



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: 5/21/26 8:24 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

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: 5/21/2026 8:24 PST

Conforming Balance 30 Yr Fixed				Conforming High Balance 30 YR Fixed			
Rate	15	30	45	Rate	15	30	45
5.000	94.987	94.837	94.687	5.000	94.862	94.712	94.562
5.125	95.695	95.545	95.395	5.125	95.570	95.420	95.270
5.250	96.385	96.235	96.085	5.250	96.260	96.110	95.960
5.375	97.059	96.909	96.759	5.375	96.934	96.784	96.634
5.500	97.715	97.565	97.415	5.500	97.590	97.440	97.290
5.625	98.358	98.208	98.058	5.625	98.233	98.083	97.933
5.750	98.986	98.836	98.686	5.750	98.861	98.711	98.561
5.875	99.601	99.451	99.301	5.875	99.401	99.251	99.101
6.000	100.203	100.053	99.903	6.000	99.927	99.777	99.627
6.125	100.789	100.639	100.489	6.125	100.440	100.290	100.140
6.250	101.361	101.211	101.061	6.250	100.941	100.791	100.641
6.375	101.918	101.768	101.618	6.375	101.428	101.278	101.128
6.500	102.461	102.311	102.161	6.500	101.903	101.753	101.603
6.625	102.978	102.828	102.678	6.625	102.356	102.206	102.056
6.750	103.471	103.321	103.171	6.750	102.846	102.696	102.546
6.875	103.938	103.788	103.638	6.875	103.313	103.163	103.013
7.000	104.381	104.231	104.081	7.000	103.756	103.606	103.456
7.125	104.800	104.650	104.500	7.125	104.175	104.025	103.875
7.250	105.196	105.046	104.896	7.250	104.571	104.421	104.271

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: 5/21/2026 8:24 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	97.710	97.604	97.583	5.000	97.006	96.900	96.879	5.000	95.907	95.801	95.780
5.125	98.016	97.904	97.880	5.125	97.351	97.239	97.214	5.125	96.406	96.294	96.269
5.250	98.300	98.183	98.154	5.250	97.753	97.636	97.607	5.250	96.895	96.778	96.749
5.375	98.555	98.433	98.401	5.375	98.248	98.125	98.094	5.375	97.374	97.252	97.220
5.500	98.833	98.736	98.657	5.500	98.668	98.540	98.505	5.500	97.803	97.675	97.640
5.625	99.170	99.037	98.998	5.625	99.044	98.910	98.872	5.625	98.225	98.092	98.053
5.750	99.493	99.354	99.312	5.750	99.425	99.286	99.244	5.750	98.641	98.501	98.459
5.875	99.805	99.660	99.615	5.875	99.845	99.700	99.655	5.875	99.075	98.931	98.885
6.000	100.020	99.870	99.820	6.000	100.122	99.971	99.922	6.000	99.428	99.278	99.229
6.125	100.091	99.935	99.882	6.125	100.186	100.030	99.977	6.125	99.661	99.505	99.452
6.250	100.246	100.084	100.028	6.250	100.375	100.214	100.158	6.250	99.985	99.823	99.767
6.375	100.528	100.361	100.301	6.375	100.757	100.589	100.530	6.375	100.450	100.283	100.224
6.500	100.663	100.491	100.428	6.500	101.015	100.842	100.779	6.500	100.592	100.419	100.356
6.625	100.114	100.094	100.032	6.625	100.086	100.065	100.004	6.625	99.963	99.936	99.870
6.750	100.204	100.188	100.121	6.750	100.227	100.209	100.145	6.750	100.134	100.110	100.042
6.875	100.062	99.965	99.868	6.875	99.839	99.742	99.645	6.875	99.750	99.653	99.556
7.000	100.042	99.945	99.848	7.000	99.933	99.836	99.739	7.000	99.726	99.629	99.532
7.125	100.065	99.968	99.871	7.125	100.111	100.014	99.918	7.125	99.741	99.644	99.547

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	97.712	97.606	97.584	5.000	97.006	96.900	96.878	5.000	95.908	95.802	95.780
5.125	98.017	97.906	97.881	5.125	97.349	97.238	97.213	5.125	96.405	96.294	96.269
5.250	98.331	98.214	98.185	5.250	97.781	97.664	97.636	5.250	96.924	96.807	96.778
5.375	98.586	98.464	98.432	5.375	98.276	98.153	98.121	5.375	97.402	97.280	97.248
5.500	98.833	98.736	98.658	5.500	98.665	98.537	98.501	5.500	97.800	97.672	97.637
5.625	99.201	99.067	99.028	5.625	99.070	98.936	98.897	5.625	98.252	98.118	98.079
5.750	99.524	99.384	99.342	5.750	99.450	99.311	99.269	5.750	98.666	98.526	98.484
5.875	99.816	99.672	99.626	5.875	99.850	99.705	99.659	5.875	99.079	98.934	98.888
6.000	100.052	99.902	99.853	6.000	100.146	99.995	99.946	6.000	99.450	99.300	99.251
6.125	100.124	99.968	99.916	6.125	100.210	100.054	100.001	6.125	99.681	99.525	99.472
6.250	100.281	100.119	100.063	6.250	100.400	100.238	100.182	6.250	100.004	99.842	99.786
6.375	100.565	100.398	100.338	6.375	100.782	100.615	100.555	6.375	100.469	100.302	100.242
6.500	100.702	100.529	100.466	6.500	101.041	100.868	100.805	6.500	100.610	100.437	100.374
6.625	100.070	99.973	99.876	6.625	99.749	99.652	99.555	6.625	99.762	99.665	99.568
6.750	100.096	99.999	99.902	6.750	99.787	99.690	99.593	6.750	99.784	99.687	99.590
6.875	100.062	99.965	99.868	6.875	99.839	99.742	99.645	6.875	99.750	99.653	99.556
7.000	100.042	99.945	99.848	7.000	99.933	99.836	99.739	7.000	99.726	99.629	99.532
7.125	100.065	99.968	99.871	7.125	100.111	100.014	99.918	7.125	99.741	99.644	99.547

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

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	97.306	97.222	97.138	5.000	95.471	95.463	95.454	5.250	96.114	96.051	95.994
5.375	97.784	97.701	97.617	5.125	95.766	95.757	95.749	5.375	96.568	96.506	96.448
5.500	98.257	98.173	98.090	5.250	97.306	97.222	97.138	5.500	97.012	96.949	96.892
5.625	98.685	98.601	98.523	5.375	97.727	97.583	97.568	5.625	97.444	97.381	97.324
5.750	99.686	99.602	99.518	5.500	98.197	98.058	98.038	5.750	97.504	97.441	97.404
5.875	100.056	99.955	99.855	5.625	98.550	98.415	98.390	5.875	97.935	97.872	97.835
6.000	100.533	100.397	100.356	5.750	99.686	99.602	99.518	6.000	98.354	98.291	98.254
6.125	100.954	100.835	100.713	5.875	100.172	100.032	99.996	6.125	98.752	98.689	98.652
6.250	101.296	101.229	101.162	6.000	100.621	100.484	100.443	6.250	98.562	98.520	98.478
6.375	101.883	101.566	101.509	6.125	100.950	100.818	100.772	6.375	98.588	98.547	98.505
6.500	102.308	101.995	101.933	6.250	101.296	101.229	101.162	6.500	98.982	98.940	98.898
6.625	102.672	102.364	102.297	6.375	102.046	101.728	101.671	6.625	99.200	99.158	99.116
6.750	103.188	103.032	102.960	6.500	102.395	102.082	102.020				
6.875	103.866	103.714	103.637	6.625	102.818	102.510	102.443				
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	98.092	98.008	97.924	5.250	98.092	98.008	97.924	5.250	98.092	98.008	97.924
5.375	98.473	98.389	98.306	5.375	98.473	98.389	98.306	5.375	98.473	98.389	98.306
5.500	98.917	98.833	98.749	5.500	98.917	98.833	98.749	5.500	98.917	98.833	98.749
5.625	99.266	99.182	99.104	5.625	99.266	99.182	99.104	5.625	99.266	99.182	99.104
5.750	100.448	100.364	100.281	5.750	100.448	100.364	100.281	5.750	100.448	100.364	100.281
5.875	100.717	100.633	100.549	5.875	100.717	100.633	100.549	5.875	100.717	100.633	100.549
6.000	101.118	100.982	100.941	6.000	101.118	100.982	100.941	6.000	101.004	100.921	100.837
6.125	101.535	101.435	101.331	6.125	101.535	101.435	101.331	6.125	101.535	101.435	101.331
6.250	102.223	102.193	102.137	6.250	102.223	102.193	102.137	6.250	102.223	102.156	102.093
6.375	102.537	102.520	102.464	6.375	102.537	102.520	102.464	6.375	102.531	102.513	102.457
6.500	102.826	102.767	102.702	6.500	102.826	102.767	102.702	6.500	102.826	102.770	102.714
6.625	103.337	103.279	103.214	6.625	103.337	103.279	103.214	6.625	103.337	103.279	103.214
6.750	104.242	104.166	104.091	6.750	104.242	104.166	104.091	6.750	104.242	104.166	104.091
6.875	104.716	104.565	104.487	6.875	104.716	104.565	104.487	6.875	104.533	104.381	104.304
7.000	104.970	104.823	104.741	7.000	104.970	104.823	104.741	7.000	104.875	104.774	104.640
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	96.641	96.564	96.522	4.250	95.533	95.456	95.414	5.250	97.306	97.222	97.138
4.625	97.170	97.093	97.051	4.375	96.087	96.010	95.968	5.375	97.912	97.768	97.753
4.750	97.831	97.784	97.738	4.500	96.641	96.564	96.522	5.500	98.399	98.260	98.240
4.875	98.065	98.018	97.972	4.625	97.170	97.093	97.051	5.625	98.821	98.718	98.615
5.000	98.577	98.508	98.494	4.750	97.485	97.420	97.406	5.750	99.686	99.602	99.518
5.125	99.086	99.009	98.960	4.875	98.034	97.967	97.953	5.875	100.112	99.971	99.936
5.250	99.705	99.643	99.580	5.000	98.577	98.508	98.494	6.000	100.564	100.428	100.387
5.375	99.828	99.765	99.703	5.125	99.086	99.009	98.960	6.125	101.011	100.893	100.774
5.500	100.187	100.168	100.138	5.250	99.150	99.131	99.101	6.250	101.502	101.383	101.264
5.625	100.648	100.555	100.494	5.375	99.675	99.656	99.627	6.375	101.905	101.685	101.598
5.750	100.554	100.523	100.466	5.500	100.187	100.168	100.138	6.500	102.320	102.183	102.096
5.875	100.985	100.922	100.885	5.625	100.648	100.555	100.494	6.625	102.757	102.670	102.582
6.000	101.404	101.341	101.304	5.750	100.057	99.978	99.933	6.750	103.686	103.536	103.386

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	97.306	97.222	97.138	5.250	97.306	97.222	97.138	5.500	95.814	95.595	95.566
5.375	97.912	97.768	97.753	5.375	97.761	97.618	97.603	5.625	95.531	95.312	95.282
5.500	98.399	98.260	98.240	5.500	98.202	98.063	98.043	5.750	93.597	93.218	93.173
5.625	98.821	98.718	98.615	5.625	98.499	98.365	98.339	5.875	94.022	93.643	93.598
5.750	99.686	99.602	99.518	5.750	99.686	99.602	99.518	6.000	94.400	94.020	93.976
5.875	100.112	99.971	99.936	5.875	100.030	99.889	99.854	6.125	94.549	94.457	94.396
6.000	100.564	100.428	100.387	6.000	100.533	100.397	100.356	6.250	94.383	94.337	94.318
6.125	101.011	100.893	100.774	6.125	100.891	100.759	100.713	6.375	94.539	94.162	94.102
6.250	101.502	101.383	101.264	6.250	101.296	101.229	101.162	6.500	94.856	94.479	94.419
6.375	101.905	101.685	101.598	6.375	101.883	101.566	101.509	6.625	94.432	94.055	93.995
6.500	102.320	102.183	102.096	6.500	102.308	101.995	101.933				
6.625	102.757	102.670	102.582	6.625	102.672	102.364	102.297				
6.750	103.686	103.536	103.386	6.750	103.188	103.032	102.960				
6.875	103.926	103.774	103.697	6.875	103.866	103.714	103.637				

Government Adjustments		Loan Amount Adjustments		Other Adjustments	
FICO		\$75K - \$99,999	-0.75	2 Unit	-0.5
> 720+	0.25	\$100K - \$150K	-0.25	3-4 units	-1
680 - 720	0.125			MFH	-1.75
660 - 679	0			Non-Owner/2nd Home (Streamline or IRRRL on	-1.5
640 - 659	-0.25			Temporary BuyDown*	N/A
620 - 639	-0.75			Manual Underwrite	-0.375
600 - 619	-1.25			Lock Extension per Day	-0.025
580 - 599	-1.5			Temporary Buydowns	-0.25
550 - 579	-4.5				
< 550	-5.5				
No FICO Score	-4.5				



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
5.000	96.180	96.188	96.179	5	96.1804	96.1876	96.1792
5.125	96.631	96.639	96.630	5.125	96.6314	96.6387	96.6303
5.250	97.938	98.011	97.927	5.25	97.9379	98.0105	97.9268
5.375	98.433	98.506	98.422	5.375	98.4329	98.5055	98.4218
5.500	99.008	99.081	98.997	5.5	99.0079	99.0805	98.9968
5.625	99.419	99.492	99.408	5.625	99.4192	99.4917	99.408
5.750	100.929	100.660	100.607	5.75	100.648	100.502	100.453
5.875	101.554	101.286	101.232	5.875	101.125	100.98	100.929
6.000	102.246	101.977	101.923	6	101.573	101.429	101.379
6.125	102.308	102.039	101.985	6.125	101.993	101.847	101.797
6.250	104.042	103.764	103.695	6.25	103.246	103.228	103.168
6.375	104.661	104.382	104.313	6.375	103.669	103.65	103.591
6.500	105.213	104.935	104.866	6.5	104.081	104.061	104.002
6.625	105.255	104.976	104.907	6.625	104.477	104.458	104.399

Government Adjustments

FICO	
> 720+	0.25
680 - 720	0.125
660 - 679	0
640 - 659	-0.25
620 - 639	-0.75
600 - 619	-1.25
580 - 599	-1.5

Loan Amount Adjustments	
\$75K - \$99,999	-0.75
\$100K - \$150K	-0.25

Other Adjustments	
MFH	-1.75
Temporary BuyDown	-0.25
Manual Underwrite	-0.375
Lock Extension per Day	-0.025



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

VA Fixed Rate Sheet

Effective: 5/21/2026 8:24 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
4.875	95.503	95.495	95.487	4.875	95.503	95.495	95.487	4.875	95.503	95.495	95.487
5.000	95.901	95.893	95.884	5.000	95.901	95.893	95.884	5.000	95.901	95.893	95.884
5.125	96.219	96.140	96.100	5.125	96.219	96.140	96.100	5.125	96.219	96.140	96.100
5.250	98.048	97.964	97.881	5.250	98.048	97.964	97.881	5.250	98.048	97.964	97.881
5.375	98.429	98.346	98.262	5.375	98.429	98.346	98.262	5.375	98.429	98.346	98.262
5.500	98.723	98.639	98.556	5.500	98.723	98.639	98.556	5.500	98.723	98.639	98.556
5.625	99.011	98.927	98.843	5.625	99.011	98.927	98.843	5.625	99.011	98.927	98.843
5.750	100.248	100.164	100.081	5.750	100.248	100.164	100.081	5.750	100.248	100.164	100.081
5.875	100.329	100.246	100.162	5.875	100.329	100.246	100.162	5.875	100.329	100.246	100.162
6.000	100.721	100.633	100.549	6.000	100.721	100.633	100.549	6.000	100.721	100.633	100.549
6.125	100.978	100.889	100.806	6.125	100.978	100.889	100.806	6.125	100.973	100.889	100.806
6.250	102.004	101.937	101.870	6.250	102.004	101.937	101.870	6.250	102.004	101.937	101.870
6.375	102.032	101.991	101.935	6.375	102.008	101.991	101.935	6.375	102.083	102.066	102.010
6.500	102.389	102.259	102.190	6.500	102.389	102.259	102.190	6.500	102.389	102.260	102.204
6.625	102.630	102.563	102.496	6.625	102.482	102.403	102.352	6.625	102.508	102.491	102.435
6.750	103.992	103.916	103.841	6.750	103.992	103.916	103.841	6.750	103.992	103.916	103.841
6.875	104.074	103.874	103.789	6.875	104.074	103.874	103.789	6.875	104.074	103.874	103.808
7.000	104.543	104.342	104.258	7.000	104.543	104.342	104.258	7.000	104.543	104.342	104.258
7.125	104.195	104.066	103.949	7.125	104.195	104.066	103.949	7.125	104.195	104.066	103.949
7.250	104.718	104.473	104.373	7.250	104.718	104.473	104.373	7.250	104.718	104.473	104.373
7.375	104.986	104.741	104.642	7.375	104.986	104.741	104.642	7.375	104.986	104.741	104.642
7.500	105.368	105.123	105.024	7.500	105.368	105.123	105.024	7.500	105.368	105.123	105.024
7.625	104.976	104.731	104.632	7.625	104.976	104.731	104.632	7.625	104.976	104.731	104.632

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	95.711	95.578	95.579	4.250	95.711	95.578	95.579	5.250	97.462	97.378	97.295
4.375	96.232	96.098	96.099	4.375	96.232	96.098	96.099	5.375	97.593	97.510	97.426
4.500	96.745	96.612	96.613	4.500	96.745	96.612	96.613	5.500	98.048	97.965	97.881
4.625	97.170	97.093	97.051	4.625	97.170	97.093	97.051	5.625	98.305	98.222	98.138
4.750	97.863	97.816	97.769	4.750	97.646	97.641	97.626	5.750	99.686	99.602	99.518
4.875	98.141	98.136	98.121	4.875	98.141	98.136	98.121	5.875	99.677	99.577	99.477
5.000	98.618	98.612	98.598	5.000	98.618	98.612	98.598	6.000	100.197	100.004	99.950
5.125	99.086	99.009	98.960	5.125	99.086	99.009	98.960	6.125	100.205	100.102	100.015
5.250	99.580	99.518	99.455	5.250	99.326	99.307	99.278	6.250	101.078	101.011	100.944
5.375	99.771	99.752	99.722	5.375	99.771	99.752	99.722	6.375	100.988	100.972	100.918
5.500	100.188	100.169	100.139	5.500	100.188	100.169	100.139	6.500	101.300	101.272	101.218
5.625	100.648	100.555	100.494	5.625	100.648	100.555	100.494	6.625	101.589	101.574	101.519
5.750	100.179	100.099	100.055	5.750	100.179	100.099	100.055	6.750	101.560	101.443	101.325
5.875	100.562	100.482	100.438	5.875	100.562	100.482	100.438	6.875	101.654	101.536	101.419
6.000	101.008	100.916	100.855	6.000	101.008	100.916	100.855	7.000	102.115	101.883	101.766
								7.125	102.035	101.917	101.800
								7.250	100.840	100.558	100.458
								7.375	101.259	100.976	100.877
								7.500	101.640	101.358	101.259

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
5.125	95.747	95.739	95.730	5.000	95.335	95.326	95.318	5.500	95.793	95.726	95.659
5.250	97.462	97.378	97.295	5.125	95.747	95.739	95.730	5.625	96.237	96.170	96.103
5.375	97.593	97.510	97.426	5.250	97.462	97.378	97.295	5.750	97.213	97.146	97.079
5.500	98.048	97.965	97.881	5.375	97.593	97.510	97.426	5.875	97.468	97.401	97.334
5.625	98.305	98.222	98.138	5.500	97.853	97.753	97.673	6.000	97.623	97.556	97.490
5.750	99.686	99.602	99.518	5.625	98.175	98.091	98.007	6.125	97.813	97.746	97.679
5.875	99.677	99.577	99.477	5.750	99.686	99.602	99.518	6.250	98.562	98.520	98.478
6.000	100.197	100.004	99.950	5.875	99.598	99.433	99.386	6.375	98.588	98.547	98.505
6.125	100.205	100.102	100.015	6.000	100.197	100.004	99.950	6.500	98.982	98.940	98.898
6.250	101.078	101.011	100.944	6.125	100.451	100.309	100.261	6.625	99.200	99.158	99.116
6.375	100.988	100.972	100.918	6.250	101.078	101.011	100.944				
6.500	101.300	101.272	101.218	6.375	101.128	101.113	101.059				
6.625	101.589	101.574	101.519	6.500	101.508	101.493	101.438				
6.750	101.560	101.443	101.325	6.625	101.884	101.870	101.816				
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
5.000	95.901	95.893	95.884	5.000	95.901	95.893	95.884	5.000	95.901	95.893	95.884
5.125	96.219	96.140	96.100	5.125	96.219	96.140	96.100	5.125	96.219	96.140	96.100
5.250	98.048	97.964	97.881	5.250	98.048	97.964	97.881	5.250	98.048	97.964	97.881
5.375	98.429	98.346	98.262	5.375	98.429	98.346	98.262	5.375	98.429	98.346	98.262
5.500	98.723	98.639	98.556	5.500	98.723	98.639	98.556	5.500	98.723	98.639	98.556
5.625	99.011	98.927	98.843	5.625	99.011	98.927	98.843	5.625	99.011	98.927	98.843
5.750	100.248	100.164	100.081	5.750	100.248	100.164	100.081	5.750	100.248	100.164	100.081
5.875	100.329	100.246	100.162	5.875	100.329	100.246	100.162	5.875	100.329	100.246	100.162
6.000	100.791	100.633	100.549	6.000	100.791	100.633	100.549	6.000	100.791	100.633	100.549
6.125	100.978	100.889	100.806	6.125	100.978	100.889	100.806	6.125	100.973	100.889	100.806
6.250	102.004	101.937	101.870	6.250	102.004	101.937	101.870	6.250	102.004	101.937	101.870
6.375	102.032	101.991	101.935	6.375	102.008	101.991	101.935	6.375	102.083	102.066	102.010
6.500	102.459	102.329	102.260	6.500	102.459	102.329	102.260	6.500	102.459	102.329	102.260
6.625	102.630	102.563	102.496	6.625	102.482	102.403	102.352	6.625	102.508	102.491	102.435
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	96.745	96.612	96.613	4.500	96.745	96.612	96.613	5.000	95.335	95.326	95.318
4.625	97.170	97.093	97.051	4.625	97.170	97.093	97.051	5.125	95.747	95.739	95.730
4.750	97.863	97.816	97.769	4.750	97.646	97.641	97.626	5.250	97.462	97.378	97.295
4.875	98.141	98.136	98.121	4.875	98.141	98.136	98.121	5.375	97.593	97.510	97.426
5.000	98.618	98.612	98.598	5.000	98.618	98.612	98.598	5.500	98.048	97.965	97.881
5.125	99.086	99.009	98.960	5.125	99.086	99.009	98.960	5.625	98.305	98.222	98.138
5.250	99.580	99.518	99.455	5.250	99.326	99.307	99.278	5.750	99.686	99.602	99.518
5.375	99.771	99.752	99.722	5.375	99.771	99.752	99.722	5.875	99.677	99.577	99.477
5.500	100.188	100.169	100.139	5.500	100.188	100.169	100.139	6.000	100.197	100.004	99.950
5.625	100.648	100.555	100.494	5.625	100.648	100.555	100.494	6.125	100.202	100.102	100.002
5.750	100.179	100.099	100.055	5.750	100.179	100.099	100.055	6.250	101.078	101.011	100.944
5.875	100.562	100.482	100.438	5.875	100.562	100.482	100.438	6.375	100.982	100.915	100.848
6.000	101.008	100.916	100.855	6.000	101.008	100.916	100.855	6.500	101.300	101.152	101.101
6.125	101.474	101.382	101.321	6.125	101.474	101.382	101.321	6.625	101.478	101.399	101.348

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
5.000	95.335	95.326	95.318	5.000	95.335	95.326	95.318	5.500	95.793	95.726	95.659
5.125	95.747	95.739	95.730	5.125	95.747	95.739	95.730	5.625	96.237	96.170	96.103
5.250	97.462	97.378	97.295	5.250	97.462	97.378	97.295	5.750	97.213	97.146	97.079
5.375	97.593	97.510	97.426	5.375	97.593	97.510	97.426	5.875	97.468	97.401	97.334
5.500	98.048	97.965	97.881	5.500	97.853	97.753	97.673	6.000	97.623	97.556	97.490
5.625	98.305	98.222	98.138	5.625	98.175	98.091	98.007	6.125	97.813	97.746	97.679
5.750	99.686	99.602	99.518	5.750	99.686	99.602	99.518	6.250	98.562	98.520	98.478
5.875	99.677	99.577	99.477	5.875	99.598	99.433	99.352	6.375	98.588	98.547	98.505
6.000	100.197	100.004	99.950	6.000	100.197	100.004	99.950	6.500	98.982	98.940	98.898
6.125	100.202	100.102	100.002	6.125	100.161	100.077	99.993	6.625	99.200	99.158	99.116
6.250	101.078	101.011	100.944	6.250	101.078	101.011	100.944				
6.375	100.845	100.795	100.745	6.375	100.742	100.666	100.599				
6.500	101.300	101.152	101.101	6.500	101.300	101.148	101.092				
6.625	101.478	101.399	101.348	6.625	101.478	101.399	101.348				

Government Adjustments		Loan Amount Adjustments	
FICO			
> 720+	0.125	\$75K - \$99,999	-0.75
680 - 720	0	\$100K - \$150K	-0.375
660 - 679	-0.25	\$1M - \$1,499,999 (VA Only)	-1.75
640 - 659	-0.5	\$1.5M - \$2M (VA Only)	-2.5
620 - 639	-1.25		
600 - 619	-1.5		
580 - 599	-2		
		Other Adjustments	
		2 Unit	-0.5
		3-4 units	-1
		MFH	-1.75
		Cash out > 90% LTV	-2
		Non-Owner/2nd Home (Streamline or IRRRL on	-1.5
		VA IRRRL (95.01 - 110 LTV)	-1.25
		VA IRRRL (>110 - 125% LTV)	-2.25
		Temporary BuyDown*	N/A
		Manual Underwrite	-0.375
		Lock Extension per Day	-0.025
		Temporary Buydowns	-0.25



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

FHA DPA Fixed Rate Sheet

Effective: 5/21/2026 8:24 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	100.245	100.078	99.778	6.750	99.428	99.214	98.914	6.625	98.245	98.078	97.778
6.750	100.928	100.714	100.414	6.875	99.948	99.734	99.434	6.750	98.928	98.714	98.414
6.875	101.448	101.234	100.934	7.000	100.447	100.233	99.933	6.875	99.448	99.234	98.934
7.000	101.947	101.733	101.433	7.125	100.917	100.703	100.403	7.000	99.947	99.733	99.433
7.125	102.417	102.203	101.903	7.250	101.387	101.173	100.873	7.125	100.417	100.203	99.903
7.250	102.887	102.673	102.373	7.375	101.766	101.521	101.221	7.250	100.887	100.673	100.373
7.375	103.266	103.021	102.721	7.500	102.235	101.990	101.690	7.375	101.266	101.021	100.721
7.500	103.735	103.490	103.190	7.625	102.685	102.440	102.140	7.500	101.735	101.490	101.190
7.625	104.185	103.940	103.640	7.750	103.115	102.870	102.570	7.625	102.185	101.940	101.640
7.750	104.615	104.370	104.070	7.875	101.088	100.827	100.527	7.750	102.615	102.370	102.070
7.875	102.588	102.327	102.027	8.000	101.517	101.256	100.956	7.875	100.588	100.327	100.027
8.000	103.017	102.756	102.456	8.125	101.947	101.686	101.386	8.000	101.017	100.756	100.456
8.125	103.447	103.186	102.886	8.250	102.337	102.076	101.776	8.125	101.447	101.186	100.886

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	97.428	97.214	96.914	6.625	99.495	99.328	99.028	6.625	97.495	97.328	97.028
6.875	97.948	97.734	97.434	6.750	100.178	99.964	99.664	6.750	98.178	97.964	97.664
7.000	98.447	98.233	97.933	6.875	100.698	100.484	100.184	6.875	98.698	98.484	98.184
7.125	98.917	98.703	98.403	7.000	101.197	100.983	100.683	7.000	99.197	98.983	98.683
7.250	99.387	99.173	98.873	7.125	101.667	101.453	101.153	7.125	99.667	99.453	99.153
7.375	99.766	99.521	99.221	7.250	102.137	101.923	101.623	7.250	100.137	99.923	99.623
7.500	100.235	99.990	99.690	7.375	102.516	102.271	101.971	7.375	100.516	100.271	99.971
7.625	100.685	100.440	100.140	7.500	102.985	102.740	102.440	7.500	100.985	100.740	100.440
7.750	101.115	100.870	100.570	7.625	103.435	103.190	102.890	7.625	101.435	101.190	100.890
7.875	99.088	98.827	98.527	7.750	103.865	103.620	103.320	7.750	101.865	101.620	101.320
8.000	99.517	99.256	98.956	7.875	101.838	101.577	101.277	7.875	99.838	99.577	99.277
8.125	99.947	99.686	99.386	8.000	102.267	102.006	101.706	8.000	100.267	100.006	99.706
8.250	100.337	100.076	99.776	8.125	102.697	102.436	102.136	8.125	100.697	100.436	100.136

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.