



# Brokers First Funding Wholesale Rate Sheet

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

[bffws.com](http://bffws.com)

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

Lock Desk: 8:30 AM – 5:00 PM PST

Effective Date:

6/1/26 8:25 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	\$1,195
FHA	\$1,195
VA	\$1,195
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:	<a href="mailto:lockdesk@flexpointinc.com">lockdesk@flexpointinc.com</a>
BFF Pricing Support	Phone:	Email Only
	Email:	<a href="mailto:bffpricingsupport@bffws.com">bffpricingsupport@bffws.com</a>
Pricing Scenarios	Phone:	Email Only
	Email:	<a href="mailto:scenario@flexpointinc.com">scenario@flexpointinc.com</a>
General Inquiries	Phone:	(866)226-2205
	Email:	<a href="mailto:inquiries@bffws.com">inquiries@bffws.com</a>

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 <a href="mailto:lockdesk@bffws.com">lockdesk@bffws.com</a>	





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: 6/1/2026 8:25 PST

Conforming Balance 30 Yr Fixed				Conforming High Balance 30 YR Fixed			
Rate	15	30	45	Rate	15	30	45
5.000	95.924	95.774	95.624	5.000	95.799	95.649	95.499
5.125	96.625	96.475	96.325	5.125	96.500	96.350	96.200
5.250	97.308	97.158	97.008	5.250	97.183	97.033	96.883
5.375	97.973	97.823	97.673	5.375	97.848	97.698	97.548
5.500	98.621	98.471	98.321	5.500	98.496	98.346	98.196
5.625	99.254	99.104	98.954	5.625	99.097	98.947	98.797
5.750	99.873	99.723	99.573	5.750	99.639	99.489	99.339
5.875	100.479	100.329	100.179	5.875	100.169	100.019	99.869
6.000	101.070	100.920	100.770	6.000	100.686	100.536	100.386
6.125	101.646	101.496	101.346	6.125	101.190	101.040	100.890
6.250	102.207	102.057	101.907	6.250	101.681	101.531	101.381
6.375	102.752	102.602	102.452	6.375	102.158	102.008	101.858
6.500	103.282	103.132	102.982	6.500	102.657	102.507	102.357
6.625	103.787	103.637	103.487	6.625	103.162	103.012	102.862
6.750	104.267	104.117	103.967	6.750	103.642	103.492	103.342
6.875	104.722	104.572	104.422	6.875	104.097	103.947	103.797
7.000	105.152	105.002	104.852	7.000	104.527	104.377	104.227
7.125	105.560	105.410	105.260	7.125	104.935	104.785	104.635
7.250	105.946	105.796	105.646	7.250	105.321	105.171	105.021

**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: 6/1/2026 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	97.949	97.904	97.776	5.000	97.349	97.303	97.176	5.000	96.282	96.237	96.110
5.125	98.261	98.210	98.080	5.125	97.698	97.648	97.517	5.125	96.825	96.774	96.643
5.250	98.571	98.515	98.381	5.250	98.126	98.071	97.936	5.250	97.339	97.283	97.149
5.375	98.834	98.773	98.635	5.375	98.627	98.566	98.429	5.375	97.824	97.763	97.625
5.500	99.094	99.028	98.887	5.500	99.053	98.987	98.846	5.500	98.266	98.200	98.059
5.625	99.421	99.349	99.205	5.625	99.434	99.363	99.218	5.625	98.712	98.641	98.496
5.750	99.732	99.656	99.508	5.750	99.821	99.744	99.596	5.750	99.136	99.060	98.912
5.875	100.041	99.959	99.808	5.875	100.236	100.154	100.003	5.875	99.547	99.465	99.313
6.000	100.285	100.198	100.043	6.000	100.529	100.441	100.287	6.000	99.872	99.785	99.630
6.125	100.392	100.300	100.141	6.125	100.598	100.506	100.347	6.125	100.031	99.939	99.780
6.250	100.572	100.474	100.313	6.250	100.794	100.696	100.534	6.250	100.305	100.208	100.046
6.375	100.862	100.759	100.593	6.375	101.181	101.079	100.913	6.375	100.757	100.654	100.489
6.500	101.003	100.895	100.726	6.500	101.467	101.359	101.190	6.500	100.954	100.846	100.677
6.625	100.752	100.634	100.622	6.625	100.900	100.783	100.772	6.625	100.895	100.773	100.758
6.750	100.878	100.754	100.742	6.750	101.049	100.927	100.916	6.750	101.073	100.946	100.931
6.875	100.275	100.204	100.141	6.875	100.114	100.025	99.928	6.875	100.222	100.133	100.036
7.000	100.304	100.241	100.178	7.000	100.236	100.144	100.047	7.000	100.214	100.123	100.026
7.125	100.288	100.193	100.096	7.125	100.397	100.303	100.206	7.125	100.204	100.109	100.012

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	97.957	97.911	97.784	5.000	97.354	97.309	97.182	5.000	96.289	96.244	96.117
5.125	98.269	98.218	98.087	5.125	97.703	97.653	97.522	5.125	96.831	96.780	96.649
5.250	98.589	98.533	98.399	5.250	98.141	98.085	97.951	5.250	97.354	97.298	97.164
5.375	98.871	98.810	98.672	5.375	98.661	98.600	98.462	5.375	97.858	97.797	97.660
5.500	99.101	99.035	98.894	5.500	99.055	98.989	98.848	5.500	98.269	98.203	98.062
5.625	99.438	99.366	99.222	5.625	99.446	99.374	99.230	5.625	98.724	98.653	98.508
5.750	99.749	99.673	99.525	5.750	99.831	99.755	99.607	5.750	99.147	99.070	98.922
5.875	100.049	99.967	99.816	5.875	100.237	100.155	100.003	5.875	99.546	99.464	99.313
6.000	100.304	100.217	100.062	6.000	100.539	100.451	100.297	6.000	99.879	99.792	99.637
6.125	100.413	100.320	100.162	6.125	100.608	100.516	100.357	6.125	100.037	99.945	99.786
6.250	100.594	100.497	100.335	6.250	100.805	100.707	100.545	6.250	100.310	100.213	100.051
6.375	100.885	100.783	100.617	6.375	101.194	101.091	100.925	6.375	100.761	100.659	100.493
6.500	101.028	100.920	100.752	6.500	101.480	101.372	101.203	6.500	100.958	100.850	100.681
6.625	100.292	100.209	100.112	6.625	100.034	99.951	99.854	6.625	100.247	100.163	100.066
6.750	100.304	100.218	100.121	6.750	100.057	99.971	99.874	6.750	100.267	100.180	100.083
6.875	100.275	100.186	100.116	6.875	100.114	100.025	99.928	6.875	100.222	100.133	100.036
7.000	100.283	100.216	100.153	7.000	100.236	100.144	100.047	7.000	100.214	100.123	100.026
7.125	100.288	100.193	100.096	7.125	100.397	100.303	100.206	7.125	100.204	100.109	100.012

**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								



<b>R/T Refinance LTV / FICO Adjusters: All Products w/Terms &gt; 15 years only</b>									
	≤ 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

<b>Additional R/T Refinance LLPA Adjusters</b>									
	≤ 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

<b>Cash-Out Refinance LTV / FICO Adjusters: All Products</b>					
	≤ 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

<b>Additional Cash-Out Refinance LLPA Adjusters</b>					
	≤ 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

<b>Additional Miscellaneous LLPA Adjusters</b>	
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	98.212	98.170	98.128	5.000	96.069	96.069	95.982	5.250	96.552	96.486	96.422
5.375	98.852	98.836	98.697	5.125	96.412	96.407	96.303	5.375	97.002	96.936	96.872
5.500	99.299	99.278	99.144	5.250	98.212	98.170	98.128	5.500	97.441	97.375	97.311
5.625	99.628	99.577	99.477	5.375	98.805	98.789	98.650	5.625	97.868	97.802	97.738
5.750	100.296	100.212	100.129	5.500	99.271	99.250	99.116	5.750	97.941	97.889	97.846
5.875	100.660	100.624	100.606	5.625	99.627	99.600	99.472	5.875	98.367	98.315	98.273
6.000	101.156	101.114	101.102	5.750	100.296	100.212	100.129	6.000	98.781	98.730	98.687
6.125	101.613	101.501	101.490	5.875	100.818	100.781	100.764	6.125	99.178	99.126	99.084
6.250	101.791	101.739	101.738	6.000	101.266	101.224	101.212	6.250	98.799	98.724	98.649
6.375	101.942	101.885	101.885	6.125	101.604	101.556	101.550	6.375	98.814	98.739	98.663
6.500	102.444	102.381	102.381	6.250	101.827	101.775	101.774	6.500	99.191	99.116	99.041
6.625	102.834	102.766	102.766	6.375	102.135	102.077	102.077	6.625	99.395	99.319	99.244
6.750	103.353	103.280	103.261	6.500	102.511	102.448	102.448				
6.875	104.022	103.943	103.762	6.625	102.963	102.895	102.895				
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	99.076	99.034	98.992	5.250	99.076	99.034	98.992	5.250	99.076	99.034	98.992
5.375	99.489	99.449	99.405	5.375	99.489	99.449	99.405	5.375	99.489	99.447	99.405
5.500	99.937	99.916	99.849	5.500	99.937	99.916	99.849	5.500	99.932	99.891	99.849
5.625	100.299	100.272	100.144	5.625	100.299	100.272	100.144	5.625	100.226	100.184	100.142
5.750	101.184	101.100	101.016	5.750	101.184	101.100	101.016	5.750	101.184	101.100	101.016
5.875	101.515	101.431	101.347	5.875	101.515	101.431	101.347	5.875	101.515	101.431	101.347
6.000	101.872	101.830	101.672	6.000	101.872	101.830	101.672	6.000	101.802	101.719	101.635
6.125	102.206	102.158	102.006	6.125	102.206	102.158	102.006	6.125	102.106	102.013	101.930
6.250	102.667	102.556	102.551	6.250	102.667	102.556	102.551	6.250	102.632	102.528	102.515
6.375	102.972	102.860	102.855	6.375	102.972	102.860	102.855	6.375	102.991	102.880	102.875
6.500	103.271	103.208	103.166	6.500	103.271	103.208	103.166	6.500	103.240	103.129	103.124
6.625	103.640	103.572	103.535	6.625	103.640	103.572	103.535	6.625	103.528	103.417	103.412
6.750	104.473	104.423	104.373	6.750	104.473	104.423	104.373	6.750	104.473	104.423	104.373
6.875	104.858	104.780	104.598	6.875	104.858	104.780	104.598	6.875	104.689	104.610	104.429
7.000	105.185	105.102	104.925	7.000	105.185	105.102	104.925	7.000	105.037	104.954	104.860
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	97.286	97.282	97.247	4.250	96.194	96.190	96.154	5.250	98.212	98.170	98.128
4.625	97.735	97.673	97.631	4.375	96.741	96.737	96.701	5.375	99.001	98.985	98.846
4.750	98.641	98.602	98.563	4.500	97.286	97.282	97.247	5.500	99.495	99.474	99.341
4.875	98.875	98.836	98.797	4.625	97.735	97.673	97.631	5.625	99.657	99.630	99.502
5.000	99.243	99.215	99.166	4.750	98.174	98.145	98.096	5.750	100.296	100.212	100.129
5.125	99.592	99.543	99.473	4.875	98.713	98.684	98.635	5.875	100.751	100.714	100.696
5.250	100.347	100.284	100.222	5.000	99.243	99.215	99.166	6.000	101.220	101.178	101.165
5.375	100.469	100.407	100.344	5.125	99.592	99.515	99.473	6.125	101.613	101.549	101.542
5.500	100.788	100.726	100.673	5.250	99.765	99.711	99.664	6.250	102.070	101.954	101.883
5.625	101.086	100.993	100.936	5.375	100.278	100.224	100.177	6.375	102.205	102.120	102.035
5.750	101.154	101.122	101.051	5.500	100.774	100.720	100.673	6.500	102.684	102.598	102.513
5.875	101.417	101.365	101.323	5.625	101.086	100.993	100.936	6.625	103.147	103.061	102.976
6.000	101.831	101.780	101.737	5.750	100.458	100.379	100.350	6.750	103.883	103.720	103.556

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	98.212	98.170	98.128	5.250	98.212	98.170	98.128	5.500	96.373	96.319	96.272
5.375	99.001	98.985	98.846	5.375	98.852	98.836	98.697	5.625	96.049	95.995	95.948
5.500	99.495	99.474	99.341	5.500	99.299	99.278	99.144	5.750	93.981	93.903	93.873
5.625	99.657	99.630	99.502	5.625	99.604	99.577	99.449	5.875	94.374	94.295	94.266
5.750	100.296	100.212	100.129	5.750	100.296	100.212	100.129	6.000	94.719	94.640	94.611
5.875	100.751	100.714	100.696	5.875	100.660	100.624	100.606	6.125	94.919	94.827	94.770
6.000	101.220	101.178	101.165	6.000	101.156	101.114	101.102	6.250	94.519	94.429	94.451
6.125	101.613	101.549	101.542	6.125	101.544	101.496	101.490	6.375	94.847	94.744	94.779
6.250	102.070	101.954	101.883	6.250	101.791	101.739	101.738	6.500	95.149	95.045	95.080
6.375	102.205	102.120	102.035	6.375	101.942	101.885	101.885	6.625	94.704	94.600	94.636
6.500	102.684	102.598	102.513	6.500	102.444	102.381	102.381				
6.625	103.147	103.061	102.976	6.625	102.834	102.766	102.766				
6.750	103.883	103.720	103.556	6.750	103.353	103.280	103.261				
6.875	104.074	103.996	103.814	6.875	104.022	103.943	103.762				

Government Adjustments		Loan Amount Adjustments		Other Adjustments	
<b>FICO</b>		\$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	97.530	97.544	97.528	5	97.5297	97.5442	97.5275
5.125	97.981	97.995	97.979	5.125	97.9807	97.9952	97.9785
5.250	98.990	99.026	98.984	5.25	98.9898	99.0261	98.9843
5.375	99.485	99.521	99.479	5.375	99.4848	99.5211	99.4793
5.500	100.060	100.096	100.054	5.5	100.0598	100.0961	100.0543
5.625	100.471	100.507	100.466	5.625	100.4711	100.5074	100.4655
5.750	101.533	101.366	101.257	5.75	101.213	101.12	101.05
5.875	102.145	101.978	101.869	5.875	101.69	101.598	101.528
6.000	102.823	102.656	102.547	6	102.134	102.041	101.971
6.125	102.856	102.689	102.580	6.125	102.543	102.45	102.38
6.250	104.295	104.042	103.995	6.25	103.71	103.598	103.592
6.375	104.939	104.687	104.640	6.375	104.114	104.001	103.995
6.500	105.478	105.225	105.178	6.5	104.51	104.398	104.392
6.625	105.491	105.238	105.191	6.625	104.895	104.783	104.777

**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: 6/1/2026 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
4.875	96.860	96.843	96.826	4.875	96.860	96.843	96.826	4.875	96.860	96.843	96.826
5.000	97.258	97.241	97.224	5.000	97.258	97.241	97.224	5.000	97.258	97.241	97.224
5.125	97.474	97.457	97.440	5.125	97.474	97.457	97.440	5.125	97.474	97.457	97.440
5.250	99.064	99.022	98.980	5.250	99.064	99.022	98.980	5.250	99.064	99.022	98.980
5.375	99.414	99.372	99.330	5.375	99.414	99.372	99.330	5.375	99.414	99.372	99.330
5.500	99.739	99.697	99.655	5.500	99.739	99.697	99.655	5.500	99.739	99.697	99.655
5.625	100.026	99.984	99.942	5.625	100.026	99.984	99.942	5.625	100.026	99.984	99.942
5.750	101.015	100.931	100.847	5.750	101.015	100.931	100.847	5.750	101.015	100.931	100.847
5.875	101.127	101.044	100.960	5.875	101.127	101.044	100.960	5.875	101.127	101.044	100.960
6.000	101.515	101.431	101.347	6.000	101.515	101.431	101.347	6.000	101.515	101.431	101.347
6.125	101.771	101.687	101.604	6.125	101.771	101.687	101.604	6.125	101.771	101.687	101.604
6.250	102.263	102.246	102.230	6.250	102.263	102.246	102.230	6.250	102.263	102.246	102.230
6.375	102.312	102.262	102.204	6.375	102.250	102.159	102.136	6.375	102.344	102.235	102.230
6.500	102.754	102.651	102.603	6.500	102.754	102.651	102.603	6.500	102.754	102.651	102.603
6.625	102.885	102.835	102.777	6.625	102.718	102.671	102.634	6.625	102.756	102.647	102.642
6.750	104.223	104.173	104.123	6.750	104.223	104.173	104.123	6.750	104.223	104.173	104.123
6.875	104.201	104.072	103.993	6.875	104.201	104.072	103.993	6.875	104.201	104.072	103.993
7.000	104.634	104.505	104.426	7.000	104.634	104.505	104.426	7.000	104.634	104.505	104.426
7.125	104.238	104.109	104.030	7.125	104.238	104.109	104.030	7.125	104.238	104.109	104.030
7.250	104.748	104.594	104.545	7.250	104.748	104.594	104.545	7.250	104.748	104.594	104.545
7.375	104.995	104.841	104.793	7.375	104.995	104.841	104.793	7.375	104.995	104.841	104.793
7.500	105.358	105.205	105.156	7.500	105.358	105.205	105.156	7.500	105.358	105.205	105.156
7.625	104.935	104.781	104.733	7.625	104.935	104.781	104.733	7.625	104.935	104.781	104.733

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	96.433	96.429	96.394	4.250	96.433	96.429	96.394	5.250	98.400	98.358	98.316
4.375	96.945	96.941	96.905	4.375	96.945	96.941	96.905	5.375	98.500	98.458	98.416
4.500	97.448	97.444	97.408	4.500	97.448	97.444	97.408	5.500	98.830	98.777	98.691
4.625	97.735	97.673	97.631	4.625	97.735	97.673	97.631	5.625	99.112	99.070	99.028
4.750	98.672	98.633	98.594	4.750	98.388	98.359	98.310	5.750	100.327	100.244	100.160
4.875	98.875	98.841	98.797	4.875	98.870	98.841	98.792	5.875	100.204	100.121	100.037
5.000	99.330	99.301	99.253	5.000	99.330	99.301	99.253	6.000	100.702	100.623	100.514
5.125	99.592	99.515	99.473	5.125	99.592	99.515	99.473	6.125	100.834	100.750	100.666
5.250	100.222	100.159	100.097	5.250	99.931	99.878	99.831	6.250	101.219	101.203	101.186
5.375	100.376	100.313	100.257	5.375	100.358	100.304	100.257	6.375	101.422	101.314	101.311
5.500	100.755	100.702	100.655	5.500	100.755	100.702	100.655	6.500	101.695	101.587	101.584
5.625	101.086	100.993	100.936	5.625	101.086	100.993	100.936	6.625	101.976	101.868	101.865
5.750	100.571	100.492	100.463	5.750	100.571	100.492	100.463	6.750	101.627	101.510	101.393
5.875	100.934	100.855	100.826	5.875	100.934	100.855	100.826	6.875	101.704	101.587	101.470
6.000	101.389	101.296	101.239	6.000	101.389	101.296	101.239	7.000	102.057	101.929	101.849
								7.125	101.971	101.854	101.737
								7.250	100.870	100.716	100.668
								7.375	101.268	101.114	101.065
								7.500	101.631	101.477	101.429

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	96.291	96.274	96.258	5.000	95.879	95.862	95.845	5.500	96.241	96.174	96.107
5.250	98.400	98.358	98.316	5.125	96.291	96.274	96.258	5.625	96.672	96.605	96.538
5.375	98.500	98.458	98.416	5.250	98.400	98.358	98.316	5.750	97.639	97.572	97.505
5.500	98.830	98.777	98.691	5.375	98.500	98.458	98.416	5.875	97.884	97.817	97.750
5.625	99.112	99.070	99.028	5.500	98.830	98.777	98.691	6.000	98.026	97.959	97.892
5.750	100.327	100.244	100.160	5.625	99.112	99.070	99.028	6.125	98.209	98.142	98.075
5.875	100.204	100.121	100.037	5.750	100.327	100.244	100.160	6.250	98.799	98.724	98.649
6.000	100.702	100.623	100.514	5.875	100.190	100.106	100.022	6.375	98.814	98.739	98.663
6.125	100.834	100.750	100.666	6.000	100.702	100.623	100.514	6.500	99.191	99.116	99.041
6.250	101.219	101.203	101.186	6.125	101.009	100.919	100.852	6.625	99.395	99.319	99.244
6.375	101.422	101.314	101.311	6.250	101.219	101.203	101.186				
6.500	101.695	101.587	101.584	6.375	101.586	101.478	101.475				
6.625	101.976	101.868	101.865	6.500	101.958	101.850	101.847				
6.750	101.627	101.510	101.393	6.625	102.328	102.220	102.217				
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	97.258	97.241	97.224	5.000	97.258	97.241	97.224	5.000	97.258	97.241	97.224
5.125	97.474	97.457	97.440	5.125	97.474	97.457	97.440	5.125	97.474	97.457	97.440
5.250	99.064	99.022	98.980	5.250	99.064	99.022	98.980	5.250	99.064	99.022	98.980
5.375	99.414	99.372	99.330	5.375	99.414	99.372	99.330	5.375	99.414	99.372	99.330
5.500	99.739	99.697	99.655	5.500	99.739	99.697	99.655	5.500	99.739	99.697	99.655
5.625	100.026	99.984	99.942	5.625	100.026	99.984	99.942	5.625	100.026	99.984	99.942
5.750	101.015	100.931	100.847	5.750	101.015	100.931	100.847	5.750	101.015	100.931	100.847
5.875	101.127	101.044	100.960	5.875	101.127	101.044	100.960	5.875	101.127	101.044	100.960
6.000	101.515	101.431	101.347	6.000	101.515	101.431	101.347	6.000	101.515	101.431	101.347
6.125	101.771	101.687	101.604	6.125	101.771	101.687	101.604	6.125	101.771	101.687	101.604
6.250	102.263	102.246	102.230	6.250	102.263	102.246	102.230	6.250	102.263	102.246	102.230
6.375	102.312	102.262	102.204	6.375	102.302	102.198	102.151	6.375	102.344	102.235	102.230
6.500	102.824	102.721	102.673	6.500	102.824	102.721	102.673	6.500	102.824	102.721	102.673
6.625	102.885	102.835	102.777	6.625	102.718	102.671	102.634	6.625	102.756	102.647	102.642
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	97.448	97.444	97.408	4.500	97.448	97.444	97.408	5.000	95.879	95.862	95.845
4.625	97.735	97.673	97.631	4.625	97.735	97.673	97.631	5.125	96.291	96.274	96.258
4.750	98.672	98.633	98.594	4.750	98.388	98.359	98.310	5.250	98.400	98.358	98.316
4.875	98.875	98.841	98.797	4.875	98.870	98.841	98.792	5.375	98.500	98.458	98.416
5.000	99.330	99.301	99.253	5.000	99.330	99.301	99.253	5.500	98.830	98.777	98.691
5.125	99.592	99.515	99.473	5.125	99.592	99.515	99.473	5.625	99.112	99.070	99.028
5.250	100.222	100.159	100.097	5.250	99.931	99.878	99.831	5.750	100.327	100.244	100.160
5.375	100.376	100.313	100.257	5.375	100.358	100.304	100.257	5.875	100.204	100.121	100.037
5.500	100.755	100.702	100.655	5.500	100.755	100.702	100.655	6.000	100.702	100.623	100.514
5.625	101.086	100.993	100.936	5.625	101.086	100.993	100.936	6.125	100.834	100.750	100.666
5.750	100.571	100.492	100.463	5.750	100.571	100.492	100.463	6.250	101.219	101.203	101.186
5.875	100.934	100.855	100.826	5.875	100.934	100.855	100.826	6.375	101.262	101.212	101.154
6.000	101.389	101.296	101.239	6.000	101.389	101.296	101.239	6.500	101.649	101.545	101.498
6.125	101.844	101.752	101.695	6.125	101.844	101.752	101.695	6.625	101.695	101.648	101.611

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	95.879	95.862	95.845	5.000	95.879	95.862	95.845	5.500	96.241	96.174	96.107
5.125	96.291	96.274	96.258	5.125	96.291	96.274	96.258	5.625	96.672	96.605	96.538
5.250	98.400	98.358	98.316	5.250	98.400	98.358	98.316	5.750	97.639	97.572	97.505
5.375	98.500	98.458	98.416	5.375	98.500	98.458	98.416	5.875	97.884	97.817	97.750
5.500	98.830	98.777	98.691	5.500	98.830	98.777	98.691	6.000	98.026	97.959	97.892
5.625	99.112	99.070	99.028	5.625	99.112	99.070	99.028	6.125	98.209	98.142	98.075
5.750	100.327	100.244	100.160	5.750	100.327	100.244	100.160	6.250	98.799	98.724	98.649
5.875	100.204	100.121	100.037	5.875	100.190	100.106	100.022	6.375	98.814	98.739	98.663
6.000	100.702	100.623	100.514	6.000	100.702	100.623	100.514	6.500	99.191	99.116	99.041
6.125	100.834	100.750	100.666	6.125	100.834	100.750	100.666	6.625	99.395	99.319	99.244
6.250	101.219	101.203	101.186	6.250	101.219	101.203	101.186				
6.375	101.164	101.130	101.097	6.375	101.116	101.012	100.966				
6.500	101.649	101.545	101.498	6.500	101.649	101.545	101.498				
6.625	101.695	101.648	101.611	6.625	101.695	101.648	101.611				

Government Adjustments		Loan Amount Adjustments	
<b>FICO</b>			
> 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		
		<b>Other Adjustments</b>	
		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: 6/1/2026 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	100.498	100.342	100.042	6.750	99.970	99.739	99.439	6.625	98.498	98.342	98.042
6.750	101.470	101.239	100.939	6.875	100.470	100.239	99.939	6.750	99.470	99.239	98.939
6.875	101.970	101.739	101.439	7.000	100.949	100.718	100.418	6.875	99.970	99.739	99.439
7.000	102.449	102.218	101.918	7.125	101.409	101.178	100.878	7.000	100.449	100.218	99.918
7.125	102.909	102.678	102.378	7.250	101.859	101.628	101.328	7.125	100.909	100.678	100.378
7.250	103.359	103.128	102.828	7.375	102.048	101.786	101.486	7.250	101.359	101.128	100.828
7.375	103.548	103.286	102.986	7.500	102.497	102.235	101.935	7.375	101.548	101.286	100.986
7.500	103.997	103.735	103.435	7.625	102.937	102.675	102.375	7.500	101.997	101.735	101.435
7.625	104.437	104.175	103.875	7.750	103.357	103.095	102.795	7.625	102.437	102.175	101.875
7.750	104.857	104.595	104.295	7.875	101.235	100.947	100.647	7.750	102.857	102.595	102.295
7.875	102.735	102.447	102.147	8.000	101.624	101.336	101.036	7.875	100.735	100.447	100.147
8.000	103.124	102.836	102.536	8.125	102.024	101.736	101.436	8.000	101.124	100.836	100.536
8.125	103.524	103.236	102.936	8.250	102.414	102.126	101.826	8.125	101.524	101.236	100.936

  

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	97.970	97.739	97.439	6.625	99.748	99.592	99.292	6.625	97.748	97.592	97.292
6.875	98.470	98.239	97.939	6.750	100.720	100.489	100.189	6.750	98.720	98.489	98.189
7.000	98.949	98.718	98.418	6.875	101.220	100.989	100.689	6.875	99.220	98.989	98.689
7.125	99.409	99.178	98.878	7.000	101.699	101.468	101.168	7.000	99.699	99.468	99.168
7.250	99.859	99.628	99.328	7.125	102.159	101.928	101.628	7.125	100.159	99.928	99.628
7.375	100.048	99.786	99.486	7.250	102.609	102.378	102.078	7.250	100.609	100.378	100.078
7.500	100.497	100.235	99.935	7.375	102.798	102.536	102.236	7.375	100.798	100.536	100.236
7.625	100.937	100.675	100.375	7.500	103.247	102.985	102.685	7.500	101.247	100.985	100.685
7.750	101.357	101.095	100.795	7.625	103.687	103.425	103.125	7.625	101.687	101.425	101.125
7.875	99.235	98.947	98.647	7.750	104.107	103.845	103.545	7.750	102.107	101.845	101.545
8.000	99.624	99.336	99.036	7.875	101.985	101.697	101.397	7.875	99.985	99.697	99.397
8.125	100.024	99.736	99.436	8.000	102.374	102.086	101.786	8.000	100.374	100.086	99.786
8.250	100.414	100.126	99.826	8.125	102.774	102.486	102.186	8.125	100.774	100.486	100.186

**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

<sup>(1)</sup> 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.

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