



# 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: 6/15/26 8:38 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: 6/15/2026 8:38 PST

Conforming Balance 30 Yr Fixed				Conforming High Balance 30 YR Fixed			
Rate	15	30	45	Rate	15	30	45
5.000	96.071	95.921	95.771	5.000	95.946	95.796	95.646
5.125	96.771	96.621	96.471	5.125	96.646	96.496	96.346
5.250	97.455	97.305	97.155	5.250	97.330	97.180	97.030
5.375	98.123	97.973	97.823	5.375	97.998	97.848	97.698
5.500	98.774	98.624	98.474	5.500	98.649	98.499	98.349
5.625	99.412	99.262	99.112	5.625	99.235	99.085	98.935
5.750	100.037	99.887	99.737	5.750	99.782	99.632	99.482
5.875	100.649	100.499	100.349	5.875	100.318	100.168	100.018
6.000	101.248	101.098	100.948	6.000	100.842	100.692	100.542
6.125	101.833	101.683	101.533	6.125	101.354	101.204	101.054
6.250	102.405	102.255	102.105	6.250	101.854	101.704	101.554
6.375	102.963	102.813	102.663	6.375	102.343	102.193	102.043
6.500	103.508	103.358	103.208	6.500	102.883	102.733	102.583
6.625	104.032	103.882	103.732	6.625	103.407	103.257	103.107
6.750	104.533	104.383	104.233	6.750	103.908	103.758	103.608
6.875	105.014	104.864	104.714	6.875	104.389	104.239	104.089
7.000	105.473	105.323	105.173	7.000	104.848	104.698	104.548
7.125	105.911	105.761	105.611	7.125	105.286	105.136	104.986
7.250	106.328	106.178	106.028	7.250	105.703	105.553	105.403

**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: 6/15/2026 8:38 PST

Conventional 5/6 ARM				Conventional 7/6 ARM				Conventional 10/6 ARM			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.000	98.057	97.946	97.924	5.000	97.282	97.171	97.150	5.000	96.235	96.128	96.103
5.125	98.384	98.268	98.243	5.125	97.647	97.531	97.506	5.125	96.813	96.697	96.672
5.250	98.713	98.591	98.563	5.250	98.071	97.949	97.921	5.250	97.358	97.237	97.209
5.375	99.030	98.903	98.872	5.375	98.568	98.440	98.409	5.375	97.841	97.713	97.682
5.500	99.294	99.161	99.127	5.500	98.951	98.819	98.784	5.500	98.277	98.145	98.110
5.625	99.582	99.443	99.406	5.625	99.269	99.133	99.111	5.625	98.750	98.612	98.575
5.750	99.856	99.712	99.672	5.750	99.604	99.467	99.448	5.750	99.176	99.032	98.992
5.875	100.137	99.987	99.944	5.875	99.989	99.840	99.796	5.875	99.557	99.453	99.427
6.000	100.408	100.253	100.206	6.000	100.314	100.159	100.112	6.000	99.910	99.848	99.825
6.125	100.586	100.425	100.375	6.125	100.467	100.307	100.284	6.125	100.145	100.093	100.072
6.250	100.804	100.638	100.585	6.250	100.710	100.544	100.499	6.250	100.470	100.340	100.322
6.375	101.087	100.915	100.859	6.375	101.090	100.918	100.862	6.375	100.936	100.764	100.708
6.500	101.221	101.044	100.985	6.500	101.360	101.183	101.124	6.500	101.097	100.919	100.860
6.625	100.791	100.777	100.764	6.625	101.122	101.108	101.096	6.625	101.054	101.035	101.017
6.750	100.907	100.893	100.880	6.750	101.287	101.273	101.260	6.750	101.236	101.217	101.199
6.875	100.416	100.353	100.290	6.875	100.205	100.108	100.017	6.875	100.263	100.166	100.075
7.000	100.448	100.385	100.322	7.000	100.283	100.186	100.094	7.000	100.276	100.191	100.128
7.125	100.300	100.203	100.112	7.125	100.441	100.344	100.252	7.125	100.263	100.166	100.074

Conventional 5/6 ARM HB				Conventional 7/6 ARM HB				Conventional 10/6 ARM HB			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.000	98.063	97.952	97.930	5.000	97.286	97.176	97.154	5.000	96.241	96.130	96.109
5.125	98.389	98.273	98.248	5.125	97.651	97.535	97.510	5.125	96.818	96.701	96.677
5.250	98.718	98.596	98.568	5.250	98.074	97.952	97.924	5.250	97.363	97.241	97.213
5.375	99.055	98.928	98.897	5.375	98.590	98.462	98.431	5.375	97.864	97.736	97.705
5.500	99.299	99.166	99.132	5.500	98.952	98.820	98.785	5.500	98.279	98.147	98.112
5.625	99.586	99.448	99.410	5.625	99.269	99.131	99.093	5.625	98.751	98.613	98.576
5.750	99.861	99.717	99.676	5.750	99.603	99.459	99.418	5.750	99.176	99.032	98.992
5.875	100.142	99.992	99.949	5.875	99.988	99.838	99.795	5.875	99.555	99.405	99.362
6.000	100.414	100.259	100.212	6.000	100.312	100.157	100.110	6.000	99.907	99.752	99.705
6.125	100.593	100.432	100.382	6.125	100.465	100.305	100.255	6.125	100.140	99.980	99.930
6.250	100.813	100.647	100.594	6.250	100.708	100.542	100.489	6.250	100.464	100.298	100.245
6.375	101.098	100.926	100.870	6.375	101.090	100.918	100.862	6.375	100.929	100.757	100.701
6.500	101.243	101.066	101.007	6.500	101.371	101.194	101.135	6.500	101.099	100.922	100.863
6.625	100.316	100.233	100.179	6.625	100.211	100.114	100.023	6.625	100.301	100.282	100.264
6.750	100.362	100.299	100.236	6.750	100.222	100.125	100.033	6.750	100.334	100.315	100.297
6.875	100.391	100.328	100.265	6.875	100.205	100.108	100.017	6.875	100.263	100.166	100.075
7.000	100.423	100.360	100.297	7.000	100.283	100.186	100.094	7.000	100.276	100.179	100.103
7.125	100.300	100.203	100.112	7.125	100.441	100.344	100.252	7.125	100.263	100.166	100.074

**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	98.328	98.270	98.210	5.000	96.085	96.001	95.962	5.250	96.817	96.760	96.695
5.375	98.889	98.781	98.765	5.125	96.389	96.254	96.249	5.375	97.267	97.210	97.144
5.500	99.334	99.259	99.210	5.250	98.328	98.270	98.210	5.500	97.705	97.648	97.583
5.625	99.915	99.854	99.794	5.375	98.852	98.744	98.728	5.625	98.122	98.065	98.000
5.750	100.229	100.137	100.046	5.500	99.320	99.217	99.196	5.750	97.940	97.883	97.818
5.875	100.889	100.709	100.672	5.625	99.671	99.574	99.547	5.875	98.366	98.309	98.244
6.000	101.350	101.176	101.134	5.750	100.249	100.137	100.046	6.000	98.780	98.723	98.658
6.125	101.764	101.640	101.519	5.875	101.000	100.821	100.784	6.125	99.165	99.109	99.043
6.250	102.001	101.838	101.785	6.000	101.437	101.263	101.221	6.250	98.691	98.674	98.657
6.375	101.985	101.985	101.927	6.125	101.793	101.625	101.578	6.375	98.711	98.694	98.677
6.500	102.437	102.437	102.374	6.250	102.028	101.865	101.813	6.500	99.094	99.077	99.060
6.625	102.879	102.879	102.811	6.375	102.158	102.158	102.100	6.625	99.302	99.285	99.269
6.750	103.225	103.225	103.152	6.500	102.559	102.559	102.496				
6.875	103.853	103.687	103.608	6.625	103.009	103.009	102.941				
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	99.059	99.001	98.941	5.250	99.059	99.001	98.941	5.250	99.059	99.001	98.941
5.375	99.475	99.413	99.353	5.375	99.475	99.413	99.353	5.375	99.472	99.413	99.353
5.500	99.953	99.857	99.829	5.500	99.953	99.857	99.829	5.500	99.916	99.857	99.797
5.625	100.465	100.404	100.344	5.625	100.465	100.404	100.344	5.625	100.465	100.404	100.344
5.750	101.117	101.024	100.933	5.750	101.117	101.024	100.933	5.750	101.117	101.024	100.933
5.875	101.448	101.356	101.265	5.875	101.448	101.356	101.265	5.875	101.448	101.356	101.265
6.000	101.859	101.685	101.643	6.000	101.859	101.685	101.643	6.000	101.735	101.643	101.552
6.125	102.232	102.126	102.024	6.125	102.232	102.126	102.024	6.125	102.232	102.126	102.024
6.250	102.538	102.466	102.410	6.250	102.538	102.466	102.410	6.250	102.488	102.455	102.403
6.375	102.889	102.831	102.776	6.375	102.889	102.831	102.776	6.375	102.901	102.843	102.787
6.500	103.222	103.165	103.108	6.500	103.222	103.165	103.108	6.500	103.288	103.231	103.175
6.625	103.625	103.541	103.473	6.625	103.625	103.541	103.473	6.625	103.534	103.477	103.421
6.750	104.355	104.288	104.185	6.750	104.355	104.288	104.185	6.750	104.355	104.288	104.185
6.875	104.609	104.448	104.408	6.875	104.609	104.448	104.408	6.875	104.564	104.398	104.320
7.000	105.088	104.928	104.844	7.000	105.088	104.928	104.844	7.000	104.931	104.775	104.687
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	97.516	97.443	97.400	4.250	96.408	96.335	96.293	5.250	98.397	98.316	98.234
4.625	98.038	97.966	97.923	4.375	96.962	96.889	96.847	5.375	99.038	98.930	98.914
4.750	98.702	98.659	98.617	4.500	97.516	97.443	97.400	5.500	99.530	99.428	99.406
4.875	98.936	98.893	98.851	4.625	98.038	97.966	97.923	5.625	100.009	99.927	99.846
5.000	99.347	99.274	99.231	4.750	98.266	98.197	98.155	5.750	100.515	100.433	100.351
5.125	99.852	99.779	99.737	4.875	98.810	98.737	98.695	5.875	100.918	100.738	100.701
5.250	100.431	100.367	100.303	5.000	99.347	99.274	99.231	6.000	101.367	101.193	101.151
5.375	100.553	100.489	100.425	5.125	99.852	99.779	99.737	6.125	101.782	101.670	101.557
5.500	100.872	100.808	100.744	5.250	99.775	99.688	99.631	6.250	102.247	102.134	102.021
5.625	101.302	101.215	101.158	5.375	100.302	100.215	100.158	6.375	102.399	102.318	102.236
5.750	101.301	101.198	101.166	5.500	100.820	100.732	100.676	6.500	102.853	102.772	102.690
5.875	101.416	101.359	101.294	5.625	101.302	101.215	101.158	6.625	103.303	103.221	103.139
6.000	101.830	101.773	101.708	5.750	100.556	100.508	100.463	6.750	103.907	103.778	103.650





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	97.456	97.506	97.448	5	97.4555	97.5063	97.4477
5.125	97.907	97.957	97.899	5.125	97.9065	97.9573	97.8987
5.250	98.959	99.009	98.951	5.25	98.9586	99.0094	98.9508
5.375	99.454	99.504	99.446	5.375	99.4536	99.5044	99.4458
5.500	100.087	100.079	100.021	5.5	100.0286	100.0794	100.0208
5.625	100.440	100.491	100.432	5.625	100.4398	100.4906	100.432
5.750	101.285	101.165	101.100	5.75	101.268	101.149	101.1
5.875	101.870	101.750	101.633	5.875	101.744	101.625	101.575
6.000	102.629	102.510	102.393	6	102.191	102.072	102.023
6.125	102.612	102.493	102.436	6.125	102.604	102.485	102.436
6.250	104.008	103.941	103.754	6.25	103.871	103.812	103.754
6.375	104.613	104.546	104.346	6.375	104.277	104.219	104.161
6.500	105.174	105.106	104.906	6.5	104.67	104.611	104.554
6.625	105.189	105.122	104.941	6.625	105.057	104.999	104.941

**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: 6/15/2026 8:38 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	96.822	96.763	96.709	4.875	96.822	96.763	96.709	4.875	96.822	96.763	96.709
5.000	97.220	97.161	97.106	5.000	97.220	97.161	97.106	5.000	97.220	97.161	97.106
5.125	97.454	97.377	97.331	5.125	97.454	97.377	97.331	5.125	97.454	97.377	97.331
5.250	99.047	98.988	98.928	5.250	99.047	98.988	98.928	5.250	99.047	98.988	98.928
5.375	99.397	99.338	99.278	5.375	99.397	99.338	99.278	5.375	99.397	99.338	99.278
5.500	99.722	99.663	99.603	5.500	99.722	99.663	99.603	5.500	99.722	99.663	99.603
5.625	100.009	99.951	99.891	5.625	100.009	99.951	99.891	5.625	100.009	99.951	99.891
5.750	100.948	100.856	100.765	5.750	100.948	100.856	100.765	5.750	100.948	100.856	100.765
5.875	101.060	100.968	100.877	5.875	101.060	100.968	100.877	5.875	101.060	100.968	100.877
6.000	101.448	101.356	101.270	6.000	101.448	101.356	101.270	6.000	101.448	101.356	101.270
6.125	101.704	101.612	101.521	6.125	101.704	101.612	101.521	6.125	101.704	101.612	101.521
6.250	102.207	102.174	102.122	6.250	102.207	102.174	102.122	6.250	102.207	102.174	102.122
6.375	102.465	102.406	102.338	6.375	102.368	102.300	102.219	6.375	102.368	102.300	102.219
6.500	102.897	102.830	102.748	6.500	102.897	102.830	102.748	6.500	102.897	102.830	102.748
6.625	103.038	102.979	102.911	6.625	102.846	102.764	102.704	6.625	102.756	102.698	102.643
6.750	104.105	104.038	103.935	6.750	104.105	104.038	103.935	6.750	104.105	104.038	103.935
6.875	104.154	103.966	103.877	6.875	104.154	103.966	103.877	6.875	104.154	103.969	103.904
7.000	104.580	104.392	104.304	7.000	104.580	104.392	104.304	7.000	104.580	104.392	104.304
7.125	104.181	104.061	104.000	7.125	104.181	104.009	104.000	7.125	104.181	104.009	104.000
7.250	104.448	104.281	104.140	7.250	104.448	104.281	104.140	7.250	104.448	104.281	104.140
7.375	104.694	104.527	104.386	7.375	104.694	104.527	104.386	7.375	104.694	104.527	104.386
7.500	105.057	104.890	104.748	7.500	105.057	104.890	104.748	7.500	105.057	104.890	104.748
7.625	104.634	104.467	104.326	7.625	104.634	104.467	104.326	7.625	104.634	104.467	104.326

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	96.453	96.364	96.362	4.250	96.453	96.364	96.362	5.250	98.516	98.457	98.397
4.375	96.964	96.889	96.873	4.375	96.964	96.889	96.873	5.375	98.616	98.557	98.497
4.500	97.516	97.443	97.400	4.500	97.516	97.443	97.400	5.500	98.999	98.905	98.859
4.625	98.038	97.966	97.923	4.625	98.038	97.966	97.923	5.625	99.228	99.170	99.110
4.750	98.733	98.690	98.648	4.750	98.266	98.193	98.165	5.750	100.260	100.168	100.077
4.875	98.936	98.893	98.851	4.875	98.810	98.737	98.695	5.875	100.342	100.232	100.166
5.000	99.347	99.274	99.231	5.000	99.347	99.274	99.231	6.000	100.930	100.810	100.754
5.125	99.852	99.779	99.737	5.125	99.852	99.779	99.737	6.125	100.912	100.819	100.727
5.250	100.306	100.242	100.178	5.250	99.832	99.743	99.713	6.250	101.163	101.130	101.078
5.375	100.459	100.396	100.332	5.375	100.302	100.215	100.158	6.375	101.241	101.199	101.157
5.500	100.820	100.732	100.676	5.500	100.820	100.732	100.676	6.500	101.765	101.698	101.597
5.625	101.302	101.215	101.158	5.625	101.302	101.215	101.158	6.625	101.790	101.708	101.648
5.750	100.888	100.817	100.746	5.750	100.667	100.618	100.574	6.750	101.374	101.307	101.204
5.875	101.028	100.979	100.935	5.875	101.028	100.979	100.935	6.875	101.636	101.449	101.274
6.000	101.401	101.313	101.268	6.000	101.401	101.313	101.268	7.000	102.063	101.875	101.701
								7.125	101.664	101.477	101.302
								7.250	100.867	100.701	100.506
								7.375	101.263	101.097	100.902
								7.500	101.626	101.459	101.264

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	96.253	96.195	96.140	5.000	96.120	96.037	95.997	5.500	96.297	96.222	96.147
5.250	98.516	98.457	98.397	5.125	96.253	96.195	96.140	5.625	96.736	96.661	96.586
5.375	98.616	98.557	98.497	5.250	98.516	98.457	98.397	5.750	97.488	97.421	97.354
5.500	98.999	98.905	98.859	5.375	98.616	98.557	98.497	5.875	97.738	97.671	97.604
5.625	99.228	99.170	99.110	5.500	98.999	98.905	98.859	6.000	97.887	97.820	97.753
5.750	100.260	100.168	100.077	5.625	99.228	99.170	99.110	6.125	98.073	98.006	97.939
5.875	100.342	100.232	100.166	5.750	100.260	100.168	100.077	6.250	98.691	98.674	98.657
6.000	100.930	100.810	100.754	5.875	100.342	100.223	100.166	6.375	98.711	98.694	98.677
6.125	100.912	100.819	100.727	6.000	100.930	100.810	100.754	6.500	99.094	99.077	99.060
6.250	101.163	101.130	101.078	6.125	100.899	100.784	100.736	6.625	99.302	99.285	99.269
6.375	101.241	101.199	101.157	6.250	101.163	101.130	101.078				
6.500	101.765	101.698	101.597	6.375	101.236	101.169	101.068				
6.625	101.790	101.708	101.648	6.500	101.765	101.698	101.597				
6.750	101.374	101.307	101.204	6.625	101.727	101.671	101.618				
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	97.220	97.161	97.106	5.000	97.220	97.161	97.106	5.000	97.220	97.161	97.106
5.125	97.454	97.377	97.331	5.125	97.454	97.377	97.331	5.125	97.454	97.377	97.331
5.250	99.047	98.988	98.928	5.250	99.047	98.988	98.928	5.250	99.047	98.988	98.928
5.375	99.397	99.338	99.278	5.375	99.397	99.338	99.278	5.375	99.397	99.338	99.278
5.500	99.750	99.663	99.617	5.500	99.750	99.663	99.617	5.500	99.750	99.663	99.617
5.625	100.009	99.951	99.891	5.625	100.009	99.951	99.891	5.625	100.009	99.951	99.891
5.750	100.948	100.856	100.765	5.750	100.948	100.856	100.765	5.750	100.948	100.856	100.765
5.875	101.060	100.968	100.877	5.875	101.060	100.968	100.877	5.875	101.060	100.968	100.877
6.000	101.513	101.394	101.340	6.000	101.513	101.394	101.340	6.000	101.513	101.394	101.340
6.125	101.704	101.612	101.521	6.125	101.704	101.612	101.521	6.125	101.704	101.612	101.521
6.250	102.207	102.174	102.122	6.250	102.207	102.174	102.122	6.250	102.207	102.174	102.122
6.375	102.465	102.406	102.338	6.375	102.438	102.370	102.289	6.375	102.438	102.370	102.289
6.500	102.967	102.900	102.818	6.500	102.967	102.900	102.818	6.500	102.967	102.900	102.818
6.625	103.038	102.979	102.911	6.625	102.846	102.764	102.704	6.625	102.756	102.698	102.643
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	97.516	97.443	97.400	4.500	97.516	97.443	97.400	5.000	96.120	96.037	95.997
4.625	98.038	97.966	97.923	4.625	98.038	97.966	97.923	5.125	96.253	96.195	96.140
4.750	98.733	98.690	98.648	4.750	98.266	98.193	98.165	5.250	98.516	98.457	98.397
4.875	98.936	98.893	98.851	4.875	98.810	98.737	98.695	5.375	98.616	98.557	98.497
5.000	99.347	99.274	99.231	5.000	99.347	99.274	99.231	5.500	98.999	98.905	98.859
5.125	99.852	99.779	99.737	5.125	99.852	99.779	99.737	5.625	99.228	99.170	99.110
5.250	100.306	100.242	100.178	5.250	99.832	99.743	99.713	5.750	100.260	100.168	100.077
5.375	100.459	100.396	100.332	5.375	100.302	100.215	100.158	5.875	100.342	100.232	100.166
5.500	100.820	100.732	100.676	5.500	100.820	100.732	100.676	6.000	100.930	100.810	100.754
5.625	101.302	101.215	101.158	5.625	101.302	101.215	101.158	6.125	100.912	100.819	100.727
5.750	100.888	100.817	100.746	5.750	100.667	100.618	100.574	6.250	101.163	101.130	101.078
5.875	101.028	100.979	100.935	5.875	101.028	100.979	100.935	6.375	101.415	101.356	101.288
6.000	101.401	101.313	101.268	6.000	101.401	101.313	101.268	6.500	101.765	101.698	101.597
6.125	101.860	101.772	101.716	6.125	101.860	101.772	101.716	6.625	101.790	101.708	101.648

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	96.120	96.037	95.997	5.000	96.120	96.037	95.997	5.500	96.297	96.222	96.147
5.125	96.253	96.195	96.140	5.125	96.253	96.195	96.140	5.625	96.736	96.661	96.586
5.250	98.516	98.457	98.397	5.250	98.516	98.457	98.397	5.750	97.488	97.421	97.354
5.375	98.616	98.557	98.497	5.375	98.616	98.557	98.497	5.875	97.738	97.671	97.604
5.500	98.999	98.905	98.859	5.500	98.999	98.905	98.859	6.000	97.887	97.820	97.753
5.625	99.228	99.170	99.110	5.625	99.228	99.170	99.110	6.125	98.073	98.006	97.939
5.750	100.260	100.168	100.077	5.750	100.260	100.168	100.077	6.250	98.691	98.674	98.657
5.875	100.342	100.232	100.166	5.875	100.342	100.223	100.166	6.375	98.711	98.694	98.677
6.000	100.930	100.810	100.754	6.000	100.930	100.810	100.754	6.500	99.094	99.077	99.060
6.125	100.912	100.819	100.727	6.125	100.784	100.674	100.583	6.625	99.302	99.285	99.269
6.250	101.163	101.130	101.078	6.250	101.163	101.130	101.078				
6.375	101.241	101.199	101.157	6.375	101.236	101.169	101.068				
6.500	101.765	101.698	101.597	6.500	101.765	101.698	101.597				
6.625	101.790	101.708	101.648	6.625	101.790	101.708	101.648				

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: 6/15/2026 8:38 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	100.316	100.150	99.850	6.750	99.364	99.130	98.830	6.625	98.316	98.150	97.850
6.750	100.864	100.630	100.330	6.875	99.864	99.630	99.330	6.750	98.864	98.630	98.330
6.875	101.364	101.130	100.830	7.000	100.353	100.119	99.819	6.875	99.364	99.130	98.830
7.000	101.853	101.619	101.319	7.125	100.823	100.589	100.289	7.000	99.853	99.619	99.319
7.125	102.323	102.089	101.789	7.250	101.283	101.049	100.749	7.125	100.323	100.089	99.789
7.250	102.783	102.549	102.249	7.375	101.329	101.065	100.765	7.250	100.783	100.549	100.249
7.375	102.829	102.565	102.265	7.500	101.788	101.524	101.224	7.375	100.829	100.565	100.265
7.500	103.288	103.024	102.724	7.625	102.228	101.964	101.664	7.500	101.288	101.024	100.724
7.625	103.728	103.464	103.164	7.750	102.658	102.394	102.094	7.625	101.728	101.464	101.164
7.750	104.158	103.894	103.594	7.875	100.982	100.688	100.388	7.750	102.158	101.894	101.594
7.875	102.482	102.188	101.888	8.000	101.411	101.117	100.817	7.875	100.482	100.188	99.888
8.000	102.911	102.617	102.317	8.125	101.811	101.517	101.217	8.000	100.911	100.617	100.317
8.125	103.311	103.017	102.717	8.250	102.201	101.907	101.607	8.125	101.311	101.017	100.717
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	97.364	97.130	96.830	6.625	99.566	99.400	99.100	6.625	97.566	97.400	97.100
6.875	97.864	97.630	97.330	6.750	100.114	99.880	99.580	6.750	98.114	97.880	97.580
7.000	98.353	98.119	97.819	6.875	100.614	100.380	100.080	6.875	98.614	98.380	98.080
7.125	98.823	98.589	98.289	7.000	101.103	100.869	100.569	7.000	99.103	98.869	98.569
7.250	99.283	99.049	98.749	7.125	101.573	101.339	101.039	7.125	99.573	99.339	99.039
7.375	99.329	99.065	98.765	7.250	102.033	101.799	101.499	7.250	100.033	99.799	99.499
7.500	99.788	99.524	99.224	7.375	102.079	101.815	101.515	7.375	100.079	99.815	99.515
7.625	100.228	99.964	99.664	7.500	102.538	102.274	101.974	7.500	100.538	100.274	99.974
7.750	100.658	100.394	100.094	7.625	102.978	102.714	102.414	7.625	100.978	100.714	100.414
7.875	98.982	98.688	98.388	7.750	103.408	103.144	102.844	7.750	101.408	101.144	100.844
8.000	99.411	99.117	98.817	7.875	101.732	101.438	101.138	7.875	99.732	99.438	99.138
8.125	99.811	99.517	99.217	8.000	102.161	101.867	101.567	8.000	100.161	99.867	99.567
8.250	100.201	99.907	99.607	8.125	102.561	102.267	101.967	8.125	100.561	100.267	99.967

**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.