



BFF

BROKERS FIRST FUNDING

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:

8/4/26 8:21 AM

Table of Contents	
Page	Product
1	Cover Page
2	Conventional Fixed
5	Conventional ARM
7	Home Ready
9	Home Possible
11	RefiNow
13	FHA Fixed
16	VA Fixed
19	FHA DPA Fixed

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/](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	



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

Conventional Fixed Rate Sheet

Effective: 8/4/2026 8:21 PST

Conventional 30 Yr Fixed				Conventional 25 Yr Fixed				Conventional 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.250	94.672	94.547	94.507	5.250	94.739	94.665	94.619	5.125	95.299	95.180	95.137
5.375	95.256	95.156	95.125	5.375	95.369	95.291	95.242	5.250	96.070	95.956	95.916
5.500	95.931	95.831	95.799	5.500	96.084	96.001	95.948	5.375	96.642	96.514	96.465
5.625	96.496	96.413	96.365	5.625	96.569	96.486	96.433	5.500	97.174	97.042	96.990
5.750	97.222	97.128	97.076	5.750	97.374	97.322	97.263	5.625	97.861	97.764	97.711
5.875	97.770	97.669	97.627	5.875	97.952	97.895	97.832	5.750	98.604	98.511	98.457
6.000	98.373	98.270	98.230	6.000	98.503	98.426	98.360	5.875	99.255	99.148	99.112
6.125	98.893	98.795	98.749	6.125	99.023	98.925	98.879	6.000	99.845	99.742	99.701
6.250	99.519	99.379	99.328	6.250	99.649	99.547	99.474	6.125	100.225	100.127	100.081
6.375	100.039	99.936	99.860	6.375	100.169	100.065	99.988	6.250	100.248	100.108	100.057
6.500	100.584	100.454	100.392	6.500	100.714	100.584	100.522	6.375	100.845	100.710	100.654
6.625	100.979	100.905	100.830	6.625	101.061	100.975	100.895	6.500	101.366	101.236	101.175
6.750	101.390	101.309	101.224	6.750	101.613	101.528	101.440	6.625	101.382	101.257	101.190
6.875	101.910	101.811	101.733	6.875	102.055	101.965	101.874	6.750	101.489	101.385	101.313
7.000	102.331	102.236	102.154	7.000	102.461	102.378	102.295	6.875	101.941	101.841	101.764
7.125	102.744	102.669	102.582	7.125	102.874	102.799	102.712	7.000	102.618	102.523	102.441
7.250	103.316	103.247	103.154	7.250	103.446	103.377	103.284	7.125	102.839	102.765	102.677
7.375	103.694	103.629	103.531	7.375	103.824	103.759	103.661	7.250	103.452	103.382	103.289
7.500	104.128	104.068	103.965	7.500	104.258	104.198	104.095	7.375	103.809	103.744	103.646
7.625	104.426	104.371	104.262	7.625	104.556	104.501	104.392	7.500	104.268	104.208	104.104
7.750	104.900	104.900	104.836	7.750	104.900	104.900	104.900	7.625	104.703	104.648	104.540
7.875	104.900	104.900	104.900	7.875	105.101	105.115	105.007	7.750	104.900	104.900	104.900
8.000	104.900	104.900	104.900	8.000	104.900	104.900	104.900	7.875	105.034	104.997	104.900
8.125	104.909	104.900	104.900	8.125	104.900	104.900	104.900	8.000	104.900	104.900	104.900
8.250	104.925	104.851	104.776								
Conventional 15 Yr Fixed				Conventional 10 Yr Fixed				Conventional 30 Yr Fixed HB			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.625	95.947	95.877	95.858	4.625	96.447	96.447	96.307	5.250	94.534	94.410	94.364
4.750	96.531	96.531	96.402	4.750	97.261	97.261	97.157	5.375	95.164	95.036	94.986
4.875	97.050	97.050	96.920	4.875	97.741	97.741	97.611	5.500	95.789	95.656	95.604
5.000	97.369	97.322	97.275	5.000	98.071	98.071	97.977	5.625	96.304	96.171	96.118
5.125	97.881	97.806	97.778	5.125	98.478	98.474	98.384	5.750	97.120	97.018	96.958
5.250	98.402	98.348	98.292	5.250	98.905	98.896	98.810	5.875	97.697	97.591	97.528
5.375	98.821	98.766	98.711	5.375	99.323	99.308	99.227	6.000	98.252	98.142	98.075
5.500	99.226	99.171	99.115	5.500	99.658	99.639	99.562	6.125	98.712	98.601	98.534
5.625	99.616	99.561	99.506	5.625	99.760	99.735	99.663	6.250	99.457	99.338	99.279
5.750	100.070	100.040	99.957	5.750	100.114	100.083	100.000	6.375	99.941	99.810	99.733
5.875	100.507	100.471	100.393	5.875	100.508	100.472	100.394	6.500	100.456	100.320	100.239
6.000	100.798	100.757	100.683	6.000	100.701	100.661	100.587	6.625	100.844	100.708	100.628
6.125	101.001	100.945	100.875	6.125	100.993	100.947	100.878	6.750	101.337	101.231	101.159
6.250	101.393	101.342	101.214	6.250	101.345	101.294	101.167	6.875	101.852	101.752	101.675
6.375	101.754	101.697	101.574	6.375	101.578	101.522	101.399	7.000	102.223	102.143	102.061
6.500	102.022	101.960	101.842	6.500	101.931	101.869	101.751	7.125	102.723	102.723	102.636
6.625	102.291	102.207	102.079	6.625	102.012	101.946	101.879	7.250	103.306	103.306	103.213
6.750	102.481	102.409	102.347	6.750	102.414	102.342	102.279	7.375	103.653	103.653	103.555
6.875	103.013	102.936	102.878	6.875	102.968	102.891	102.833	7.500	104.035	104.035	103.931
7.000	103.214	103.132	103.078	7.000	103.160	103.077	103.024	7.625	104.215	104.215	104.107
7.125	102.796	102.734	102.671	7.125	99.664	99.601	99.543	7.750	101.493	101.361	101.221
7.250	102.487	102.417	102.345	7.250	99.494	99.423	99.340	7.875	101.721	101.589	101.449
7.375	102.695	102.625	102.554	7.375	99.622	99.551	99.467	8.000	101.915	101.783	101.643
								8.125	102.093	101.961	101.821

Conventional 20 Yr Fixed HB				Conventional 15 Yr Fixed HB									
Rate	15	30	45	Rate	15	30	45						
5.500	94.945	94.855	94.790	5.250	97.159	97.088	97.017						
5.625	95.755	95.665	95.601	5.375	97.565	97.494	97.423						
5.750	96.543	96.453	96.388	5.500	97.949	97.878	97.807						
5.875	97.100	97.010	96.946	5.625	98.303	98.233	98.162						
6.000	97.955	97.805	97.764	5.750	98.650	98.579	98.508						
6.125	98.821	98.676	98.630	5.875	98.962	98.892	98.821						
6.250	99.492	99.352	99.301	6.000	99.253	99.183	99.112						
6.375	100.011	99.877	99.820	6.125	99.502	99.431	99.360						
6.500	100.515	100.385	100.323	6.250	99.415	99.331	99.202						
6.625	100.897	100.772	100.706	6.375	99.700	99.617	99.488						
6.750	101.492	101.388	101.316	6.500	100.006	99.940	99.845						
6.875	101.971	101.871	101.794	6.625	100.365	100.285	100.190						
7.000	102.344	102.259	102.177	6.750	100.603	100.538	100.442						
7.125	102.795	102.795	102.708	6.875	100.810	100.744	100.649						
7.250	103.327	103.327	103.234	7.000	101.006	100.940	100.845						
7.375	103.728	103.728	103.629	7.125	100.413	100.335	100.257						
Conventional Fixed Rate Adjustments													
Cumulative LLPA Cap													
FTHB with AMI at or below 100% or 120% in designated High Cost Areas0													
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				

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: 8/4/2026 8:21 PST

Conforming Balance 30 Yr Fixed				Conforming High Balance 30 YR Fixed			
Rate	15	30	45	Rate	15	30	45
5.000	94.887	94.737	94.587	5.000	94.762	94.612	94.462
5.125	95.601	95.451	95.301	5.125	95.476	95.326	95.176
5.250	96.302	96.152	96.002	5.250	96.177	96.027	95.877
5.375	96.991	96.841	96.691	5.375	96.866	96.716	96.566
5.500	97.667	97.517	97.367	5.500	97.542	97.392	97.242
5.625	98.329	98.179	98.029	5.625	98.204	98.054	97.904
5.750	98.977	98.827	98.677	5.750	98.852	98.702	98.552
5.875	99.611	99.461	99.311	5.875	99.410	99.260	99.110
6.000	100.231	100.081	99.931	6.000	99.952	99.802	99.652
6.125	100.839	100.689	100.539	6.125	100.484	100.334	100.184
6.250	101.435	101.285	101.135	6.250	101.005	100.855	100.705
6.375	102.018	101.868	101.718	6.375	101.516	101.366	101.216
6.500	102.589	102.439	102.289	6.500	102.016	101.866	101.716
6.625	103.143	102.993	102.843	6.625	102.518	102.368	102.218
6.750	103.678	103.528	103.378	6.750	103.053	102.903	102.753
6.875	104.194	104.044	103.894	6.875	103.569	103.419	103.269
7.000	104.693	104.543	104.393	7.000	104.068	103.918	103.768
7.125	105.171	105.021	104.871	7.125	104.546	104.396	104.246
7.250	105.628	105.478	105.328	7.250	105.003	104.853	104.703

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: 8/4/2026 8:21 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	97.488	97.447	97.365	5.000	96.400	96.337	96.274	5.000	95.488	95.420	95.326
5.125	97.882	97.836	97.751	5.125	96.860	96.794	96.719	5.125	95.977	95.916	95.841
5.250	98.220	98.169	98.080	5.250	97.318	97.250	97.168	5.250	96.479	96.412	96.343
5.375	98.583	98.528	98.435	5.375	97.730	97.665	97.617	5.375	96.942	96.870	96.808
5.500	98.934	98.875	98.779	5.500	98.166	98.096	98.052	5.500	97.429	97.351	97.295
5.625	99.269	99.205	99.106	5.625	98.579	98.504	98.466	5.625	97.970	97.887	97.838
5.750	99.526	99.458	99.355	5.750	98.955	98.875	98.842	5.750	98.467	98.380	98.337
5.875	99.771	99.698	99.592	5.875	99.246	99.161	99.135	5.875	98.874	98.782	98.745
6.000	99.974	99.897	99.787	6.000	99.528	99.437	99.416	6.000	99.231	99.134	99.103
6.125	100.270	100.188	100.075	6.125	99.783	99.688	99.671	6.125	99.481	99.379	99.355
6.250	100.527	100.440	100.324	6.250	100.032	99.944	99.914	6.250	99.731	99.623	99.601
6.375	100.765	100.674	100.554	6.375	100.409	100.318	100.197	6.375	99.982	99.869	99.847
6.500	100.912	100.816	100.693	6.500	100.736	100.641	100.517	6.500	100.217	100.098	100.076
6.625	100.490	100.372	100.357	6.625	100.669	100.550	100.534	6.625	100.413	100.288	100.267
6.750	100.627	100.503	100.487	6.750	100.877	100.752	100.735	6.750	100.630	100.499	100.478
6.875	100.195	100.132	100.069	6.875	100.295	100.232	100.169	6.875	99.930	99.867	99.805
7.000	100.233	100.170	100.107	7.000	100.338	100.275	100.212	7.000	99.989	99.926	99.864
7.125	99.946	99.857	99.763	7.125	100.045	99.956	99.862	7.125	99.734	99.645	99.551

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	97.372	97.330	97.248	5.000	96.415	96.352	96.289	5.000	95.391	95.324	95.230
5.125	97.766	97.720	97.634	5.125	96.852	96.789	96.726	5.125	95.871	95.803	95.709
5.250	98.143	98.092	98.003	5.250	97.327	97.277	97.188	5.250	96.330	96.262	96.169
5.375	98.535	98.480	98.388	5.375	97.853	97.798	97.705	5.375	96.782	96.727	96.634
5.500	98.857	98.797	98.702	5.500	98.264	98.204	98.109	5.500	97.230	97.171	97.075
5.625	99.171	99.107	99.008	5.625	98.602	98.538	98.439	5.625	97.726	97.644	97.594
5.750	99.408	99.339	99.237	5.750	98.930	98.862	98.759	5.750	98.219	98.133	98.090
5.875	99.653	99.580	99.473	5.875	99.368	99.295	99.189	5.875	98.622	98.531	98.493
6.000	99.856	99.779	99.669	6.000	99.671	99.593	99.484	6.000	98.975	98.878	98.847
6.125	100.153	100.071	99.958	6.125	99.927	99.845	99.732	6.125	99.220	99.118	99.094
6.250	100.411	100.325	100.208	6.250	100.215	100.128	100.011	6.250	99.531	99.445	99.338
6.375	100.651	100.560	100.440	6.375	100.594	100.503	100.382	6.375	99.991	99.900	99.780
6.500	100.799	100.704	100.580	6.500	100.922	100.827	100.703	6.500	100.227	100.132	100.008
6.625	100.221	100.158	100.095	6.625	100.198	100.135	100.072	6.625	99.676	99.613	99.550
6.750	100.289	100.226	100.163	6.750	100.249	100.186	100.123	6.750	99.739	99.676	99.613
6.875	100.330	100.267	100.204	6.875	100.292	100.229	100.166	6.875	99.795	99.732	99.669
7.000	100.366	100.303	100.240	7.000	100.338	100.275	100.212	7.000	99.854	99.791	99.728
7.125	99.705	99.616	99.522	7.125	99.804	99.715	99.621	7.125	99.493	99.404	99.310

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						Property State Adjustments			
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	State	Fannie	Freddie	
≥ 780	-0.375	-0.375	-0.625	-0.875	-1.375	AZ	-0.275	-0.425	
760-779	-0.375	-0.375	-0.875	-1.25	-1.875	CA	0	0	
740-759	-0.375	-0.375	-1	-1.625	-2.375	CO	-0.25	-0.4	
720-739	-0.375	-0.5	-1.375	-2	-2.75	FL	-0.1	-0.25	
700-719	-0.375	-0.5	-1.625	-2.625	-3.25	GA	-0.16	-0.31	
680-699	-0.375	-0.625	-2	-2.875	-3.75	LA	-0.125	-0.275	
660-679	-0.375	-0.875	-2.75	-4	-4.75	MD	-0.18	-0.33	
640-659	-0.375	-1.375	-3.125	-4.625	-5.125	NC	-0.165	-0.315	
620-639	-0.375	-1.375	-3.375	-4.875	-5.125	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								



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

Effective: 8/4/2026 8:21 PST

Home Ready 30 Yr Fixed				Home Ready 20 Yr Fixed				Home Ready 15 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.000	93.177	93.125	93.125	5.750	98.051	97.961	97.896	5.000	96.598	96.550	96.492
5.125	93.801	93.750	93.750	5.875	98.599	98.509	98.444	5.125	96.878	96.831	96.772
5.250	94.801	94.676	94.636	6.000	99.106	99.016	98.951	5.250	97.717	97.662	97.595
5.375	95.385	95.285	95.254	6.125	99.534	99.444	99.379	5.375	98.102	98.046	97.979
5.500	96.060	95.960	95.928	6.250	99.899	99.794	99.713	5.500	98.583	98.527	98.460
5.625	96.625	96.525	96.494	6.375	100.400	100.294	100.214	5.625	98.901	98.845	98.778
5.750	97.351	97.257	97.205	6.500	100.851	100.746	100.665	5.750	99.303	99.247	99.181
5.875	97.892	97.798	97.746	6.625	101.204	101.098	101.018	5.875	99.709	99.647	99.580
6.000	98.502	98.412	98.347	6.750	101.579	101.469	101.372	6.000	99.958	99.895	99.828
6.125	99.033	98.943	98.878	6.875	102.000	101.891	101.794	6.125	100.160	100.097	100.030
6.250	99.592	99.473	99.414	7.000	102.372	102.263	102.166	6.250	100.503	100.440	100.373
6.375	100.095	99.989	99.914	7.125	100.366	100.259	100.162	6.375	100.824	100.761	100.694
				7.250	101.163	101.084	100.987	6.500	101.110	101.047	100.980
				7.375	101.759	101.680	101.583	6.625	101.093	101.030	100.963

Home Ready 10 Yr Fixed			
Rate	15	30	45
5.000	95.400	95.337	95.261
5.125	95.729	95.666	95.590
5.250	96.212	96.141	96.057
5.375	96.530	96.459	96.375
5.500	96.848	96.776	96.693
5.625	97.154	97.083	96.999
5.750	97.550	97.487	97.420
5.875	97.848	97.786	97.719
6.000	98.350	98.287	98.220
6.125	98.602	98.539	98.472
6.250	98.865	98.802	98.744
6.375	99.122	99.060	99.001

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

[illegible]

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								



Effective: 8/4/2026 8:21 PST

Home Possible 10 Yr Fixed			
Rate	15	30	45
4.875	96.728	96.650	96.600
5.000	97.169	97.092	97.042
5.125	97.647	97.570	97.530
5.250	98.097	98.019	97.952
5.375	98.684	98.461	98.394
5.500	99.048	98.884	98.817
5.625	99.412	99.334	99.267
5.750	99.827	99.749	99.682
5.875	100.215	100.137	100.070
6.000	100.515	100.437	100.370
6.125	100.815	100.737	100.670
6.250	101.140	101.061	100.977
6.375	101.506	101.426	101.343
6.500	101.779	101.700	101.616
6.625	101.987	101.894	101.839

Cumulative LLPA Caps	
Home Possible	0

[illegible]

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								



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

Effective: 8/4/2026 8:21 PST

RefiNow 30 Yr Fixed			
Rate	15	30	45
5.250	94.789	94.715	94.669
5.375	95.419	95.341	95.292
5.500	96.134	96.051	95.998
5.625	96.619	96.536	96.483
5.750	97.424	97.372	97.313
5.875	98.060	97.952	97.917
6.000	98.663	98.560	98.520
6.125	99.183	99.085	99.039
6.250	99.809	99.669	99.618
6.375	100.329	100.194	100.138
6.500	100.874	100.744	100.682
6.625	101.154	101.049	100.968
6.750	101.667	101.578	101.490
6.875	102.200	102.101	102.023
7.000	102.621	102.526	102.444
7.125	103.034	102.959	102.872
7.250	103.606	103.537	103.444
7.375	103.984	103.919	103.821
7.500	104.418	104.358	104.255

RefiNow Adjustments

Cumulative LLPA Cap

FTHB with AML at or below 100% or 120% in designated High Cost Areas	0
--	---

Purchase LTV / FICO Adjusters: All Products w/Terms > 15 years only

	Variable 277: Age-Standardized Rates in Terms of 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

[illegible]

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								



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

FHA Fixed Rate Sheet

Effective: 8/4/2026 8:21 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	95.255	95.209	95.126	5.000	95.769	95.695	95.648	5.000	95.639	95.597	95.528
5.125	95.740	95.695	95.614	5.125	96.215	96.141	96.094	5.125	96.315	96.273	96.204
5.250	97.227	97.156	97.064	5.250	97.356	97.282	97.231	5.250	97.448	97.391	97.306
5.375	97.777	97.706	97.614	5.375	98.087	98.073	97.930	5.375	97.958	97.905	97.815
5.500	98.213	98.142	98.050	5.500	98.715	98.641	98.581	5.500	98.612	98.554	98.470
5.625	98.656	98.598	98.514	5.625	99.125	99.051	98.991	5.625	99.246	99.188	99.104
5.750	99.685	99.592	99.504	5.750	99.786	99.755	99.634	5.750	99.791	99.714	99.605
5.875	100.141	100.048	99.961	5.875	100.534	100.498	100.375	5.875	100.316	100.281	100.158
6.000	100.653	100.576	100.468	6.000	100.963	100.906	100.788	6.000	100.897	100.821	100.712
6.125	101.200	101.123	101.015	6.125	101.332	101.284	101.171	6.125	101.444	101.368	101.259
6.250	101.607	101.494	101.363	6.250	101.680	101.628	101.520	6.250	101.746	101.607	101.458
6.375	102.018	101.906	101.774	6.375	102.565	102.508	102.311	6.375	102.373	102.317	102.120
6.500	102.556	102.418	102.268	6.500	102.939	102.878	102.685	6.500	102.814	102.676	102.527
6.625	103.052	102.914	102.765	6.625	103.284	103.218	103.030	6.625	103.311	103.172	103.023
6.750	103.291	103.160	103.124	6.750	103.548	103.476	103.293	6.750	103.689	103.594	103.445
6.875	103.638	103.507	103.472	6.875	104.179	104.102	103.908	6.875	104.147	104.052	103.903
7.000	104.047	103.951	103.802	7.000	104.573	104.490	104.301	7.000	104.637	104.541	104.392
7.125	104.431	104.335	104.186	7.125	104.969	104.882	104.698	7.125	105.021	104.925	104.776
7.250	103.046	102.944	102.813	7.250	105.423	105.330	105.151	7.250	105.086	104.993	104.814
7.375	101.846	101.748	101.748	7.375	104.576	104.478	104.478	7.375	104.476	104.378	104.378
7.500	102.264	102.161	102.161	7.500	104.994	104.891	104.891	7.500	104.895	104.791	104.791
7.625	102.682	102.573	102.573	7.625	105.412	105.303	105.303	7.625	105.312	105.203	105.203
7.750	102.888	102.774	102.774	7.750	105.618	105.504	105.504	7.75	105.174	105.061	105.061
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	95.680	95.617	95.567	4.750	97.631	97.584	97.518	5.000	94.835	94.756	94.651
4.375	96.241	96.179	96.128	4.875	98.142	98.065	98.015	5.125	95.511	95.432	95.327
4.500	96.802	96.740	96.690	5.000	98.693	98.616	98.566	5.250	96.846	96.836	96.689
4.625	97.337	97.275	97.225	5.125	99.207	99.130	99.080	5.375	97.688	97.673	97.530
4.750	97.631	97.584	97.518	5.250	99.552	99.497	99.427	5.500	98.084	98.064	97.927
4.875	98.142	98.065	98.015	5.375	99.864	99.786	99.719	5.625	98.551	98.493	98.409
5.000	98.693	98.616	98.566	5.500	100.395	100.316	100.249	5.750	99.471	99.381	99.260
5.125	99.207	99.130	99.080	5.625	100.891	100.813	100.746	5.875	100.078	100.042	99.808
5.250	99.552	99.497	99.427	5.750	100.552	100.474	100.393	6.000	100.577	100.488	100.367
5.375	99.864	99.786	99.719	5.875	100.811	100.731	100.648	6.125	101.124	101.035	100.914
5.500	100.395	100.316	100.249	6.000	101.316	101.237	101.153	6.250	101.234	101.183	100.963
5.625	100.891	100.813	100.746	6.125	101.787	101.708	101.624	6.375	101.819	101.762	101.380
5.750	100.825	100.730	100.591	6.250	101.052	100.974	100.893	6.500	102.244	102.147	101.907
5.875	101.310	101.216	101.077	6.375	101.211	101.156	101.097	6.625	102.741	102.663	102.403
6.000	101.777	101.682	101.544	6.500	101.612	101.557	101.498	6.750	103.096	103.024	102.657
								6.875	103.352	103.274	103.081
								7.000	103.686	103.603	103.415
								7.125	104.082	103.994	103.810
								7.250	104.545	104.452	104.273
								7.375	102.040	101.942	101.942
								7.500	102.458	102.355	102.355

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	96.846	96.836	96.689	5.000	94.433	94.402	94.321	5.250	96.203	96.150	96.069
5.375	97.688	97.673	97.530	5.125	95.288	95.257	95.138	5.375	96.687	96.634	96.554
5.500	98.084	98.064	97.927	5.250	96.894	96.884	96.737	5.500	97.163	97.110	97.030
5.625	98.551	98.493	98.409	5.375	97.709	97.694	97.552	5.625	97.640	97.586	97.506
5.750	99.471	99.381	99.260	5.500	98.092	98.072	97.935	5.750	97.755	97.660	97.521
5.875	100.078	100.042	99.808	5.625	98.541	98.515	98.383	5.875	98.240	98.146	98.007
6.000	100.577	100.488	100.367	5.750	99.439	99.409	99.169	6.000	98.707	98.612	98.474
6.125	101.124	101.035	100.914	5.875	100.201	100.166	99.931	6.125	99.153	99.058	98.919
6.250	101.234	101.183	100.963	6.000	100.597	100.557	100.327	6.250	98.317	98.266	98.215
6.375	101.819	101.762	101.380	6.125	101.007	100.961	100.736	6.375	98.383	98.331	98.280
6.500	102.244	102.147	101.907	6.250	101.384	101.333	101.113	6.500	98.814	98.763	98.712
6.625	102.741	102.663	102.403	6.375	102.016	101.960	101.578	6.625	99.060	99.009	98.958
6.750	103.096	103.024	102.657	6.500	102.403	102.341	101.964				
6.875	103.352	103.274	103.081	6.625	102.872	102.805	102.433				
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	97.448	97.391	97.306	5.250	97.448	97.391	97.306	5.250	97.448	97.391	97.306
5.375	98.036	98.021	97.879	5.375	98.036	98.021	97.879	5.375	97.970	97.955	97.815
5.500	98.612	98.554	98.470	5.500	98.612	98.554	98.470	5.500	98.612	98.554	98.470
5.625	99.246	99.188	99.104	5.625	99.246	99.188	99.104	5.625	99.246	99.188	99.104
5.750	99.791	99.714	99.605	5.750	99.791	99.714	99.605	5.750	99.791	99.714	99.605
5.875	100.492	100.456	100.333	5.875	100.492	100.456	100.333	5.875	100.366	100.331	100.208
6.000	100.915	100.874	100.756	6.000	100.915	100.874	100.756	6.000	100.897	100.821	100.712
6.125	101.444	101.368	101.259	6.125	101.444	101.368	101.259	6.125	101.444	101.368	101.259
6.250	101.746	101.607	101.458	6.250	101.746	101.607	101.458	6.250	101.746	101.607	101.458
6.375	102.502	102.446	102.248	6.375	102.502	102.446	102.248	6.375	102.418	102.362	102.164
6.500	102.864	102.802	102.609	6.500	102.864	102.802	102.609	6.500	102.814	102.683	102.527
6.625	103.311	103.189	103.023	6.625	103.311	103.189	103.023	6.625	103.311	103.172	103.023
6.750	103.689	103.594	103.445	6.750	103.689	103.594	103.445	6.750	103.689	103.594	103.445
6.875	104.147	104.052	103.903	6.875	104.147	104.052	103.903	6.875	104.147	104.052	103.903
7.000	104.637	104.541	104.392	7.000	104.637	104.541	104.392	7.000	104.637	104.541	104.392
FHA 15 Yr Fixed Streamline				FHA 10 Yr Fixed Streamline				FHA 30 Yr Fixed Streamline HB			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.500	96.802	96.740	96.690	4.250	95.680	95.617	95.567	5.250	96.947	96.875	96.759
4.625	97.337	97.275	97.225	4.375	96.241	96.179	96.128	5.375	97.842	97.827	97.685
4.750	97.631	97.584	97.518	4.500	96.802	96.740	96.690	5.500	98.281	98.261	98.124
4.875	98.142	98.065	98.015	4.625	97.337	97.275	97.225	5.625	98.610	98.516	98.422
5.000	98.693	98.616	98.566	4.750	97.585	97.508	97.458	5.750	99.471	99.381	99.260
5.125	99.207	99.130	99.080	4.875	98.142	98.065	98.015	5.875	100.111	100.076	99.841
5.250	99.552	99.497	99.427	5.000	98.693	98.616	98.566	6.000	100.577	100.488	100.367
5.375	99.864	99.798	99.719	5.125	99.207	99.130	99.080	6.125	101.124	101.035	100.914
5.500	100.395	100.316	100.249	5.250	99.325	99.246	99.179	6.250	101.408	101.298	101.188
5.625	100.891	100.813	100.746	5.375	99.864	99.786	99.719	6.375	101.869	101.812	101.484
5.750	100.825	100.730	100.591	5.500	100.395	100.316	100.249	6.500	102.312	102.251	101.965
5.875	101.310	101.216	101.077	5.625	100.891	100.813	100.746	6.625	102.784	102.717	102.444
6.000	101.777	101.682	101.544	5.750	100.292	100.213	100.129	6.750	103.189	103.063	102.907

FHA 25 Yr Fixed Streamline HB				FHA 20 Yr Fixed Streamline HB				FHA 15 Yr Fixed Streamline HB			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.250	96.947	96.875	96.759	5.250	96.846	96.836	96.689	5.500	94.856	94.798	94.520
5.375	97.842	97.827	97.685	5.375	97.688	97.673	97.530	5.625	95.143	95.085	94.807
5.500	98.281	98.261	98.124	5.500	98.084	98.064	97.927	5.750	93.242	93.163	93.079
5.625	98.610	98.516	98.422	5.625	98.438	98.413	98.280	5.875	93.761	93.681	93.598
5.750	99.471	99.381	99.260	5.750	99.249	99.176	99.103	6.000	94.266	94.187	94.103
5.875	100.111	100.076	99.841	5.875	100.078	100.042	99.808	6.125	94.737	94.658	94.574
6.000	100.577	100.488	100.367	6.000	100.510	100.470	100.240	6.250	94.315	94.237	94.170
6.125	101.124	101.035	100.914	6.125	100.917	100.871	100.646	6.375	93.181	93.079	92.782
6.250	101.408	101.298	101.188	6.250	101.234	101.183	100.963	6.500	93.507	93.405	93.108
6.375	101.869	101.812	101.484	6.375	101.819	101.762	101.380	6.625	93.637	93.535	93.238
6.500	102.312	102.251	101.965	6.500	102.209	102.147	101.770				
6.625	102.784	102.717	102.444	6.625	102.729	102.663	102.291				
6.750	103.189	103.063	102.907	6.750	103.096	103.024	102.657				
6.875	103.413	103.335	103.142	6.875	103.352	103.274	103.081				

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 Temporary BuyDown*	-1.5
Manual Underwrite	N/A
Lock Extension per Day	-0.375
Temporary Buydowns	-0.025
Temporary Buydowns	-0.25



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	95.619	95.547	95.533	5	95.619	95.5473	95.5326
5.125	96.165	96.091	96.044	5.125	96.165	96.091	96.044
5.250	97.520	97.570	97.526	5.25	97.5201	97.5699	97.526
5.375	98.007	98.002	97.959	5.375	97.9526	98.0024	97.9585
5.500	98.734	98.629	98.543	5.5	98.565	98.5774	98.5335
5.625	99.302	99.197	99.111	5.625	99.075	99.001	98.9447
5.750	100.287	100.018	99.938	5.75	100.046	100.0113	99.9381
5.875	100.839	100.571	100.480	5.875	100.534	100.439	100.348
6.000	101.567	101.298	101.208	6	100.998	100.903	100.8143
6.125	102.137	101.869	101.778	6.125	101.439	101.345	101.253
6.250	102.938	102.475	102.333	6.25	102.319	102.204	102.071
6.375	103.638	103.176	103.034	6.375	102.749	102.634	102.501
6.500	104.094	103.631	103.489	6.5	103.146	103.031	102.899
6.625	104.742	104.280	104.138	6.625	103.518	103.403	103.27

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: 8/4/2026 8:21 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	94.764	94.690	94.642	4.875	94.764	94.690	94.642	4.875	94.764	94.690	94.642
5.000	95.469	95.395	95.348	5.000	95.469	95.395	95.348	5.000	95.469	95.395	95.348
5.125	95.915	95.841	95.794	5.125	95.915	95.841	95.794	5.125	95.915	95.841	95.794
5.250	97.232	97.189	97.137	5.250	97.232	97.189	97.137	5.250	97.232	97.189	97.137
5.375	97.745	97.671	97.611	5.375	97.745	97.671	97.611	5.375	97.745	97.671	97.611
5.500	98.415	98.341	98.281	5.500	98.415	98.341	98.281	5.500	98.415	98.341	98.281
5.625	98.825	98.751	98.691	5.625	98.825	98.751	98.691	5.625	98.825	98.751	98.691
5.750	99.593	99.519	99.446	5.750	99.593	99.519	99.446	5.750	99.593	99.519	99.446
5.875	100.051	99.947	99.855	5.875	100.051	99.947	99.855	5.875	100.037	99.933	99.841
6.000	100.677	100.574	100.481	6.000	100.677	100.574	100.481	6.000	100.663	100.560	100.467
6.125	101.046	100.943	100.850	6.125	101.046	100.943	100.850	6.125	101.032	100.929	100.836
6.250	101.432	101.286	101.157	6.250	101.432	101.286	101.157	6.250	101.432	101.286	101.157
6.375	101.983	101.822	101.679	6.375	101.983	101.822	101.679	6.375	101.983	101.822	101.679
6.500	102.562	102.400	102.257	6.500	102.562	102.400	102.257	6.500	102.562	102.400	102.257
6.625	102.862	102.700	102.557	6.625	102.862	102.700	102.557	6.625	102.862	102.700	102.557
6.750	103.121	103.033	102.906	6.750	103.121	103.033	102.906	6.750	103.121	103.033	102.906
6.875	103.610	103.463	103.336	6.875	103.610	103.463	103.336	6.875	103.610	103.463	103.336
7.000	104.111	103.963	103.837	7.000	104.111	103.963	103.837	7.000	104.111	103.963	103.837
7.125	104.359	104.212	104.085	7.125	104.359	104.212	104.085	7.125	104.176	104.105	103.967
7.250	103.842	103.740	103.610	7.250	103.512	103.389	103.249	7.250	103.512	103.389	103.249
7.375	103.687	103.594	103.474	7.375	103.687	103.594	103.474	7.375	103.687	103.594	103.455
7.500	104.065	103.972	103.833	7.500	104.065	103.972	103.833	7.500	104.065	103.972	103.833
7.625	104.240	104.147	104.007	7.625	104.240	104.147	104.007	7.625	104.240	104.147	104.007
VA 15 Yr Fixed				VA 10 Yr Fixed				VA 30 Yr Fixed HB			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.250	95.680	95.617	95.567	4.250	95.680	95.617	95.567	5.250	96.701	96.657	96.606
4.375	96.241	96.179	96.128	4.375	96.241	96.179	96.128	5.375	96.876	96.820	96.768
4.500	96.802	96.740	96.690	4.500	96.802	96.740	96.690	5.500	97.365	97.291	97.231
4.625	97.337	97.275	97.225	4.625	97.337	97.275	97.225	5.625	97.788	97.734	97.615
4.750	97.663	97.616	97.549	4.750	97.585	97.508	97.458	5.750	99.311	99.238	99.165
4.875	98.142	98.065	98.015	4.875	98.142	98.065	98.015	5.875	99.469	99.393	99.284
5.000	98.693	98.616	98.566	5.000	98.693	98.616	98.566	6.000	100.074	99.998	99.890
5.125	99.207	99.130	99.080	5.125	99.207	99.130	99.080	6.125	100.481	100.405	100.296
5.250	99.427	99.372	99.302	5.250	99.325	99.246	99.179	6.250	100.454	100.315	100.176
5.375	99.864	99.786	99.719	5.375	99.864	99.786	99.719	6.375	100.902	100.740	100.598
5.500	100.395	100.316	100.249	5.500	100.395	100.316	100.249	6.500	101.480	101.319	101.176
5.625	100.891	100.813	100.746	5.625	100.891	100.813	100.746	6.625	101.731	101.593	101.426
5.750	100.292	100.213	100.129	5.750	100.292	100.213	100.129	6.750	101.015	100.927	100.800
5.875	100.811	100.731	100.648	5.875	100.811	100.731	100.648	6.875	101.435	101.288	101.161
6.000	101.316	101.237	101.153	6.000	101.316	101.237	101.153	7.000	101.936	101.788	101.662
								7.125	102.134	101.987	101.860
								7.250	99.230	99.186	99.170
								7.375	99.704	99.659	99.643
								7.500	99.300	99.157	98.897

VA 25 Yr Fixed HB				VA 20 Yr Fixed HB				VA 15 Yr Fixed HB			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.125	95.082	95.050	94.932	5.000	94.366	94.334	94.216	5.500	95.782	95.723	95.665
5.250	96.701	96.657	96.606	5.125	95.082	95.050	94.932	5.625	96.260	96.201	96.143
5.375	96.876	96.820	96.768	5.250	96.701	96.657	96.606	5.750	97.238	97.187	97.136
5.500	97.365	97.291	97.231	5.375	96.864	96.820	96.768	5.875	97.525	97.474	97.423
5.625	97.788	97.734	97.615	5.500	97.329	97.259	97.168	6.000	97.710	97.658	97.607
5.750	99.311	99.238	99.165	5.625	97.810	97.739	97.647	6.125	97.925	97.874	97.823
5.875	99.469	99.393	99.284	5.750	99.311	99.238	99.165	6.250	98.317	98.266	98.215
6.000	100.074	99.998	99.890	5.875	99.469	99.393	99.284	6.375	98.383	98.331	98.280
6.125	100.481	100.405	100.296	6.000	100.074	99.998	99.890	6.500	98.814	98.763	98.712
6.250	100.454	100.315	100.176	6.125	100.481	100.405	100.296	6.625	99.060	99.009	98.958
6.375	100.902	100.740	100.598	6.250	100.401	100.293	100.164				
6.500	101.480	101.319	101.176	6.375	100.833	100.725	100.596				
6.625	101.731	101.593	101.426	6.500	101.340	101.242	101.057				
6.750	101.015	100.927	100.800	6.625	101.691	101.593	101.408				
VA 30 Yr Fixed IRRRL				VA 25 Yr Fixed IRRRL				VA 20 Yr Fixed IRRRL			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.000	95.469	95.395	95.348	5.000	95.469	95.395	95.348	5.000	95.469	95.395	95.348
5.125	95.915	95.841	95.794	5.125	95.915	95.841	95.794	5.125	95.915	95.841	95.794
5.250	97.232	97.189	97.137	5.250	97.232	97.189	97.137	5.250	97.232	97.189	97.137
5.375	97.745	97.671	97.611	5.375	97.745	97.671	97.611	5.375	97.745	97.671	97.611
5.500	98.415	98.341	98.281	5.500	98.415	98.341	98.281	5.500	98.415	98.341	98.281
5.625	98.825	98.751	98.691	5.625	98.825	98.751	98.691	5.625	98.825	98.751	98.691
5.750	99.593	99.519	99.446	5.750	99.593	99.519	99.446	5.750	99.593	99.519	99.446
5.875	100.051	99.952	99.855	5.875	100.051	99.952	99.855	5.875	100.037	99.952	99.846
6.000	100.677	100.574	100.481	6.000	100.677	100.574	100.481	6.000	100.663	100.568	100.467
6.125	101.046	100.943	100.850	6.125	101.046	100.943	100.850	6.125	101.032	100.929	100.836
6.250	101.432	101.353	101.196	6.250	101.432	101.353	101.196	6.250	101.432	101.353	101.196
6.375	101.983	101.836	101.680	6.375	101.983	101.836	101.680	6.375	101.983	101.836	101.680
6.500	102.562	102.427	102.270	6.500	102.562	102.427	102.270	6.500	102.562	102.427	102.270
6.625	102.862	102.700	102.557	6.625	102.862	102.700	102.557	6.625	102.862	102.700	102.557
VA 15 Yr Fixed IRRRL				VA 10 Yr Fixed IRRRL				VA 30 Yr Fixed HB IRRRL			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.500	96.802	96.740	96.690	4.500	96.802	96.740	96.690	5.000	94.366	94.334	94.216
4.625	97.337	97.275	97.225	4.625	97.337	97.275	97.225	5.125	95.082	95.050	94.932
4.750	97.663	97.616	97.549	4.750	97.585	97.508	97.458	5.250	96.701	96.657	96.606
4.875	98.142	98.065	98.015	4.875	98.142	98.065	98.015	5.375	96.864	96.820	96.768
5.000	98.693	98.616	98.566	5.000	98.693	98.616	98.566	5.500	97.365	97.291	97.231
5.125	99.207	99.130	99.080	5.125	99.207	99.130	99.080	5.625	97.788	97.734	97.615
5.250	99.427	99.372	99.302	5.250	99.325	99.246	99.179	5.750	99.311	99.238	99.165
5.375	99.864	99.786	99.719	5.375	99.864	99.786	99.719	5.875	99.469	99.393	99.284
5.500	100.395	100.316	100.249	5.500	100.395	100.316	100.249	6.000	100.074	99.998	99.890
5.625	100.891	100.813	100.746	5.625	100.891	100.813	100.746	6.125	100.481	100.405	100.296
5.750	100.292	100.213	100.129	5.750	100.292	100.213	100.129	6.250	100.454	100.315	100.176
5.875	100.811	100.731	100.648	5.875	100.811	100.731	100.648	6.375	100.902	100.740	100.598
6.000	101.316	101.237	101.153	6.000	101.316	101.237	101.153	6.500	101.480	101.319	101.176
6.125	101.787	101.708	101.624	6.125	101.787	101.708	101.624	6.625	101.731	101.593	101.426

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	94.366	94.334	94.216	5.000	94.366	94.334	94.216	5.500	95.782	95.723	95.665
5.125	95.082	95.050	94.932	5.125	95.082	95.050	94.932	5.625	96.260	96.201	96.143
5.250	96.701	96.657	96.606	5.250	96.701	96.657	96.606	5.750	97.238	97.187	97.136
5.375	96.864	96.820	96.768	5.375	96.864	96.820	96.768	5.875	97.525	97.474	97.423
5.500	97.365	97.291	97.231	5.500	97.365	97.291	97.231	6.000	97.710	97.658	97.607
5.625	97.788	97.734	97.615	5.625	97.788	97.734	97.615	6.125	97.925	97.874	97.823
5.750	99.311	99.238	99.165	5.750	99.311	99.238	99.165	6.250	98.317	98.266	98.215
5.875	99.469	99.393	99.284	5.875	99.469	99.393	99.284	6.375	98.383	98.331	98.280
6.000	100.074	99.998	99.890	6.000	100.074	99.998	99.890	6.500	98.814	98.763	98.712
6.125	100.481	100.405	100.296	6.125	100.481	100.405	100.296	6.625	99.060	99.009	98.958
6.250	100.454	100.315	100.176	6.250	100.299	100.137	99.994				
6.375	100.902	100.740	100.598	6.375	100.902	100.740	100.598				
6.500	101.480	101.319	101.176	6.500	101.480	101.319	101.176				
6.625	101.731	101.593	101.426	6.625	101.731	101.593	101.426				

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



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

FHA DPA Fixed Rate Sheet

Effective: 8/4/2026 8:21 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	100.200	99.960	99.660	6.750	98.231	97.991	97.691	6.625	98.200	97.960	97.660
6.750	100.731	100.491	100.191	6.875	98.062	97.867	97.567	6.750	98.731	98.491	98.191
6.875	100.562	100.367	100.067	7.000	98.593	98.398	98.098	6.875	98.562	98.367	98.067
7.000	101.093	100.898	100.598	7.125	99.113	98.918	98.618	7.000	99.093	98.898	98.598
7.125	101.613	101.418	101.118	7.250	99.604	99.409	99.109	7.125	99.613	99.418	99.118
7.250	102.104	101.909	101.609	7.375	99.638	99.411	99.111	7.250	100.104	99.909	99.609
7.375	102.138	101.911	101.611	7.500	100.129	99.902	99.602	7.375	100.138	99.911	99.611
7.500	102.629	102.402	102.102	7.625	100.609	100.382	100.082	7.500	100.629	100.402	100.102
7.625	103.109	102.882	102.582	7.750	101.070	100.843	100.543	7.625	101.109	100.882	100.582
7.750	103.570	103.343	103.043	7.875	99.240	98.986	98.686	7.750	101.570	101.343	101.043
7.875	101.740	101.486	101.186	8.000	99.701	99.447	99.147	7.875	99.740	99.486	99.186
8.000	102.201	101.947	101.647	8.125	100.151	99.897	99.597	8.000	100.201	99.947	99.647
8.125	102.651	102.397	102.097	8.250	100.572	100.318	100.018	8.125	100.651	100.397	100.097
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	95.856	95.616	95.316	6.625	99.450	99.210	98.910	6.625	97.450	97.210	96.910
6.875	95.687	95.492	95.192	6.750	99.981	99.741	99.441	6.750	97.981	97.741	97.441
7.000	96.218	96.023	95.723	6.875	99.812	99.617	99.317	6.875	97.812	97.617	97.317
7.125	96.738	96.543	96.243	7.000	100.343	100.148	99.848	7.000	98.343	98.148	97.848
7.250	97.229	97.034	96.734	7.125	100.863	100.668	100.368	7.125	98.863	98.668	98.368
7.375	97.263	97.036	96.736	7.250	101.354	101.159	100.859	7.250	99.354	99.159	98.859
7.500	97.754	97.527	97.227	7.375	101.388	101.161	100.861	7.375	99.388	99.161	98.861
7.625	98.234	98.007	97.707	7.500	101.879	101.652	101.352	7.500	99.879	99.652	99.352
7.750	98.695	98.468	98.168	7.625	102.359	102.132	101.832	7.625	100.359	100.132	99.832
7.875	96.865	96.611	96.311	7.750	102.820	102.593	102.293	7.750	100.820	100.593	100.293
8.000	97.326	97.072	96.772	7.875	100.990	100.736	100.436	7.875	98.990	98.736	98.436
8.125	97.776	97.522	97.222	8.000	101.451	101.197	100.897	8.000	99.451	99.197	98.897
8.250	98.197	97.943	97.643	8.125	101.901	101.647	101.347	8.125	99.901	99.647	99.347

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.