



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: 6/18/26 8:40 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:	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: 6/18/2026 8:40 PST

Conforming Balance 30 Yr Fixed				Conforming High Balance 30 YR Fixed			
Rate	15	30	45	Rate	15	30	45
5.000	95.936	95.786	95.636	5.000	95.811	95.661	95.511
5.125	96.636	96.486	96.336	5.125	96.511	96.361	96.211
5.250	97.320	97.170	97.020	5.250	97.195	97.045	96.895
5.375	97.988	97.838	97.688	5.375	97.863	97.713	97.563
5.500	98.639	98.489	98.339	5.500	98.514	98.364	98.214
5.625	99.277	99.127	98.977	5.625	99.117	98.967	98.817
5.750	99.902	99.752	99.602	5.750	99.664	99.514	99.364
5.875	100.514	100.364	100.214	5.875	100.200	100.050	99.900
6.000	101.113	100.963	100.813	6.000	100.723	100.573	100.423
6.125	101.698	101.548	101.398	6.125	101.236	101.086	100.936
6.250	102.270	102.120	101.970	6.250	101.736	101.586	101.436
6.375	102.828	102.678	102.528	6.375	102.225	102.075	101.925
6.500	103.373	103.223	103.073	6.500	102.748	102.598	102.448
6.625	103.897	103.747	103.597	6.625	103.272	103.122	102.972
6.750	104.398	104.248	104.098	6.750	103.773	103.623	103.473
6.875	104.879	104.729	104.579	6.875	104.254	104.104	103.954
7.000	105.338	105.188	105.038	7.000	104.713	104.563	104.413
7.125	105.776	105.626	105.476	7.125	105.151	105.001	104.851
7.250	106.193	106.043	105.893	7.250	105.568	105.418	105.268

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: 6/18/2026 8:40 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	97.779	97.678	97.657	5.000	97.046	96.945	96.924	5.000	96.116	96.015	95.994
5.125	98.139	98.033	98.008	5.125	97.447	97.341	97.316	5.125	96.693	96.586	96.562
5.250	98.440	98.328	98.300	5.250	97.843	97.731	97.703	5.250	97.204	97.092	97.064
5.375	98.741	98.623	98.592	5.375	98.321	98.203	98.172	5.375	97.704	97.586	97.555
5.500	99.030	98.907	98.872	5.500	98.729	98.606	98.571	5.500	98.181	98.057	98.023
5.625	99.301	99.173	99.134	5.625	99.033	98.904	98.866	5.625	98.623	98.494	98.455
5.750	99.578	99.444	99.402	5.750	99.370	99.235	99.193	5.750	99.032	98.898	98.856
5.875	99.852	99.712	99.667	5.875	99.746	99.606	99.561	5.875	99.382	99.242	99.197
6.000	100.104	99.958	99.909	6.000	100.049	99.903	99.855	6.000	99.693	99.548	99.499
6.125	100.280	100.129	100.077	6.125	100.202	100.050	99.998	6.125	99.907	99.756	99.704
6.250	100.498	100.341	100.286	6.250	100.408	100.251	100.196	6.250	100.188	100.031	99.975
6.375	100.779	100.617	100.558	6.375	100.699	100.537	100.478	6.375	100.573	100.411	100.352
6.500	100.901	100.733	100.670	6.500	100.957	100.789	100.727	6.500	100.733	100.565	100.502
6.625	100.135	100.072	100.009	6.625	99.817	99.754	99.691	6.625	99.959	99.896	99.834
6.750	100.201	100.138	100.075	6.750	99.862	99.799	99.736	6.750	100.016	99.953	99.890
6.875	100.231	100.168	100.105	6.875	99.917	99.854	99.791	6.875	100.082	100.019	99.957
7.000	100.262	100.199	100.136	7.000	99.980	99.917	99.854	7.000	100.156	100.093	100.030
7.125	99.663	99.566	99.477	7.125	99.828	99.731	99.642	7.125	99.690	99.593	99.504

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	97.786	97.685	97.664	5.000	97.052	96.950	96.930	5.000	96.122	96.021	96.000
5.125	98.186	98.079	98.055	5.125	97.492	97.385	97.361	5.125	96.739	96.632	96.608
5.250	98.516	98.404	98.376	5.250	97.917	97.804	97.776	5.250	97.279	97.166	97.139
5.375	98.837	98.719	98.688	5.375	98.413	98.296	98.264	5.375	97.798	97.680	97.649
5.500	99.076	98.953	98.918	5.500	98.771	98.648	98.613	5.500	98.224	98.100	98.066
5.625	99.377	99.248	99.210	5.625	99.104	98.975	98.937	5.625	98.694	98.566	98.527
5.750	99.594	99.459	99.418	5.750	99.380	99.246	99.204	5.750	99.042	98.908	98.866
5.875	99.859	99.719	99.674	5.875	99.746	99.606	99.561	5.875	99.381	99.241	99.196
6.000	100.121	99.975	99.926	6.000	100.058	99.913	99.864	6.000	99.701	99.555	99.506
6.125	100.298	100.147	100.095	6.125	100.211	100.060	100.008	6.125	99.913	99.762	99.710
6.250	100.518	100.361	100.306	6.250	100.418	100.261	100.206	6.250	100.192	100.036	99.980
6.375	100.801	100.639	100.580	6.375	100.710	100.548	100.488	6.375	100.577	100.415	100.356
6.500	100.934	100.766	100.704	6.500	100.979	100.812	100.749	6.500	100.746	100.579	100.516
6.625	100.110	100.047	99.984	6.625	99.792	99.729	99.666	6.625	99.934	99.871	99.808
6.750	100.176	100.113	100.050	6.750	99.837	99.774	99.711	6.750	99.991	99.928	99.865
6.875	100.206	100.143	100.080	6.875	99.892	99.829	99.766	6.875	100.057	99.994	99.931
7.000	100.237	100.174	100.111	7.000	99.955	99.892	99.829	7.000	100.131	100.068	100.005
7.125	99.663	99.566	99.477	7.125	99.828	99.731	99.642	7.125	99.690	99.593	99.504

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	98.287	98.227	98.166	5.000	96.145	96.107	96.069	5.250	96.576	96.512	96.444
5.375	98.931	98.822	98.807	5.125	96.440	96.402	96.364	5.375	97.024	96.960	96.893
5.500	99.374	99.295	99.251	5.250	98.287	98.227	98.166	5.500	97.462	97.398	97.330
5.625	99.941	99.888	99.822	5.375	98.893	98.785	98.769	5.625	97.878	97.814	97.746
5.750	100.364	100.288	100.213	5.500	99.357	99.253	99.233	5.750	97.861	97.804	97.711
5.875	100.815	100.697	100.662	5.625	99.709	99.611	99.586	5.875	98.286	98.229	98.136
6.000	101.277	101.165	101.124	5.750	100.364	100.288	100.213	6.000	98.699	98.642	98.549
6.125	101.725	101.631	101.524	5.875	100.927	100.809	100.773	6.125	99.083	99.026	98.933
6.250	101.928	101.827	101.775	6.000	101.364	101.251	101.210	6.250	98.750	98.651	98.553
6.375	101.981	101.979	101.922	6.125	101.715	101.608	101.561	6.375	98.766	98.668	98.569
6.500	102.438	102.438	102.376	6.250	101.955	101.854	101.802	6.500	99.150	99.051	98.953
6.625	102.872	102.872	102.805	6.375	102.151	102.149	102.092	6.625	99.357	99.259	99.161
6.750	103.219	103.219	103.146	6.500	102.562	102.562	102.500				
6.875	103.846	103.663	103.586	6.625	102.994	102.994	102.927				
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	99.019	98.958	98.898	5.250	99.019	98.958	98.898	5.250	99.019	98.958	98.898
5.375	99.431	99.371	99.310	5.375	99.431	99.371	99.310	5.375	99.431	99.371	99.310
5.500	99.899	99.845	99.780	5.500	99.899	99.845	99.780	5.500	99.899	99.845	99.780
5.625	100.491	100.438	100.372	5.625	100.491	100.438	100.372	5.625	100.491	100.438	100.372
5.750	101.033	100.957	100.881	5.750	101.033	100.957	100.881	5.750	101.033	100.957	100.881
5.875	101.364	101.288	101.213	5.875	101.364	101.288	101.213	5.875	101.364	101.288	101.213
6.000	101.732	101.620	101.579	6.000	101.732	101.620	101.579	6.000	101.651	101.576	101.500
6.125	102.150	102.075	101.986	6.125	102.150	102.075	101.986	6.125	102.150	102.075	101.986
6.250	102.578	102.487	102.396	6.250	102.578	102.487	102.396	6.250	102.578	102.487	102.396
6.375	102.733	102.633	102.576	6.375	102.733	102.633	102.576	6.375	102.696	102.590	102.532
6.500	103.177	103.077	103.015	6.500	103.177	103.077	103.015	6.500	103.099	102.993	102.887
6.625	103.580	103.480	103.420	6.625	103.580	103.480	103.420	6.625	103.418	103.358	103.268
6.750	104.427	104.298	104.170	6.750	104.427	104.298	104.170	6.750	104.427	104.298	104.170
6.875	104.599	104.416	104.338	6.875	104.599	104.416	104.338	6.875	104.525	104.342	104.265
7.000	105.071	104.894	104.811	7.000	105.071	104.894	104.811	7.000	104.914	104.788	104.657
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	97.338	97.266	97.223	4.250	96.231	96.158	96.116	5.250	98.287	98.227	98.166
4.625	97.862	97.789	97.746	4.375	96.784	96.712	96.669	5.375	99.081	98.972	98.957
4.750	98.368	98.340	98.312	4.500	97.338	97.266	97.223	5.500	99.570	99.467	99.447
4.875	98.614	98.574	98.546	4.625	97.862	97.789	97.746	5.625	99.941	99.888	99.822
5.000	99.121	99.034	98.978	4.750	98.039	97.977	97.927	5.750	100.364	100.288	100.213
5.125	99.627	99.540	99.483	4.875	98.584	98.498	98.441	5.875	100.844	100.727	100.691
5.250	100.068	100.011	99.954	5.000	99.121	99.034	98.978	6.000	101.293	101.181	101.139
5.375	100.191	100.134	100.077	5.125	99.627	99.540	99.483	6.125	101.725	101.631	101.546
5.500	100.512	100.452	100.396	5.250	99.407	99.321	99.268	6.250	102.022	101.921	101.869
5.625	100.936	100.864	100.796	5.375	99.934	99.847	99.791	6.375	102.270	102.142	102.014
5.750	100.911	100.854	100.763	5.500	100.453	100.366	100.309	6.500	102.726	102.598	102.471
5.875	101.336	101.279	101.186	5.625	100.936	100.849	100.792	6.625	103.179	103.052	102.924
6.000	101.749	101.692	101.599	5.750	100.271	100.184	100.127	6.750	103.730	103.571	103.412



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	97.384	97.424	97.386	5	97.3838	97.4241	97.3863
5.125	97.835	97.875	97.837	5.125	97.8348	97.8751	97.8373
5.250	98.904	98.969	98.908	5.25	98.904	98.9685	98.9081
5.375	99.537	99.464	99.403	5.375	99.399	99.4635	99.4031
5.500	100.256	100.171	100.104	5.5	99.974	100.0385	99.9781
5.625	100.385	100.450	100.389	5.625	100.3853	100.4498	100.3893
5.750	101.406	101.263	101.138	5.75	100.7644	100.8451	100.7695
5.875	101.989	101.846	101.721	5.875	101.168	101.2151	101.1395
6.000	102.718	102.575	102.450	6	101.7032	101.7838	101.7082
6.125	102.699	102.556	102.431	6.125	102.1369	102.2176	102.142
6.250	103.947	103.839	103.637	6.25	102.67	102.594	102.519
6.375	104.580	104.472	104.271	6.375	103.092	103.017	102.941
6.500	105.139	105.031	104.829	6.5	103.3995	103.3235	103.2475
6.625	105.153	105.045	104.843	6.625	103.728	103.652	103.577

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: 6/18/2026 8:40 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	96.740	96.702	96.664	4.875	96.740	96.702	96.664	4.875	96.740	96.702	96.664
5.000	97.138	97.100	97.062	5.000	97.138	97.100	97.062	5.000	97.138	97.100	97.062
5.125	97.355	97.316	97.278	5.125	97.355	97.316	97.278	5.125	97.355	97.316	97.278
5.250	99.006	98.946	98.885	5.250	99.006	98.946	98.885	5.250	99.006	98.946	98.885
5.375	99.356	99.296	99.235	5.375	99.356	99.296	99.235	5.375	99.356	99.296	99.235
5.500	99.681	99.621	99.560	5.500	99.681	99.621	99.560	5.500	99.681	99.621	99.560
5.625	99.969	99.908	99.848	5.625	99.969	99.908	99.848	5.625	99.969	99.908	99.848
5.750	100.864	100.788	100.713	5.750	100.864	100.788	100.713	5.750	100.864	100.788	100.713
5.875	100.976	100.901	100.825	5.875	100.976	100.901	100.825	5.875	100.976	100.901	100.825
6.000	101.372	101.288	101.213	6.000	101.372	101.288	101.213	6.000	101.372	101.288	101.213
6.125	101.623	101.545	101.469	6.125	101.623	101.545	101.469	6.125	101.620	101.545	101.469
6.250	102.297	102.206	102.115	6.250	102.297	102.206	102.115	6.250	102.297	102.206	102.115
6.375	102.277	102.152	102.090	6.375	102.277	102.152	102.090	6.375	102.277	102.152	102.090
6.500	102.835	102.710	102.648	6.500	102.835	102.710	102.648	6.500	102.835	102.710	102.648
6.625	102.892	102.786	102.710	6.625	102.892	102.786	102.710	6.625	102.771	102.665	102.589
6.750	104.177	104.048	103.920	6.750	104.177	104.048	103.920	6.750	104.177	104.048	103.920
6.875	104.086	103.968	103.891	6.875	104.086	103.968	103.891	6.875	104.086	103.968	103.891
7.000	104.509	104.391	104.314	7.000	104.509	104.391	104.314	7.000	104.509	104.391	104.314
7.125	104.123	103.989	103.913	7.125	104.107	103.989	103.913	7.125	104.107	103.989	103.913
7.250	104.248	104.111	103.975	7.250	103.734	103.629	103.539	7.250	103.734	103.629	103.539
7.375	103.999	103.894	103.804	7.375	103.999	103.894	103.804	7.375	103.999	103.894	103.804
7.500	104.362	104.257	104.167	7.500	104.362	104.257	104.167	7.500	104.362	104.257	104.167
7.625	103.940	103.835	103.745	7.625	103.940	103.835	103.745	7.625	103.940	103.835	103.745

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	96.363	96.251	96.253	4.250	96.363	96.251	96.253	5.250	98.475	98.414	98.354
4.375	96.873	96.761	96.763	4.375	96.873	96.761	96.763	5.375	98.575	98.514	98.454
4.500	97.374	97.266	97.264	4.500	97.374	97.266	97.264	5.500	98.990	98.894	98.860
4.625	97.862	97.789	97.746	4.625	97.862	97.789	97.746	5.625	99.187	99.127	99.066
4.750	98.400	98.371	98.343	4.750	98.059	98.000	97.988	5.750	100.395	100.320	100.244
4.875	98.602	98.574	98.546	4.875	98.584	98.498	98.469	5.875	100.307	100.182	100.106
5.000	99.121	99.034	98.978	5.000	99.121	99.034	98.978	6.000	100.894	100.742	100.693
5.125	99.627	99.540	99.483	5.125	99.627	99.540	99.483	6.125	100.901	100.826	100.750
5.250	99.943	99.886	99.829	5.250	99.579	99.480	99.454	6.250	101.253	101.162	101.071
5.375	100.097	100.040	99.983	5.375	100.005	99.906	99.880	6.375	101.252	101.146	101.041
5.500	100.453	100.366	100.309	5.500	100.453	100.366	100.309	6.500	101.690	101.544	101.482
5.625	100.936	100.849	100.792	5.625	100.936	100.849	100.792	6.625	101.846	101.740	101.664
5.750	100.624	100.553	100.482	5.750	100.334	100.242	100.202	6.750	101.446	101.317	101.189
5.875	100.776	100.689	100.633	5.875	100.776	100.689	100.633	6.875	101.233	101.080	100.959
6.000	101.268	101.181	101.125	6.000	101.268	101.181	101.125	7.000	101.713	101.560	101.439
								7.125	101.232	101.014	100.938
								7.250	99.586	99.340	99.250
								7.375	99.981	99.736	99.645
								7.500	100.344	100.098	100.008

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	96.421	96.383	96.345	5.000	96.100	95.993	95.973	5.500	96.095	96.027	95.959
5.250	98.475	98.414	98.354	5.125	96.421	96.383	96.345	5.625	96.532	96.464	96.396
5.375	98.575	98.514	98.454	5.250	98.475	98.414	98.354	5.750	97.415	97.362	97.309
5.500	98.990	98.894	98.860	5.375	98.575	98.514	98.454	5.875	97.664	97.611	97.559
5.625	99.187	99.127	99.066	5.500	98.990	98.894	98.860	6.000	97.812	97.759	97.706
5.750	100.395	100.320	100.244	5.625	99.187	99.127	99.066	6.125	97.996	97.943	97.891
5.875	100.307	100.182	100.106	5.750	100.395	100.320	100.244	6.250	98.750	98.651	98.553
6.000	100.894	100.742	100.693	5.875	100.307	100.182	100.106	6.375	98.766	98.668	98.569
6.125	100.901	100.826	100.750	6.000	100.894	100.742	100.693	6.500	99.150	99.051	98.953
6.250	101.253	101.162	101.071	6.125	100.901	100.826	100.750	6.625	99.357	99.259	99.161
6.375	101.252	101.146	101.041	6.250	101.253	101.162	101.071				
6.500	101.690	101.544	101.482	6.375	101.162	101.016	100.953				
6.625	101.846	101.740	101.664	6.500	101.690	101.544	101.482				
6.750	101.446	101.317	101.189	6.625	101.371	101.225	101.162				
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	97.138	97.100	97.062	5.000	97.138	97.100	97.062	5.000	97.138	97.100	97.062
5.125	97.355	97.316	97.278	5.125	97.355	97.316	97.278	5.125	97.355	97.316	97.278
5.250	99.006	98.946	98.885	5.250	99.006	98.946	98.885	5.250	99.006	98.946	98.885
5.375	99.356	99.296	99.235	5.375	99.356	99.296	99.235	5.375	99.356	99.296	99.235
5.500	99.741	99.652	99.618	5.500	99.741	99.652	99.618	5.500	99.741	99.652	99.618
5.625	99.969	99.908	99.848	5.625	99.969	99.908	99.848	5.625	99.969	99.908	99.848
5.750	100.864	100.788	100.713	5.750	100.864	100.788	100.713	5.750	100.864	100.788	100.713
5.875	100.976	100.901	100.825	5.875	100.976	100.901	100.825	5.875	100.976	100.901	100.825
6.000	101.442	101.293	101.244	6.000	101.442	101.293	101.244	6.000	101.442	101.293	101.244
6.125	101.623	101.545	101.469	6.125	101.623	101.545	101.469	6.125	101.620	101.545	101.469
6.250	102.297	102.206	102.115	6.250	102.297	102.206	102.115	6.250	102.297	102.206	102.115
6.375	102.347	102.222	102.160	6.375	102.347	102.222	102.160	6.375	102.347	102.222	102.160
6.500	102.905	102.780	102.718	6.500	102.905	102.780	102.718	6.500	102.905	102.780	102.718
6.625	102.892	102.786	102.710	6.625	102.892	102.786	102.710	6.625	102.771	102.665	102.589
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	97.374	97.266	97.264	4.500	97.374	97.266	97.264	5.000	96.100	95.993	95.973
4.625	97.862	97.789	97.746	4.625	97.862	97.789	97.746	5.125	96.421	96.383	96.345
4.750	98.400	98.371	98.343	4.750	98.059	98.000	97.988	5.250	98.475	98.414	98.354
4.875	98.602	98.574	98.546	4.875	98.584	98.498	98.469	5.375	98.575	98.514	98.454
5.000	99.121	99.034	98.978	5.000	99.121	99.034	98.978	5.500	98.990	98.894	98.860
5.125	99.627	99.540	99.483	5.125	99.627	99.540	99.483	5.625	99.187	99.127	99.066
5.250	99.943	99.886	99.829	5.250	99.579	99.480	99.454	5.750	100.395	100.320	100.244
5.375	100.097	100.040	99.983	5.375	100.005	99.906	99.880	5.875	100.307	100.182	100.106
5.500	100.453	100.366	100.309	5.500	100.453	100.366	100.309	6.000	100.894	100.742	100.693
5.625	100.936	100.849	100.792	5.625	100.936	100.849	100.792	6.125	100.901	100.826	100.750
5.750	100.624	100.553	100.482	5.750	100.334	100.242	100.202	6.250	101.253	101.162	101.071
5.875	100.776	100.689	100.633	5.875	100.776	100.689	100.633	6.375	101.252	101.146	101.041
6.000	101.268	101.181	101.125	6.000	101.268	101.181	101.125	6.500	101.690	101.544	101.482
6.125	101.728	101.641	101.584	6.125	101.728	101.641	101.584	6.625	101.846	101.740	101.664

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	96.100	95.993	95.973	5.000	96.100	95.993	95.973	5.500	96.095	96.027	95.959
5.125	96.421	96.383	96.345	5.125	96.421	96.383	96.345	5.625	96.532	96.464	96.396
5.250	98.475	98.414	98.354	5.250	98.475	98.414	98.354	5.750	97.415	97.362	97.309
5.375	98.575	98.514	98.454	5.375	98.575	98.514	98.454	5.875	97.664	97.611	97.559
5.500	98.990	98.894	98.860	5.500	98.990	98.894	98.860	6.000	97.812	97.759	97.706
5.625	99.187	99.127	99.066	5.625	99.187	99.127	99.066	6.125	97.996	97.943	97.891
5.750	100.395	100.320	100.244	5.750	100.395	100.320	100.244	6.250	98.750	98.651	98.553
5.875	100.307	100.182	100.106	5.875	100.307	100.182	100.106	6.375	98.766	98.668	98.569
6.000	100.894	100.742	100.693	6.000	100.894	100.742	100.693	6.500	99.150	99.051	98.953
6.125	100.901	100.826	100.750	6.125	100.901	100.826	100.750	6.625	99.357	99.259	99.161
6.250	101.253	101.162	101.071	6.250	101.253	101.162	101.071				
6.375	101.252	101.146	101.041	6.375	101.162	101.016	100.953				
6.500	101.690	101.544	101.482	6.500	101.690	101.544	101.482				
6.625	101.846	101.740	101.664	6.625	101.846	101.740	101.664				

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: 6/18/2026 8:40 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	100.340	100.156	99.856	6.750	99.346	99.136	98.836	6.625	98.340	98.156	97.856
6.750	100.846	100.636	100.336	6.875	99.846	99.628	99.328	6.750	98.846	98.636	98.336
6.875	101.346	101.128	100.828	7.000	100.335	100.117	99.817	6.875	99.346	99.128	98.828
7.000	101.835	101.617	101.317	7.125	100.805	100.587	100.287	7.000	99.835	99.617	99.317
7.125	102.305	102.087	101.787	7.250	101.265	101.047	100.747	7.125	100.305	100.087	99.787
7.250	102.765	102.547	102.247	7.375	101.364	101.117	100.817	7.250	100.765	100.547	100.247
7.375	102.864	102.617	102.317	7.500	101.823	101.576	101.276	7.375	100.864	100.617	100.317
7.500	103.323	103.076	102.776	7.625	102.263	102.016	101.716	7.500	101.323	101.076	100.776
7.625	103.763	103.516	103.216	7.750	102.693	102.446	102.146	7.625	101.763	101.516	101.216
7.750	104.193	103.946	103.646	7.875	100.927	100.667	100.367	7.750	102.193	101.946	101.646
7.875	102.427	102.167	101.867	8.000	101.356	101.096	100.796	7.875	100.427	100.167	99.867
8.000	102.856	102.596	102.296	8.125	101.756	101.496	101.196	8.000	100.856	100.596	100.296
8.125	103.256	102.996	102.696	8.250	102.146	101.886	101.586	8.125	101.256	100.996	100.696

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	97.346	97.136	96.836	6.625	99.590	99.406	99.106	6.625	97.590	97.406	97.106
6.875	97.846	97.628	97.328	6.750	100.096	99.886	99.586	6.750	98.096	97.886	97.586
7.000	98.335	98.117	97.817	6.875	100.596	100.378	100.078	6.875	98.596	98.378	98.078
7.125	98.805	98.587	98.287	7.000	101.085	100.867	100.567	7.000	99.085	98.867	98.567
7.250	99.265	99.047	98.747	7.125	101.555	101.337	101.037	7.125	99.555	99.337	99.037
7.375	99.364	99.117	98.817	7.250	102.015	101.797	101.497	7.250	100.015	99.797	99.497
7.500	99.823	99.576	99.276	7.375	102.114	101.867	101.567	7.375	100.114	99.867	99.567
7.625	100.263	100.016	99.716	7.500	102.573	102.326	102.026	7.500	100.573	100.326	100.026
7.750	100.693	100.446	100.146	7.625	103.013	102.766	102.466	7.625	101.013	100.766	100.466
7.875	98.927	98.667	98.367	7.750	103.443	103.196	102.896	7.750	101.443	101.196	100.896
8.000	99.356	99.096	98.796	7.875	101.677	101.417	101.117	7.875	99.677	99.417	99.117
8.125	99.756	99.496	99.196	8.000	102.106	101.846	101.546	8.000	100.106	99.846	99.546
8.250	100.146	99.886	99.586	8.125	102.506	102.246	101.946	8.125	100.506	100.246	99.946

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.