97.813	97.771
5.625	98.871	98.807	98.743	5.625	98.751	98.680	98.603	6.125	98.038	97.995	97.953
5.750	100.121	100.050	99.954	5.750	100.121	100.050	99.954	6.250	98.726	98.690	98.655
5.875	99.995	99.931	99.867	5.875	99.953	99.882	99.785	6.375	98.740	98.705	98.669
6.000	100.495	100.352	100.300	6.000	100.495	100.352	100.300	6.500	99.114	99.079	99.043
6.125	100.596	100.525	100.429	6.125	100.596	100.525	100.429	6.625	99.323	99.287	99.252

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: 5/15/2026 10:47 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	100.350	100.050	6.750	99.637	99.384	99.084	6.625	98.443	98.350	98.050
6.750	101.137	100.884	100.584	6.875	100.137	99.884	99.584	6.750	99.137	98.884	98.584
6.875	101.637	101.384	101.084	7.000	100.616	100.363	100.063	6.875	99.637	99.384	99.084
7.000	102.116	101.863	101.563	7.125	101.076	100.823	100.523	7.000	100.116	99.863	99.563
7.125	102.576	102.323	102.023	7.250	101.526	101.273	100.973	7.125	100.576	100.323	100.023
7.250	103.026	102.773	102.473	7.375	101.908	101.623	101.323	7.250	101.026	100.773	100.473
7.375	103.408	103.123	102.823	7.500	102.357	102.072	101.772	7.375	101.408	101.123	100.823
7.500	103.857	103.572	103.272	7.625	102.797	102.512	102.212	7.500	101.857	101.572	101.272
7.625	104.297	104.012	103.712	7.750	103.217	102.932	102.632	7.625	102.297	102.012	101.712
7.750	104.717	104.432	104.132	7.875	101.198	100.883	100.583	7.750	102.717	102.432	102.132
7.875	102.698	102.383	102.083	8.000	101.587	101.272	100.972	7.875	100.698	100.383	100.083
8.000	103.087	102.772	102.472	8.125	101.987	101.672	101.372	8.000	101.087	100.772	100.472
8.125	103.487	103.172	102.872	8.250	102.377	102.062	101.762	8.125	101.487	101.172	100.872
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	97.637	97.384	97.084	6.625	99.693	99.600	99.300	6.625	97.693	97.600	97.300
6.875	98.137	97.884	97.584	6.750	100.387	100.134	99.834	6.750	98.387	98.134	97.834
7.000	98.616	98.363	98.063	6.875	100.887	100.634	100.334	6.875	98.887	98.634	98.334
7.125	99.076	98.823	98.523	7.000	101.366	101.113	100.813	7.000	99.366	99.113	98.813
7.250	99.526	99.273	98.973	7.125	101.826	101.573	101.273	7.125	99.826	99.573	99.273
7.375	99.908	99.623	99.323	7.250	102.276	102.023	101.723	7.250	100.276	100.023	99.723
7.500	100.357	100.072	99.772	7.375	102.658	102.373	102.073	7.375	100.658	100.373	100.073
7.625	100.797	100.512	100.212	7.500	103.107	102.822	102.522	7.500	101.107	100.822	100.522
7.750	101.217	100.932	100.632	7.625	103.547	103.262	102.962	7.625	101.547	101.262	100.962
7.875	99.198	98.883	98.583	7.750	103.967	103.682	103.382	7.750	101.967	101.682	101.382
8.000	99.587	99.272	98.972	7.875	101.948	101.633	101.333	7.875	99.948	99.633	99.333
8.125	99.987	99.672	99.372	8.000	102.337	102.022	101.722	8.000	100.337	100.022	99.722
8.250	100.377	100.062	99.762	8.125	102.737	102.422	102.122	8.125	100.737	100.422	100.122

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.