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: 7/20/26 10:49 AM

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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:	79613-00002
VA Lender ID:	900136-00-00

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

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

BROKERS FIRST FUNDING

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

Conventional Fixed Rate Sheet

Effective: 7/20/2026 10:49 PST

Conventional 30 Yr Fixed			
Rate	15	30	45
5.250	95.325	95.265	95.226
5.375	95.921	95.862	95.823
5.500	96.576	96.497	96.473
5.625	97.123	97.052	97.014
5.750	97.696	97.617	97.572
5.875	98.236	98.157	98.112
6.000	98.773	98.694	98.649
6.125	99.255	99.172	99.116
6.250	99.873	99.775	99.724
6.375	100.355	100.257	100.206
6.500	100.837	100.738	100.688
6.625	101.222	101.123	101.073
6.750	101.640	101.525	101.470
6.875	102.029	101.933	101.859
7.000	102.418	102.336	102.256
7.125	102.765	102.666	102.588
7.250	103.375	103.282	103.150
7.375	103.852	103.754	103.627
7.500	103.985	103.881	103.759
7.625	104.395	104.287	104.232
7.750	104.900	104.847	104.797
7.875	104.900	104.900	104.900
8.000	104.900	104.900	104.900
8.125	104.900	104.900	104.900
8.250	95.068	95.002	94.929

Conventional 25 Yr Fixed			
Rate	15	30	45
5.250	95.304	95.244	95.205
5.375	95.900	95.841	95.802
5.500	96.555	96.516	96.452
5.625	97.091	97.031	96.993
5.750	97.675	97.634	97.551
5.875	98.215	98.205	98.117
6.000	98.752	98.744	98.653
6.125	99.218	99.202	99.111
6.250	99.853	99.852	99.748
6.375	100.354	100.359	100.253
6.500	100.872	100.835	100.727
6.625	101.239	101.250	101.141
6.750	101.744	101.724	101.650
6.875	102.152	102.135	102.058
7.000	102.561	102.534	102.465
7.125	102.880	102.796	102.762
7.250	103.505	103.412	103.280
7.375	103.982	103.884	103.757
7.500	104.115	104.011	104.012
7.625	104.525	104.417	104.362
7.750	104.900	104.900	104.900
7.875	104.900	104.900	104.900
8.000	104.900	104.900	104.900
8.125	104.900	104.900	104.900

Conventional 20 Yr Fixed			
Rate	15	30	45
5.125	95.766	95.750	95.638
5.250	96.533	96.512	96.404
5.375	97.078	97.072	96.954
5.500	97.616	97.615	97.496
5.625	98.027	98.027	97.907
5.750	98.857	98.827	98.730
5.875	99.524	99.488	99.397
6.000	100.098	100.058	99.971
6.125	100.539	100.493	100.411
6.250	100.439	100.387	100.279
6.375	101.038	100.981	100.878
6.500	101.537	101.475	101.377
6.625	101.565	101.498	101.405
6.750	101.744	101.672	101.583
6.875	102.068	101.991	101.907
7.000	102.682	102.599	102.520
7.125	102.867	102.780	102.669
7.250	103.438	103.345	103.213
7.375	103.842	103.744	103.617
7.500	104.228	104.124	104.002
7.625	104.612	104.503	104.448
7.750	104.900	104.900	104.900
7.875	104.900	104.900	104.900
8.000	104.900	104.900	104.900

Conventional 15 Yr Fixed			
Rate	15	30	45
4.625	96.236	96.170	96.154
4.750	96.722	96.648	96.648
4.875	97.116	97.080	97.033
5.000	97.561	97.506	97.459
5.125	98.099	98.049	98.002
5.250	98.520	98.473	98.426
5.375	98.917	98.873	98.810
5.500	99.309	99.266	99.208
5.625	99.734	99.660	99.626
5.750	100.168	100.089	100.058
5.875	100.575	100.501	100.466
6.000	100.862	100.793	100.752
6.125	101.204	101.149	101.026
6.250	101.442	101.442	101.391
6.375	101.866	101.807	101.751
6.500	102.138	102.061	102.011
6.625	102.426	102.371	102.248
6.750	102.481	102.343	102.257
6.875	102.953	102.790	102.712
7.000	103.150	102.992	102.909
7.125	102.784	102.748	102.701
7.250	102.541	102.497	102.426
7.375	102.729	102.684	102.614

Conventional 10 Yr Fixed			
Rate	15	30	45
4.625	96.851	96.772	96.772
4.750	97.440	97.350	97.350
4.875	97.772	97.672	97.672
5.000	98.247	98.153	98.153
5.125	98.648	98.559	98.555
5.250	99.023	98.939	98.929
5.375	99.442	99.363	99.348
5.500	99.763	99.690	99.670
5.625	99.868	99.799	99.774
5.750	100.232	100.153	100.122
5.875	100.576	100.502	100.466
6.000	100.905	100.836	100.795
6.125	101.023	101.023	100.976
6.250	101.367	101.367	101.316
6.375	101.759	101.759	101.703
6.500	102.031	102.031	101.970
6.625	102.084	102.039	101.972
6.750	102.282	102.113	102.041
6.875	102.936	102.773	102.696
7.000	103.094	102.936	102.854
7.125	99.587	99.540	99.492
7.250	99.469	99.399	99.328
7.375	99.605	99.535	99.464

Conventional 30 Yr Fixed HB			
Rate	15	30	45
5.250	95.028	95.017	94.902
5.375	95.639	95.634	95.517
5.500	96.271	96.272	96.151
5.625	96.779	96.780	96.660
5.750	97.460	97.430	97.344
5.875	98.025	98.001	97.913
6.000	98.578	98.560	98.468
6.125	99.027	99.008	98.917
6.250	99.753	99.657	99.603
6.375	100.249	100.204	100.098
6.500	100.740	100.701	100.592
6.625	101.121	101.081	100.973
6.750	101.472	101.398	101.324
6.875	101.995	101.918	101.834
7.000	102.301	102.221	102.152
7.125	102.833	102.745	102.608
7.250	103.637	103.331	103.199
7.375	103.917	103.617	103.490
7.500	104.238	103.945	103.822
7.625	104.416	104.128	104.010
7.750	101.454	101.349	101.188
7.875	101.648	101.542	101.381
8.000	101.810	101.705	101.544
8.125	101.957	101.852	101.691

Conventional 20 Yr Fixed HB				Conventional 15 Yr Fixed HB			
Rate	15	30	45	Rate	15	30	45
5.500	95.826	95.723	95.652	5.250	97.274	97.229	97.151
5.625	96.439	96.365	96.315	5.375	97.655	97.610	97.532
5.750	97.183	97.109	97.060	5.500	98.023	97.978	97.900
5.875	97.715	97.642	97.592	5.625	98.379	98.334	98.256
6.000	98.222	98.149	98.099	5.750	98.700	98.655	98.577
6.125	99.036	98.990	98.877	5.875	98.989	98.944	98.866
6.250	99.682	99.631	99.523	6.000	99.258	99.213	99.135
6.375	100.182	100.126	100.022	6.125	99.478	99.433	99.355
6.500	100.656	100.594	100.495	6.250	99.564	99.509	99.386
6.625	101.061	100.994	100.900	6.375	99.834	99.780	99.656
6.750	101.662	101.590	101.501	6.500	100.103	100.033	99.947
6.875	102.103	102.026	101.942	6.625	100.451	100.396	100.292
7.000	102.434	102.351	102.272	6.750	100.675	100.605	100.518
7.125	102.921	102.833	102.696	6.875	100.857	100.786	100.700
7.250	103.657	103.352	103.220	7.000	101.008	100.938	100.852
7.375	104.018	103.719	103.592	7.125	100.366	100.329	100.266

Conventional Fixed Rate 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	-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

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

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 Miscellaneous LLPA Adjusters

Escrow Waiver	-0.25
Temporary Buydowns	-0.25
Lock Extension per Day	-0.025

BROKERS FIRST FUNDING

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

Conventional NOO Fixed Rate Sheet

Effective: 7/20/2026 10:49 PST

Conforming Balance 30 Yr Fixed				Conforming High Balance 30 YR Fixed			
Rate	15	30	45	Rate	15	30	45
5.000	95.586	95.436	95.286	5.000	95.461	95.311	95.161
5.125	96.290	96.140	95.990	5.125	96.165	96.015	95.865
5.250	96.979	96.829	96.679	5.250	96.854	96.704	96.554
5.375	97.652	97.502	97.352	5.375	97.527	97.377	97.227
5.500	98.309	98.159	98.009	5.500	98.184	98.034	97.884
5.625	98.953	98.803	98.653	5.625	98.828	98.678	98.528
5.750	99.584	99.434	99.284	5.750	99.386	99.236	99.086
5.875	100.201	100.051	99.901	5.875	99.926	99.776	99.626
6.000	100.805	100.655	100.505	6.000	100.454	100.304	100.154
6.125	101.395	101.245	101.095	6.125	100.971	100.821	100.671
6.250	101.972	101.822	101.672	6.250	101.476	101.326	101.176
6.375	102.536	102.386	102.236	6.375	101.969	101.819	101.669
6.500	103.086	102.936	102.786	6.500	102.461	102.311	102.161
6.625	103.614	103.464	103.314	6.625	102.989	102.839	102.689
6.750	104.122	103.972	103.822	6.750	103.497	103.347	103.197
6.875	104.608	104.458	104.308	6.875	103.983	103.833	103.683
7.000	105.073	104.923	104.773	7.000	104.448	104.298	104.148
7.125	105.517	105.367	105.217	7.125	104.892	104.742	104.592
7.250	105.938	105.788	105.638	7.250	105.313	105.163	105.013

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

BROKERS FIRST FUNDING

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

Conventional ARM Rate Sheet

Effective: 7/20/2026 10:49 PST

Conventional 5/6 ARM

Rate	15	30	45
5.000	97.554	97.547	97.518
5.125	97.907	97.895	97.864
5.250	98.219	98.202	98.168
5.375	98.576	98.554	98.518
5.500	98.922	98.895	98.856
5.625	99.250	99.218	99.176
5.750	99.526	99.489	99.444
5.875	99.738	99.696	99.649
6.000	99.952	99.906	99.856
6.125	100.166	100.115	100.061
6.250	100.368	100.312	100.256
6.375	100.570	100.509	100.450
6.500	100.664	100.598	100.537
6.625	100.421	100.407	100.350
6.750	100.549	100.535	100.478
6.875	100.324	100.261	100.198
7.000	100.351	100.288	100.225
7.125	100.052	99.967	99.877

Conventional 7/6 ARM

Rate	15	30	45
5.000	96.690	96.627	96.582
5.125	97.129	97.076	97.044
5.250	97.569	97.518	97.484
5.375	97.990	97.927	97.877
5.500	98.389	98.326	98.263
5.625	98.766	98.703	98.640
5.750	99.105	99.042	98.979
5.875	99.436	99.373	99.310
6.000	99.703	99.640	99.577
6.125	99.940	99.877	99.814
6.250	100.116	100.053	99.990
6.375	100.261	100.240	100.187
6.500	100.476	100.435	100.381
6.625	100.620	100.607	100.550
6.750	100.814	100.801	100.745
6.875	100.477	100.414	100.351
7.000	100.532	100.469	100.406
7.125	100.207	100.122	100.031

Conventional 10/6 ARM

Rate	15	30	45
5.000	95.797	95.728	95.691
5.125	96.294	96.228	96.190
5.250	96.797	96.735	96.696
5.375	97.313	97.255	97.214
5.500	97.804	97.748	97.705
5.625	98.242	98.191	98.146
5.750	98.655	98.608	98.561
5.875	99.014	98.971	98.923
6.000	99.337	99.299	99.249
6.125	99.579	99.546	99.494
6.250	99.815	99.786	99.731
6.375	100.038	100.013	99.956
6.500	100.251	100.229	100.170
6.625	100.438	100.420	100.359
6.750	100.641	100.623	100.563
6.875	100.031	99.968	99.905
7.000	100.098	100.035	99.972
7.125	99.925	99.840	99.749

Conventional 5/6 ARM HB

Rate	15	30	45
5.000	97.439	97.432	97.404
5.125	97.812	97.800	97.769
5.250	98.174	98.157	98.123
5.375	98.561	98.539	98.502
5.500	98.816	98.789	98.750
5.625	99.174	99.142	99.100
5.750	99.419	99.373	99.328
5.875	99.622	99.581	99.533
6.000	99.838	99.791	99.741
6.125	100.052	100.001	99.948
6.250	100.256	100.200	100.144
6.375	100.460	100.399	100.340
6.500	100.556	100.490	100.429
6.625	100.240	100.177	100.114
6.750	100.306	100.243	100.180
6.875	100.339	100.276	100.213
7.000	100.366	100.303	100.240
7.125	99.829	99.744	99.654

Conventional 7/6 ARM HB

Rate	15	30	45
5.000	96.555	96.492	96.434
5.125	96.999	96.987	96.956
5.250	97.509	97.492	97.458
5.375	98.031	98.009	97.972
5.500	98.336	98.309	98.269
5.625	98.631	98.583	98.541
5.750	98.970	98.907	98.844
5.875	99.301	99.238	99.175
6.000	99.568	99.505	99.442
6.125	99.805	99.742	99.679
6.250	100.031	99.975	99.919
6.375	100.405	100.344	100.285
6.500	100.666	100.600	100.538
6.625	100.254	100.191	100.128
6.750	100.294	100.231	100.168
6.875	100.342	100.279	100.216
7.000	100.397	100.334	100.271
7.125	99.984	99.899	99.808

Conventional 10/6 ARM HB

Rate	15	30	45
5.000	95.573	95.504	95.467
5.125	96.066	96.001	95.962
5.250	96.566	96.504	96.464
5.375	97.078	97.019	96.977
5.500	97.563	97.508	97.464
5.625	97.996	97.946	97.900
5.750	98.404	98.357	98.310
5.875	98.758	98.714	98.666
6.000	99.075	99.037	98.987
6.125	99.312	99.279	99.226
6.250	99.542	99.513	99.457
6.375	99.842	99.781	99.722
6.500	100.072	100.007	99.945
6.625	99.783	99.720	99.657
6.750	99.836	99.773	99.710
6.875	99.896	99.833	99.770
7.000	99.963	99.900	99.837
7.125	99.702	99.616	99.526

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

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

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 Miscellaneous LLPA Adjusters

Escrow Waiver	-0.25
Temporary Buydowns	-0.25
Lock Extension per Day	-0.025

BROKERS FIRST FUNDING

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

Home Ready Rate Sheet

Effective: 7/20/2026 10:49 PST

Home Ready 30 Yr Fixed			
Rate	15	30	45
5.000	93.627	93.568	93.546
5.125	94.251	94.191	94.170
5.250	95.454	95.394	95.355
5.375	96.050	95.991	95.952
5.500	96.705	96.626	96.602
5.625	97.241	97.181	97.143
5.750	97.825	97.746	97.701
5.875	98.365	98.286	98.241
6.000	98.902	98.823	98.778
6.125	99.368	99.289	99.245
6.250	100.002	99.904	99.853
6.375	100.484	100.386	100.335

Home Ready 20 Yr Fixed			
Rate	15	30	45
5.750	98.262	98.188	98.139
5.875	98.795	98.722	98.672
6.000	99.288	99.214	99.164
6.125	99.702	99.628	99.579
6.250	100.095	99.992	99.916
6.375	100.576	100.473	100.398
6.500	101.007	100.904	100.829
6.625	101.347	101.244	101.168
6.750	101.689	101.585	101.510
6.875	102.095	101.992	101.916
7.000	102.474	102.371	102.295
7.125	100.360	100.294	100.218
7.250	101.313	101.210	101.106
7.375	101.906	101.803	101.696

Home Ready 15 Yr Fixed			
Rate	15	30	45
5.000	96.852	96.805	96.757
5.125	97.124	97.077	97.029
5.250	97.879	97.816	97.753
5.375	98.255	98.192	98.129
5.500	98.726	98.663	98.600
5.625	99.028	98.966	98.902
5.750	99.411	99.348	99.285
5.875	99.776	99.714	99.650
6.000	99.967	99.904	99.841
6.125	100.100	100.046	99.990
6.250	100.423	100.369	100.313
6.375	100.725	100.670	100.614
6.500	100.991	100.937	100.881
6.625	100.963	100.916	100.868

Home Ready 10 Yr Fixed			
Rate	15	30	45
5.000	95.667	95.605	95.541
5.125	95.990	95.928	95.864
5.250	96.382	96.304	96.225
5.375	96.694	96.616	96.537
5.500	97.003	96.924	96.845
5.625	97.298	97.219	97.140
5.750	97.568	97.495	97.421
5.875	97.810	97.754	97.697
6.000	98.303	98.248	98.192
6.125	98.543	98.488	98.432
6.250	98.915	98.868	98.820
6.375	99.161	99.114	99.067

Home Ready Adjustments

Cumulative LLPA Caps	
Home Ready	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	-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

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

BFF
BROKERS FIRST FUNDING

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

Home Possible Rate Sheet

Effective: 7/20/2026 10:49 PST

Home Possible 30 Yr Fixed			
Rate	15	30	45
5.500	96.735	96.669	96.602
5.625	97.357	97.291	97.196
5.750	98.005	97.954	97.863
5.875	98.615	98.563	98.472
6.000	99.190	99.139	99.048
6.125	99.727	99.676	99.585
6.250	100.363	100.290	100.187
6.375	100.872	100.799	100.696
6.500	101.326	101.252	101.150
6.625	101.714	101.641	101.538
6.750	102.243	102.170	102.061
6.875	102.674	102.600	102.492
7.000	103.064	102.991	102.882
7.125	103.463	103.390	103.281

Home Possible 20 Yr Fixed			
Rate	15	30	45
5.500	97.728	97.694	97.596
5.625	98.155	98.101	98.029
5.750	98.923	98.869	98.799
5.875	99.375	99.321	99.251
6.000	99.825	99.771	99.703
6.125	100.246	100.192	100.123
6.250	100.095	99.992	99.916
6.375	100.576	100.496	100.398
6.500	101.068	101.006	100.907
6.625	101.448	101.381	101.287
6.750	101.897	101.825	101.736
6.875	102.301	102.224	102.140
7.000	102.810	102.727	102.648
7.125	103.140	103.052	102.978

Home Possible 15 Yr Fixed			
Rate	15	30	45
4.875	97.2658	97.2296	97.1827
5	97.692	97.6557	97.6089
5.125	98.093	98.0567	98.0098
5.25	98.6588	98.6149	98.5524
5.375	99.0668	99.0229	98.9604
5.5	99.4594	99.4155	99.353
5.625	99.8237	99.7798	99.7173
5.75	100.285	100.206	100.175
5.875	100.716	100.643	100.607
6	100.984	100.915	100.874
6.125	101.262	101.193	101.147
6.25	101.621	101.621	101.569
6.375	102.016	102.009	101.952
6.5	102.288	102.226	102.164
6.625	102.4431	102.385	102.3216

Home Possible 10 Yr Fixed			
Rate	15	30	45
4.875	96.858	96.830	96.813
5.000	97.298	97.221	97.173
5.125	97.842	97.809	97.780
5.250	98.212	98.179	98.151
5.375	98.834	98.790	98.527
5.500	99.201	99.157	98.897
5.625	99.472	99.396	99.346
5.750	99.873	99.796	99.747
5.875	100.253	100.176	100.127
6.000	100.544	100.467	100.417
6.125	100.854	100.777	100.728
6.250	101.235	101.158	101.108
6.375	101.595	101.519	101.469
6.500	101.863	101.786	101.737
6.625	102.128	102.057	102.007

Home Possible Adjustments

Cumulative LLPA Caps	
Home Possible	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	-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

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

BFF
BROKERS FIRST FUNDING

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

RefiNow Rate Sheet

Effective: 7/20/2026 10:49 PST

RefiNow 30 Yr Fixed			
Rate	15	30	45
5.250	95.183	95.222	95.107
5.375	95.794	95.839	95.722
5.500	96.515	96.566	96.446
5.625	97.045	97.045	96.925
5.750	97.691	97.684	97.599
5.875	98.314	98.279	98.187
6.000	98.892	98.852	98.765
6.125	99.377	99.331	99.249
6.250	99.970	99.919	99.810
6.375	100.502	100.445	100.341
6.500	101.032	100.970	100.871
6.625	101.315	101.300	101.191
6.750	101.850	101.777	101.700
6.875	102.301	102.223	102.139
7.000	102.708	102.626	102.546
7.125	103.040	102.952	102.878
7.250	103.665	103.572	103.440
7.375	104.142	104.044	103.917
7.500	104.275	104.171	104.062

RefiNow Adjustments

Cumulative LLPA Cap	
FTHB with AMI at or below 100% or 120% in designated High Cos	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	-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

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

BROKERS FIRST FUNDING

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

FHA Fixed Rate Sheet

Effective: 7/20/2026 10:49 PST

FHA 30 Yr Fixed				FHA 25 Yr Fixed				FHA 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.000	95.942	95.895	95.866	5.000	96.309	96.272	96.236	5.000	96.383	96.339	96.259
5.125	96.417	96.370	96.342	5.125	96.774	96.730	96.650	5.125	97.034	96.990	96.910
5.250	97.714	97.643	97.606	5.250	98.046	97.995	97.944	5.250	97.996	97.945	97.894
5.375	98.254	98.183	98.146	5.375	98.572	98.496	98.481	5.375	98.490	98.439	98.344
5.500	98.689	98.637	98.572	5.500	98.988	98.917	98.897	5.500	99.133	99.082	98.987
5.625	99.297	99.245	99.150	5.625	99.481	99.430	99.335	5.625	99.741	99.690	99.595
5.750	100.110	100.037	99.930	5.750	100.543	100.492	100.441	5.750	100.493	100.442	100.391
5.875	100.586	100.513	100.406	5.875	100.929	100.855	100.803	5.875	100.856	100.805	100.753
6.000	101.223	101.150	101.043	6.000	101.374	101.280	101.239	6.000	101.349	101.276	101.169
6.125	101.763	101.689	101.583	6.125	101.754	101.666	101.620	6.125	101.889	101.816	101.709
6.250	102.286	102.103	101.915	6.250	102.561	102.371	102.180	6.250	102.511	102.321	102.130
6.375	102.742	102.559	102.371	6.375	103.031	102.752	102.632	6.375	102.892	102.702	102.512
6.500	103.326	103.142	102.954	6.500	103.351	103.071	102.953	6.500	103.282	103.099	102.911
6.625	103.786	103.603	103.415	6.625	103.753	103.423	103.356	6.625	103.742	103.559	103.371
6.750	103.295	103.166	103.067	6.750	103.995	103.714	103.656	6.750	103.778	103.712	103.606
6.875	103.566	103.500	103.399	6.875	104.196	104.143	104.065	6.875	104.186	104.120	104.002
7.000	103.997	103.931	103.813	7.000	104.499	104.452	104.369	7.000	104.617	104.551	104.433
7.125	104.343	104.277	104.159	7.125	105.003	104.962	104.874	7.125	104.963	104.897	104.779
7.250	102.881	102.815	102.749	7.250	105.329	105.294	105.201	7.250	105.042	105.007	104.914
7.375	101.343	101.308	101.226	7.375	104.022	103.977	103.878	7.375	103.921	103.876	103.778
7.500	101.678	101.639	101.536	7.500	104.408	104.369	104.266	7.500	104.308	104.269	104.165
7.625	102.083	102.050	101.941	7.625	104.813	104.780	104.671	7.625	104.713	104.68	104.571
7.750	102.182	102.155	102.041	7.750	104.912	104.885	104.771	7.75	104.554	104.527	104.413

FHA 15 Yr Fixed				FHA 10 Yr Fixed				FHA 30 Yr Fixed HB			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.250	95.786	95.725	95.691	4.750	97.959	97.913	97.866	5.000	95.579	95.498	95.382
4.375	96.347	96.286	96.252	4.875	98.289	98.212	98.164	5.125	96.230	96.149	96.032
4.500	96.909	96.847	96.814	5.000	98.830	98.753	98.705	5.250	97.292	97.241	97.163
4.625	97.443	97.382	97.348	5.125	99.340	99.263	99.215	5.375	98.066	97.989	97.974
4.750	97.959	97.913	97.866	5.250	99.822	99.775	99.728	5.500	98.457	98.387	98.366
4.875	98.289	98.212	98.164	5.375	99.944	99.898	99.851	5.625	99.046	98.995	98.900
5.000	98.830	98.753	98.705	5.500	100.463	100.386	100.337	5.750	100.012	99.961	99.910
5.125	99.340	99.263	99.215	5.625	100.948	100.871	100.822	5.875	100.454	100.312	100.276
5.250	99.822	99.775	99.728	5.750	100.849	100.771	100.693	6.000	101.029	100.944	100.824
5.375	99.944	99.898	99.851	5.875	100.855	100.800	100.737	6.125	101.569	101.483	101.364
5.500	100.463	100.386	100.337	6.000	101.351	101.275	101.225	6.250	101.672	101.464	101.405
5.625	100.948	100.871	100.822	6.125	101.814	101.737	101.688	6.375	102.279	102.088	101.898
5.750	100.981	100.926	100.802	6.250	101.255	101.177	101.099	6.500	102.712	102.504	102.291
5.875	101.461	101.406	101.282	6.375	101.248	101.123	101.008	6.625	103.172	102.964	102.806
6.000	101.921	101.866	101.742	6.500	101.654	101.529	101.414	6.750	103.403	103.174	103.102
								6.875	103.285	103.232	103.154
								7.000	103.586	103.539	103.456
								7.125	104.113	104.072	103.984
								7.250	104.433	104.398	104.305
								7.375	101.465	101.420	101.322
								7.500	101.852	101.813	101.709

FHA 25 Yr Fixed HB			
Rate	15	30	45
5.250	97.292	97.241	97.163
5.375	98.066	97.989	97.974
5.500	98.457	98.387	98.366
5.625	99.046	98.995	98.900
5.750	100.012	99.961	99.910
5.875	100.454	100.312	100.276
6.000	101.029	100.944	100.824
6.125	101.569	101.483	101.364
6.250	101.672	101.464	101.405
6.375	102.279	102.088	101.898
6.500	102.712	102.504	102.291
6.625	103.172	102.964	102.806
6.750	103.403	103.174	103.102
6.875	103.285	103.232	103.154

FHA 20 Yr Fixed HB			
Rate	15	30	45
5.000	95.280	95.244	95.207
5.125	95.575	95.538	95.502
5.250	97.284	97.214	97.192
5.375	98.040	97.963	97.948
5.500	98.441	98.370	98.350
5.625	98.853	98.788	98.763
5.750	100.012	99.961	99.910
5.875	100.564	100.422	100.386
6.000	100.949	100.813	100.772
6.125	101.363	101.232	101.186
6.250	101.641	101.488	101.437
6.375	102.374	102.127	102.071
6.500	102.718	102.477	102.415
6.625	103.218	102.984	102.917

FHA 15 Yr Fixed HB			
Rate	15	30	45
5.250	96.360	96.305	96.180
5.375	96.845	96.791	96.666
5.500	97.335	97.281	97.156
5.625	97.809	97.754	97.629
5.750	97.911	97.856	97.732
5.875	98.391	98.336	98.212
6.000	98.851	98.796	98.672
6.125	99.289	99.234	99.110
6.250	98.314	98.248	98.182
6.375	98.346	98.280	98.214
6.500	98.724	98.658	98.592
6.625	98.895	98.829	98.763

FHA 30 Yr Fixed Streamline			
Rate	15	30	45
5.250	97.996	97.945	97.894
5.375	98.528	98.451	98.436
5.500	99.133	99.082	98.987
5.625	99.741	99.690	99.595
5.750	100.493	100.442	100.391
5.875	100.924	100.824	100.788
6.000	101.349	101.276	101.191
6.125	101.889	101.816	101.709
6.250	102.511	102.321	102.130
6.375	102.947	102.702	102.548
6.500	103.282	103.099	102.911
6.625	103.742	103.559	103.371
6.750	103.965	103.712	103.606
6.875	104.186	104.120	104.002
7.000	104.617	104.551	104.433

FHA 25 Yr Fixed Streamline			
Rate	15	30	45
5.250	97.996	97.945	97.894
5.375	98.528	98.451	98.436
5.500	99.133	99.082	98.987
5.625	99.741	99.690	99.595
5.750	100.493	100.442	100.391
5.875	100.924	100.824	100.788
6.000	101.349	101.276	101.191
6.125	101.889	101.816	101.709
6.250	102.511	102.321	102.130
6.375	102.947	102.702	102.548
6.500	103.282	103.099	102.911
6.625	103.742	103.559	103.371
6.750	103.965	103.712	103.606
6.875	104.186	104.120	104.002
7.000	104.617	104.551	104.433

FHA 20 Yr Fixed Streamline			
Rate	15	30	45
5.250	97.996	97.945	97.894
5.375	98.490	98.439	98.344
5.500	99.133	99.082	98.987
5.625	99.741	99.690	99.595
5.750	100.493	100.442	100.391
5.875	100.856	100.805	100.753
6.000	101.349	101.276	101.169
6.125	101.889	101.816	101.709
6.250	102.511	102.321	102.130
6.375	102.892	102.702	102.512
6.500	103.282	103.099	102.911
6.625	103.742	103.559	103.371
6.750	103.778	103.712	103.606
6.875	104.186	104.120	104.002
7.000	104.617	104.551	104.433

FHA 15 Yr Fixed Streamline			
Rate	15	30	45
4.500	96.909	96.847	96.814
4.625	97.443	97.382	97.348
4.750	97.959	97.913	97.866
4.875	98.289	98.212	98.164
5.000	98.830	98.753	98.705
5.125	99.340	99.263	99.215
5.250	99.822	99.775	99.728
5.375	99.944	99.898	99.851
5.500	100.463	100.386	100.337
5.625	100.948	100.871	100.822
5.750	100.981	100.926	100.802
5.875	101.461	101.406	101.282
6.000	101.921	101.866	101.742

FHA 10 Yr Fixed Streamline			
Rate	15	30	45
4.250	95.786	95.725	95.691
4.375	96.347	96.286	96.252
4.500	96.909	96.847	96.814
4.625	97.443	97.382	97.348
4.750	97.736	97.659	97.611
4.875	98.289	98.212	98.164
5.000	98.830	98.753	98.705
5.125	99.340	99.263	99.215
5.250	99.406	99.329	99.280
5.375	99.940	99.863	99.813
5.500	100.463	100.386	100.337
5.625	100.948	100.871	100.822
5.750	100.346	100.269	100.220

FHA 30 Yr Fixed Streamline HB			
Rate	15	30	45
5.250	97.480	97.397	97.315
5.375	98.217	98.141	98.126
5.500	98.653	98.582	98.562
5.625	99.128	99.045	98.962
5.750	100.012	99.961	99.910
5.875	100.452	100.310	100.274
6.000	101.029	100.944	100.824
6.125	101.569	101.483	101.364
6.250	101.831	101.732	101.634
6.375	102.279	102.088	101.961
6.500	102.712	102.504	102.355
6.625	103.184	102.964	102.882
6.750	103.496	103.366	103.236

FHA 25 Yr Fixed Streamline HB

Rate	15	30	45
5.250	97.480	97.397	97.315
5.375	98.217	98.141	98.126
5.500	98.653	98.582	98.562
5.625	99.128	99.045	98.962
5.750	100.012	99.961	99.910
5.875	100.452	100.310	100.274
6.000	101.029	100.944	100.824
6.125	101.569	101.483	101.364
6.250	101.831	101.732	101.634
6.375	102.279	102.088	101.961
6.500	102.712	102.504	102.355
6.625	103.184	102.964	102.882
6.750	103.496	103.366	103.236
6.875	103.362	103.309	103.231

FHA 20 Yr Fixed Streamline HB

Rate	15	30	45
5.250	97.265	97.214	97.163
5.375	98.066	97.989	97.974
5.500	98.457	98.386	98.366
5.625	98.805	98.740	98.715
5.750	100.012	99.961	99.910
5.875	100.454	100.312	100.276
6.000	100.858	100.721	100.680
6.125	101.287	101.157	101.111
6.250	101.624	101.457	101.405
6.375	102.279	102.088	101.898
6.500	102.563	102.322	102.261
6.625	103.107	102.873	102.806
6.750	103.403	103.174	103.102
6.875	103.285	103.232	103.154

FHA 15 Yr Fixed Streamline HB

Rate	15	30	45
5.500	94.894	94.615	94.567
5.625	94.542	94.263	94.216
5.750	93.296	93.219	93.170
5.875	93.805	93.728	93.679
6.000	94.301	94.225	94.175
6.125	94.764	94.687	94.638
6.250	94.146	94.070	94.021
6.375	93.055	92.715	92.637
6.500	93.333	92.993	92.915
6.625	92.834	92.493	92.415

Government Adjustments

FICO	
> 720+	0.25
680 - 720	0.125
660 - 679	0
640 - 659	-0.25
620 - 639	-0.75
600 - 619	-1.25
580 - 599	-1.5
550 - 579	-4.5
< 550	-5.5
No FICO Score	-4.5

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

Other Adjustments	
2 Unit	-0.5
3-4 units	-1
MFH	-1.75
Non-Owner/2nd Home (Streamline or IRRRL on	-1.5
Temporary BuyDown*	N/A
Manual Underwrite	-0.375
Lock Extension per Day	-0.025
Temporary Buydowns	-0.25

BROKERS FIRST FUNDING

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

USDA Fixed Rate Sheet

USDA 30 Yr Fixed				USDA 30 Yr Fixed Streamline			
Rate	15	30	45	Rate	15	30	45
5.000	96.424	96.466	96.429	5	96.4242	96.4657	96.4291
5.125	96.813	96.854	96.818	5.125	96.8128	96.8543	96.8177
5.250	98.107	98.165	98.114	5.25	98.107	98.1651	98.1139
5.375	98.540	98.598	98.546	5.375	98.5395	98.5976	98.5464
5.500	99.115	99.173	99.121	5.5	99.1145	99.1726	99.1214
5.625	99.526	99.584	99.533	5.625	99.5258	99.5839	99.5326
5.750	100.565	100.556	100.505	5.75	100.565	100.5558	100.5045
5.875	101.042	100.974	100.926	5.875	101.042	100.974	100.926
6.000	101.496	101.432	101.381	6	101.496	101.432	101.3807
6.125	101.916	101.866	101.815	6.125	101.916	101.8658	101.8145
6.250	103.023	102.719	102.643	6.25	103.023	102.719	102.643
6.375	103.434	103.157	103.055	6.375	103.434	103.157	103.055
6.500	103.810	103.506	103.431	6.5	103.81	103.5061	103.431
6.625	104.183	103.894	103.804	6.625	104.183	103.8936	103.804

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

BROKERS FIRST FUNDING

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

VA Fixed Rate Sheet

Effective: 7/20/2026 10:49 PST

VA 30 Yr Fixed

Rate	15	30	45
4.875	95.594	95.557	95.521
5.000	96.054	96.018	95.981
5.125	96.364	96.327	96.291
5.250	98.015	97.964	97.913
5.375	98.334	98.283	98.231
5.500	98.784	98.733	98.681
5.625	99.103	99.051	99.000
5.750	100.387	100.336	100.285
5.875	100.593	100.542	100.491
6.000	101.043	100.992	100.941
6.125	101.248	101.186	101.135
6.250	102.324	102.133	101.943
6.375	102.301	102.103	101.905
6.500	102.721	102.515	102.339
6.625	102.945	102.739	102.563
6.750	103.535	103.477	103.418
6.875	103.340	103.278	103.197
7.000	103.823	103.734	103.676
7.125	103.553	103.487	103.421
7.250	103.678	103.612	103.546
7.375	103.176	103.166	103.049
7.500	103.544	103.534	103.417
7.625	103.068	103.058	102.940

VA 25 Yr Fixed

Rate	15	30	45
4.875	95.594	95.557	95.521
5.000	96.054	96.018	95.981
5.125	96.364	96.327	96.291
5.250	98.015	97.964	97.913
5.375	98.334	98.283	98.231
5.500	98.784	98.733	98.681
5.625	99.103	99.051	99.000
5.750	100.387	100.336	100.285
5.875	100.593	100.542	100.491
6.000	101.043	100.992	100.941
6.125	101.248	101.186	101.135
6.250	102.324	102.133	101.943
6.375	102.191	101.985	101.809
6.500	102.721	102.515	102.339
6.625	102.945	102.739	102.563
6.750	103.535	103.477	103.418
6.875	103.340	103.278	103.197
7.000	103.823	103.734	103.676
7.125	103.325	103.300	103.198
7.250	103.013	103.003	102.885
7.375	103.176	103.166	103.049
7.500	103.544	103.534	103.417
7.625	103.068	103.058	102.940

VA 20 Yr Fixed

Rate	15	30	45
4.875	95.594	95.557	95.521
5.000	96.054	96.018	95.981
5.125	96.364	96.327	96.291
5.250	98.015	97.964	97.913
5.375	98.334	98.283	98.231
5.500	98.784	98.733	98.681
5.625	99.103	99.051	99.000
5.750	100.387	100.336	100.285
5.875	100.593	100.542	100.491
6.000	101.043	100.992	100.941
6.125	101.237	101.186	101.135
6.250	102.324	102.133	101.943
6.375	102.191	101.985	101.809
6.500	102.721	102.515	102.339
6.625	102.945	102.739	102.563
6.750	103.535	103.477	103.418
6.875	103.378	103.296	103.283
7.000	103.823	103.734	103.676
7.125	103.325	103.300	103.198
7.250	103.013	103.003	102.885
7.375	103.176	103.166	103.049
7.500	103.544	103.534	103.417
7.625	103.068	103.058	102.940

VA 15 Yr Fixed

Rate	15	30	45
4.250	95.786	95.725	95.691
4.375	96.347	96.286	96.252
4.500	96.909	96.847	96.814
4.625	97.443	97.382	97.348
4.750	97.991	97.944	97.897
4.875	98.289	98.212	98.164
5.000	98.830	98.753	98.705
5.125	99.340	99.263	99.215
5.250	99.697	99.650	99.603
5.375	99.940	99.863	99.813
5.500	100.463	100.386	100.337
5.625	100.948	100.871	100.822
5.750	100.568	100.490	100.412
5.875	100.855	100.778	100.729
6.000	101.351	101.275	101.225

VA 10 Yr Fixed

Rate	15	30	45
4.250	95.786	95.725	95.691
4.375	96.347	96.286	96.252
4.500	96.909	96.847	96.814
4.625	97.443	97.382	97.348
4.750	97.736	97.659	97.611
4.875	98.289	98.212	98.164
5.000	98.830	98.753	98.705
5.125	99.340	99.263	99.215
5.250	99.406	99.329	99.280
5.375	99.940	99.863	99.813
5.500	100.463	100.386	100.337
5.625	100.948	100.871	100.822
5.750	100.421	100.377	100.314
5.875	100.855	100.778	100.729
6.000	101.351	101.275	101.225

VA 30 Yr Fixed HB

Rate	15	30	45
5.250	97.484	97.433	97.381
5.375	97.553	97.501	97.450
5.500	97.953	97.901	97.850
5.625	98.321	98.270	98.219
5.750	100.106	100.055	100.003
5.875	100.062	100.011	99.960
6.000	100.462	100.411	100.360
6.125	100.706	100.655	100.603
6.250	101.436	101.246	101.055
6.375	101.404	101.213	101.023
6.500	101.657	101.434	101.258
6.625	101.864	101.658	101.482
6.750	100.960	100.902	100.843
6.875	100.697	100.608	100.549
7.000	101.179	101.090	101.032
7.125	100.523	100.464	100.406
7.250	98.300	98.100	97.983
7.375	98.693	98.494	98.376
7.500	99.061	98.862	98.744

VA 25 Yr Fixed HB

Rate	15	30	45
5.125	95.556	95.520	95.483
5.250	97.484	97.433	97.381
5.375	97.553	97.501	97.450
5.500	97.953	97.901	97.850
5.625	98.321	98.270	98.219
5.750	100.106	100.055	100.003
5.875	100.062	100.011	99.960
6.000	100.462	100.411	100.360
6.125	100.706	100.655	100.603
6.250	101.436	101.246	101.055
6.375	101.404	101.213	101.023
6.500	101.657	101.434	101.258
6.625	101.864	101.658	101.482
6.750	100.960	100.902	100.843

VA 20 Yr Fixed HB

Rate	15	30	45
5.000	95.050	95.014	94.977
5.125	95.556	95.520	95.483
5.250	97.484	97.433	97.381
5.375	97.553	97.501	97.450
5.500	97.953	97.901	97.850
5.625	98.321	98.270	98.219
5.750	100.106	100.055	100.003
5.875	100.062	100.011	99.960
6.000	100.462	100.411	100.360
6.125	100.706	100.655	100.603
6.250	101.436	101.246	101.055
6.375	101.404	101.213	101.023
6.500	101.657	101.315	101.216
6.625	101.943	101.622	101.570

VA 15 Yr Fixed HB

Rate	15	30	45
5.500	95.823	95.772	95.721
5.625	96.239	96.187	96.136
5.750	97.296	97.245	97.194
5.875	97.529	97.478	97.427
6.000	97.658	97.607	97.555
6.125	97.821	97.770	97.719
6.250	98.314	98.248	98.182
6.375	98.346	98.280	98.214
6.500	98.724	98.658	98.592
6.625	98.895	98.829	98.763

VA 30 Yr Fixed IRRRL

Rate	15	30	45
5.000	96.054	96.018	95.981
5.125	96.364	96.327	96.291
5.250	98.015	97.964	97.913
5.375	98.334	98.283	98.231
5.500	98.784	98.733	98.681
5.625	99.103	99.051	99.000
5.750	100.387	100.336	100.285
5.875	100.593	100.542	100.491
6.000	101.043	100.992	100.941
6.125	101.248	101.186	101.135
6.250	102.324	102.133	101.943
6.375	102.301	102.103	101.905
6.500	102.752	102.515	102.389
6.625	102.945	102.739	102.563

VA 25 Yr Fixed IRRRL

Rate	15	30	45
5.000	96.054	96.018	95.981
5.125	96.364	96.327	96.291
5.250	98.015	97.964	97.913
5.375	98.334	98.283	98.231
5.500	98.784	98.733	98.681
5.625	99.103	99.051	99.000
5.750	100.387	100.336	100.285
5.875	100.593	100.542	100.491
6.000	101.043	100.992	100.941
6.125	101.248	101.186	101.135
6.250	102.324	102.133	101.943
6.375	102.232	101.985	101.869
6.500	102.752	102.515	102.389
6.625	102.945	102.739	102.563

VA 20 Yr Fixed IRRRL

Rate	15	30	45
5.000	96.054	96.018	95.981
5.125	96.364	96.327	96.291
5.250	98.015	97.964	97.913
5.375	98.334	98.283	98.231
5.500	98.784	98.733	98.681
5.625	99.103	99.051	99.000
5.750	100.387	100.336	100.285
5.875	100.593	100.542	100.491
6.000	101.043	100.992	100.941
6.125	101.237	101.186	101.135
6.250	102.324	102.133	101.943
6.375	102.232	101.985	101.869
6.500	102.752	102.515	102.389
6.625	102.945	102.739	102.563

VA 15 Yr Fixed IRRRL

Rate	15	30	45
4.500	96.909	96.847	96.814
4.625	97.443	97.382	97.348
4.750	97.991	97.944	97.897
4.875	98.289	98.212	98.164
5.000	98.830	98.753	98.705
5.125	99.340	99.263	99.215
5.250	99.697	99.650	99.603
5.375	99.940	99.863	99.813
5.500	100.463	100.386	100.337
5.625	100.948	100.871	100.822
5.750	100.568	100.490	100.412
5.875	100.855	100.778	100.729
6.000	101.351	101.275	101.225
6.125	101.814	101.737	101.688

VA 10 Yr Fixed IRRRL

Rate	15	30	45
4.500	96.909	96.847	96.814
4.625	97.443	97.382	97.348
4.750	97.736	97.659	97.611
4.875	98.289	98.212	98.164
5.000	98.830	98.753	98.705
5.125	99.340	99.263	99.215
5.250	99.406	99.329	99.280
5.375	99.940	99.863	99.813
5.500	100.463	100.386	100.337
5.625	100.948	100.871	100.822
5.750	100.421	100.377	100.314
5.875	100.855	100.778	100.729
6.000	101.351	101.275	101.225
6.125	101.814	101.737	101.688

VA 30 Yr Fixed HB IRRRL

Rate	15	30	45
5.000	95.050	95.014	94.977
5.125	95.556	95.520	95.483
5.250	97.484	97.433	97.381
5.375	97.553	97.501	97.450
5.500	97.953	97.901	97.850
5.625	98.321	98.270	98.219
5.750	100.106	100.055	100.003
5.875	100.062	100.011	99.960
6.000	100.462	100.411	100.360
6.125	100.706	100.655	100.603
6.250	101.436	101.246	101.055
6.375	101.404	101.213	101.023
6.500	101.657	101.434	101.258
6.625	101.864	101.658	101.482

VA 25 Yr Fixed HB IRRRL			
Rate	15	30	45
5.000	95.050	95.014	94.977
5.125	95.556	95.520	95.483
5.250	97.484	97.433	97.381
5.375	97.553	97.501	97.450
5.500	97.953	97.901	97.850
5.625	98.321	98.270	98.219
5.750	100.106	100.055	100.003
5.875	100.062	100.011	99.960
6.000	100.462	100.411	100.360
6.125	100.706	100.655	100.603
6.250	101.436	101.246	101.055
6.375	101.404	101.213	101.023
6.500	101.657	101.434	101.258
6.625	101.864	101.658	101.482

VA 20 Yr Fixed HB IRRRL			
Rate	15	30	45
5.000	95.050	95.014	94.977
5.125	95.556	95.520	95.483
5.250	97.484	97.433	97.381
5.375	97.553	97.501	97.450
5.500	97.953	97.901	97.850
5.625	98.321	98.270	98.219
5.750	100.106	100.055	100.003
5.875	100.062	100.011	99.960
6.000	100.462	100.411	100.360
6.125	100.706	100.655	100.603
6.250	101.436	101.246	101.055
6.375	101.404	101.213	101.023
6.500	101.657	101.434	101.258
6.625	101.864	101.658	101.482

VA 15 Yr Fixed HB IRRRL			
Rate	15	30	45
5.500	95.823	95.772	95.721
5.625	96.239	96.187	96.136
5.750	97.296	97.245	97.194
5.875	97.529	97.478	97.427
6.000	97.658	97.607	97.555
6.125	97.821	97.770	97.719
6.250	98.314	98.248	98.182
6.375	98.346	98.280	98.214
6.500	98.724	98.658	98.592
6.625	98.895	98.829	98.763

Government Adjustments

FICO	
> 720+	0.125
680 - 720	0
660 - 679	-0.25
640 - 659	-0.5
620 - 639	-1.25
600 - 619	-1.5
580 - 599	-2

Loan Amount Adjustments	
$75K - $99,999	-0.75
$100K - $150K	-0.375
$1M - $1,499,999 (VA Only)	-1.75
$1.5M - $2M (VA Only)	-2.5

Other Adjustments	
2 Unit	-0.5
3-4 units	-1
MFH	-1.75
Cash out > 90% LTV	-2
Non-Owner/2nd Home (Streamline or IRRRL on	-1.5
VA IRRRL (95.01 - 110 LTV)	-1.25
VA IRRRL (>110 - 125% LTV)	-2.25
Temporary BuyDown*	N/A
Manual Underwrite	-0.375
Lock Extension per Day	-0.025
Temporary Buydowns	-0.25

BROKERS FIRST FUNDING

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

FHA DPA Fixed Rate Sheet

Effective: 7/20/2026 10:49 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	100.578	100.282	99.982	6.750	98.609	98.313	98.013	6.625	98.578	98.282	97.982
6.750	101.109	100.813	100.513	6.875	98.155	97.984	97.684	6.750	99.109	98.813	98.513
6.875	100.655	100.484	100.184	7.000	98.676	98.505	98.205	6.875	98.655	98.484	98.184
7.000	101.176	101.005	100.705	7.125	99.186	99.015	98.715	7.000	99.176	99.005	98.705
7.125	101.686	101.515	101.215	7.250	99.677	99.506	99.206	7.125	99.686	99.515	99.215
7.250	102.177	102.006	101.706	7.375	99.948	99.747	99.447	7.250	100.177	100.006	99.706
7.375	102.448	102.247	101.947	7.500	100.439	100.238	99.938	7.375	100.448	100.247	99.947
7.500	102.939	102.738	102.438	7.625	100.909	100.708	100.408	7.500	100.939	100.738	100.438
7.625	103.409	103.208	102.908	7.750	101.360	101.159	100.859	7.625	101.409	101.208	100.908
7.750	103.860	103.659	103.359	7.875	99.450	99.235	98.935	7.750	101.860	101.659	101.359
7.875	101.950	101.735	101.435	8.000	99.901	99.686	99.386	7.875	99.950	99.735	99.435
8.000	102.401	102.186	101.886	8.125	100.321	100.106	99.806	8.000	100.401	100.186	99.886
8.125	102.821	102.606	102.306	8.250	100.742	100.527	100.227	8.125	100.821	100.606	100.306

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	96.234	95.938	95.638	6.625	99.828	99.532	99.232	6.625	97.828	97.532	97.232
6.875	95.780	95.609	95.309	6.750	100.359	100.063	99.763	6.750	98.359	98.063	97.763
7.000	96.301	96.130	95.830	6.875	99.905	99.734	99.434	6.875	97.905	97.734	97.434
7.125	96.811	96.640	96.340	7.000	100.426	100.255	99.955	7.000	98.426	98.255	97.955
7.250	97.302	97.131	96.831	7.125	100.936	100.765	100.465	7.125	98.936	98.765	98.465
7.375	97.573	97.372	97.072	7.250	101.427	101.256	100.956	7.250	99.427	99.256	98.956
7.500	98.064	97.863	97.563	7.375	101.698	101.497	101.197	7.375	99.698	99.497	99.197
7.625	98.534	98.333	98.033	7.500	102.189	101.988	101.688	7.500	100.189	99.988	99.688
7.750	98.985	98.784	98.484	7.625	102.659	102.458	102.158	7.625	100.659	100.458	100.158
7.875	97.075	96.860	96.560	7.750	103.110	102.909	102.609	7.750	101.110	100.909	100.609
8.000	97.526	97.311	97.011	7.875	101.200	100.985	100.685	7.875	99.200	98.985	98.685
8.125	97.946	97.731	97.431	8.000	101.651	101.436	101.136	8.000	99.651	99.436	99.136
8.250	98.367	98.152	97.852	8.125	102.071	101.856	101.556	8.125	100.071	99.856	99.556

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.