



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:

8/5/26 8:27 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



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

Conventional Fixed Rate Sheet

Effective: 8/5/2026 8:27 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	94.719	94.594	94.554	5.250	94.764	94.710	94.673	5.125	95.480	95.379	95.346
5.375	95.303	95.203	95.172	5.375	95.393	95.334	95.293	5.250	96.252	96.156	96.123
5.500	96.060	95.999	95.935	5.500	96.104	96.040	95.996	5.375	96.819	96.710	96.670
5.625	96.700	96.639	96.574	5.625	96.700	96.639	96.574	5.500	97.350	97.237	97.194
5.750	97.253	97.159	97.107	5.750	97.429	97.381	97.330	5.625	98.073	97.981	97.936
5.875	97.834	97.754	97.706	5.875	98.003	97.950	97.896	5.750	98.814	98.725	98.678
6.000	98.434	98.359	98.306	6.000	98.564	98.489	98.436	5.875	99.334	99.240	99.192
6.125	98.968	98.887	98.814	6.125	99.073	99.002	98.944	6.000	99.914	99.838	99.785
6.250	99.555	99.412	99.348	6.250	99.685	99.605	99.540	6.125	100.262	100.191	100.133
6.375	100.070	99.952	99.871	6.375	100.200	100.116	100.047	6.250	100.283	100.139	100.075
6.500	100.604	100.528	100.447	6.500	100.720	100.599	100.527	6.375	100.882	100.743	100.674
6.625	101.049	100.973	100.893	6.625	101.070	101.020	100.948	6.500	101.398	101.264	101.190
6.750	101.416	101.338	101.254	6.750	101.681	101.553	101.474	6.625	101.418	101.289	101.209
6.875	101.932	101.860	101.770	6.875	102.115	101.990	101.901	6.750	101.529	101.452	101.367
7.000	102.352	102.279	102.184	7.000	102.521	102.409	102.321	6.875	101.960	101.888	101.798
7.125	102.784	102.689	102.595	7.125	102.822	102.759	102.659	7.000	102.642	102.574	102.479
7.250	103.265	103.192	103.086	7.250	103.395	103.322	103.216	7.125	102.780	102.702	102.602
7.375	103.615	103.546	103.436	7.375	103.745	103.676	103.566	7.250	103.406	103.332	103.227
7.500	104.040	103.976	103.861	7.500	104.170	104.106	103.991	7.375	103.721	103.653	103.542
7.625	104.362	104.362	104.241	7.625	104.492	104.492	104.371	7.500	104.178	104.157	104.042
7.750	104.900	104.900	104.806	7.750	104.900	104.900	104.900	7.625	104.651	104.651	104.530
7.875	104.900	104.900	104.900	7.875	104.915	104.917	104.900	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	104.900	104.900	104.900
8.125	104.900	104.900	104.900	8.125	104.900	104.900	104.900	8.000	104.900	104.900	104.900
8.250	104.837	104.763	104.688								
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	95.994	95.924	95.905	4.625	96.618	96.618	96.458	5.250	94.559	94.454	94.417
4.750	96.590	96.589	96.434	4.750	97.305	97.304	97.226	5.375	95.188	95.079	95.038
4.875	97.115	97.108	96.958	4.875	97.806	97.799	97.680	5.500	95.809	95.695	95.651
5.000	97.347	97.320	97.251	5.000	98.125	98.113	98.045	5.625	96.324	96.210	96.166
5.125	97.897	97.822	97.794	5.125	98.532	98.515	98.452	5.750	97.175	97.077	97.026
5.250	98.321	98.287	98.228	5.250	98.955	98.933	98.873	5.875	97.748	97.646	97.592
5.375	98.752	98.724	98.670	5.375	99.364	99.337	99.283	6.000	98.299	98.192	98.135
5.500	99.166	99.134	99.084	5.500	99.699	99.666	99.616	6.125	98.757	98.650	98.592
5.625	99.601	99.506	99.470	5.625	99.796	99.758	99.713	6.250	99.504	99.385	99.326
5.750	100.083	100.040	99.874	5.750	100.121	100.079	99.913	6.375	99.957	99.861	99.793
5.875	100.501	100.453	100.342	5.875	100.510	100.462	100.300	6.500	100.465	100.365	100.293
6.000	100.805	100.752	100.646	6.000	100.706	100.653	100.496	6.625	100.854	100.754	100.682
6.125	101.092	101.013	100.946	6.125	101.011	100.953	100.816	6.750	101.406	101.294	101.209
6.250	101.416	101.352	101.220	6.250	101.372	101.309	101.176	6.875	101.871	101.798	101.708
6.375	101.779	101.701	101.616	6.375	101.594	101.525	101.397	7.000	102.282	102.109	102.032
6.500	102.056	101.977	101.893	6.500	101.949	101.875	101.752	7.125	102.736	102.657	102.557
6.625	102.262	102.171	102.043	6.625	102.031	101.952	101.896	7.250	103.283	103.210	103.105
6.750	102.451	102.367	102.315	6.750	102.392	102.307	102.256	7.375	103.640	103.571	103.460
6.875	102.743	102.653	102.606	6.875	102.701	102.612	102.564	7.500	103.997	103.934	103.818
7.000	102.948	102.853	102.810	7.000	102.915	102.820	102.777	7.625	104.173	104.115	103.994
7.125	102.711	102.648	102.586	7.125	99.551	99.489	99.431	7.750	101.429	101.283	101.131
7.250	102.402	102.332	102.260	7.250	99.378	99.306	99.223	7.875	101.655	101.509	101.357
7.375	102.605	102.535	102.463	7.375	99.524	99.452	99.368	8.000	101.845	101.699	101.547
								8.125	102.019	101.872	101.721

Conventional 20 Yr Fixed HB				Conventional 15 Yr Fixed HB							
Rate	15	30	45	Rate	15	30	45				
5.500	95.414	95.335	95.270	5.250	97.076	96.998	96.919				
5.625	96.189	96.099	96.034	5.375	97.476	97.398	97.319				
5.750	96.974	96.884	96.819	5.500	97.859	97.781	97.702				
5.875	97.519	97.429	97.364	5.625	98.222	98.144	98.065				
6.000	98.041	97.951	97.886	5.750	98.552	98.474	98.395				
6.125	98.864	98.715	98.657	5.875	98.861	98.783	98.704				
6.250	99.528	99.384	99.320	6.000	99.147	99.069	98.990				
6.375	100.040	99.901	99.833	6.125	99.395	99.317	99.238				
6.500	100.534	100.400	100.326	6.250	99.393	99.303	99.174				
6.625	100.921	100.821	100.742	6.375	99.680	99.590	99.461				
6.750	101.531	101.453	101.369	6.500	99.957	99.890	99.795				
6.875	101.993	101.920	101.830	6.625	100.335	100.245	100.139				
7.000	102.353	102.286	102.191	6.750	100.550	100.483	100.388				
7.125	102.812	102.733	102.633	6.875	100.751	100.684	100.589				
7.250	103.346	103.273	103.167	7.000	100.939	100.872	100.776				
7.375	103.719	103.650	103.540	7.125	100.319	100.241	100.163				
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	-0.125
760-779		0	0	0	-0.25	-0.625	-0.625	-0.5	-0.5	-0.25	-0.25
740-759		0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625	-0.5	-0.5
720-739		0	0	-0.25	-0.75	-1.25	-1.25	-1	-0.875	-0.75	-0.75
700-719		0	0	-0.375	-0.875	-1.375	-1.5	-1.25	-1.125	-0.875	-0.875
680-699		0	0	-0.625	-1.125	-1.75	-1.875	-1.5	-1.375	-1.125	-1.125
660-679		0	0	-0.75	-1.375	-1.875	-2.125	-1.75	-1.625	-1.25	-1.25
640-659		0	0	-1.125	-1.5	-2.25	-2.5	-2	-1.875	-1.5	-1.5
620-639		0	-0.125	-1.5	-2.125	-2.75	-2.875	-2.625	-2.25	-1.75	-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	-0.75
Investment Property		-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-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	-4.125
Manufactured Home		-0.5	-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	-0.625
High Balance		-0.5	-0.5	-0.75	-0.75	-1	-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	-1.875
DTI > 40%		0	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	-0.375
760-779		0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625	-0.625	-0.625
740-759		0	0	-0.25	-0.75	-1.125	-1.375	-1.125	-1	-1	-1
720-739		0	0	-0.5	-1	-1.625	-1.75	-1.5	-1.25	-1.25	-1.25
700-719		0	0	-0.625	-1.25	-1.875	-2.125	-1.75	-1.625	-1.625	-1.625
680-699		0	0	-0.875	-1.625	-2.25	-2.5	-2.125	-1.75	-1.75	-1.75
660-679		0	-0.125	-1.125	-1.875	-2.5	-3	-2.375	-2.125	-2.125	-2.125
640-659		0	-0.25	-1.375	-2.125	-2.875	-3.375	-2.875	-2.5	-2.5	-2.5
620-639		0	-0.375	-1.75	-2.5	-3.5	-3.875	-3.625	-2.5	-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	-0.75
Investment Property		-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-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	-4.125
Manufactured Home		-0.5	-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	-0.625
High Balance		-0.5	-0.5	-0.75	-0.75	-1	-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	-1.875
DTI > 40%		0	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: 8/5/2026 8:27 PST

Conforming Balance 30 Yr Fixed				Conforming High Balance 30 YR Fixed			
Rate	15	30	45	Rate	15	30	45
5.000	94.802	94.652	94.502	5.000	94.677	94.527	94.377
5.125	95.516	95.366	95.216	5.125	95.391	95.241	95.091
5.250	96.217	96.067	95.917	5.250	96.092	95.942	95.792
5.375	96.906	96.756	96.606	5.375	96.781	96.631	96.481
5.500	97.582	97.432	97.282	5.500	97.457	97.307	97.157
5.625	98.244	98.094	97.944	5.625	98.119	97.969	97.819
5.750	98.892	98.742	98.592	5.750	98.767	98.617	98.467
5.875	99.526	99.376	99.226	5.875	99.336	99.186	99.036
6.000	100.146	99.996	99.846	6.000	99.878	99.728	99.578
6.125	100.754	100.604	100.454	6.125	100.410	100.260	100.110
6.250	101.350	101.200	101.050	6.250	100.931	100.781	100.631
6.375	101.933	101.783	101.633	6.375	101.442	101.292	101.142
6.500	102.504	102.354	102.204	6.500	101.941	101.791	101.641
6.625	103.058	102.908	102.758	6.625	102.433	102.283	102.133
6.750	103.593	103.443	103.293	6.750	102.968	102.818	102.668
6.875	104.109	103.959	103.809	6.875	103.484	103.334	103.184
7.000	104.608	104.458	104.308	7.000	103.983	103.833	103.683
7.125	105.086	104.936	104.786	7.125	104.461	104.311	104.161
7.250	105.543	105.393	105.243	7.250	104.918	104.768	104.618

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: 8/5/2026 8:27 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	97.542	97.417	97.428	5.000	96.550	96.487	96.424	5.000	95.474	95.417	95.337
5.125	97.936	97.806	97.814	5.125	96.987	96.924	96.861	5.125	96.031	95.970	95.895
5.250	98.273	98.139	98.143	5.250	97.425	97.362	97.299	5.250	96.559	96.492	96.423
5.375	98.636	98.497	98.497	5.375	97.863	97.800	97.737	5.375	97.023	96.951	96.889
5.500	98.987	98.844	98.841	5.500	98.266	98.203	98.140	5.500	97.510	97.432	97.376
5.625	99.322	99.174	99.168	5.625	98.653	98.590	98.529	5.625	98.051	97.968	97.919
5.750	99.578	99.426	99.416	5.750	99.018	98.949	98.905	5.750	98.549	98.462	98.419
5.875	99.823	99.666	99.653	5.875	99.348	99.285	99.222	5.875	98.956	98.864	98.827
6.000	100.026	99.865	99.848	6.000	99.621	99.558	99.495	6.000	99.313	99.216	99.185
6.125	100.322	100.157	100.136	6.125	99.864	99.801	99.738	6.125	99.563	99.461	99.437
6.250	100.578	100.408	100.384	6.250	100.113	99.995	99.978	6.250	99.814	99.706	99.684
6.375	100.816	100.642	100.614	6.375	100.491	100.317	100.289	6.375	100.065	99.952	99.930
6.500	100.962	100.783	100.752	6.500	100.833	100.654	100.623	6.500	100.299	100.180	100.158
6.625	100.526	100.408	100.393	6.625	100.732	100.613	100.597	6.625	100.495	100.370	100.349
6.750	100.663	100.539	100.523	6.750	100.940	100.815	100.798	6.750	100.712	100.581	100.560
6.875	100.315	100.252	100.189	6.875	100.427	100.364	100.301	6.875	99.930	99.867	99.805
7.000	100.351	100.288	100.225	7.000	100.473	100.410	100.347	7.000	99.989	99.926	99.864
7.125	99.868	99.778	99.685	7.125	99.979	99.889	99.795	7.125	99.665	99.575	99.482

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	97.425	97.300	97.311	5.000	96.415	96.352	96.289	5.000	95.251	95.193	95.114
5.125	97.819	97.690	97.697	5.125	96.895	96.789	96.773	5.125	95.815	95.743	95.693
5.250	98.196	98.062	98.066	5.250	97.410	97.276	97.280	5.250	96.377	96.261	96.246
5.375	98.588	98.450	98.450	5.375	97.936	97.797	97.797	5.375	96.885	96.747	96.747
5.500	98.910	98.767	98.764	5.500	98.347	98.204	98.201	5.500	97.334	97.193	97.188
5.625	99.224	99.076	99.070	5.625	98.685	98.538	98.531	5.625	97.807	97.725	97.675
5.750	99.460	99.308	99.298	5.750	99.013	98.861	98.851	5.750	98.301	98.215	98.172
5.875	99.705	99.548	99.535	5.875	99.451	99.295	99.281	5.875	98.704	98.613	98.575
6.000	99.908	99.747	99.730	6.000	99.754	99.593	99.576	6.000	99.057	98.960	98.929
6.125	100.205	100.040	100.019	6.125	100.010	99.844	99.824	6.125	99.302	99.200	99.176
6.250	100.462	100.292	100.268	6.250	100.298	100.127	100.103	6.250	99.636	99.466	99.442
6.375	100.702	100.527	100.500	6.375	100.677	100.502	100.474	6.375	100.096	99.921	99.894
6.500	100.850	100.671	100.640	6.500	101.019	100.840	100.809	6.500	100.332	100.153	100.122
6.625	100.221	100.158	100.095	6.625	100.198	100.135	100.072	6.625	99.729	99.613	99.583
6.750	100.289	100.226	100.163	6.750	100.249	100.186	100.123	6.750	99.796	99.676	99.644
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	99.646	99.556	99.462	7.125	99.756	99.666	99.573	7.125	99.443	99.353	99.259

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: 8/5/2026 8:27 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	96.736	96.688	96.629
5.125	93.801	93.750	93.750	5.875	98.599	98.509	98.444	5.125	97.015	96.967	96.908
5.250	94.848	94.723	94.683	6.000	99.106	99.016	98.951	5.250	97.759	97.695	97.629
5.375	95.432	95.332	95.301	6.125	99.534	99.444	99.379	5.375	98.140	98.077	98.010
5.500	96.107	96.007	95.975	6.250	99.899	99.794	99.713	5.500	98.620	98.557	98.490
5.625	96.672	96.572	96.541	6.375	100.400	100.294	100.214	5.625	98.934	98.871	98.804
5.750	97.382	97.288	97.236	6.500	100.851	100.746	100.665	5.750	99.330	99.267	99.200
5.875	97.923	97.829	97.777	6.625	101.204	101.098	101.018	5.875	99.712	99.649	99.582
6.000	98.502	98.412	98.347	6.750	101.579	101.469	101.372	6.000	99.916	99.853	99.786
6.125	99.033	98.943	98.878	6.875	102.000	101.891	101.794	6.125	100.071	100.008	99.941
6.250	99.639	99.519	99.461	7.000	102.372	102.263	102.166	6.250	100.410	100.347	100.280
6.375	100.137	100.018	99.960	7.125	100.453	100.344	100.252	6.375	100.727	100.664	100.597
				7.250	101.331	101.238	101.149	6.500	101.004	100.941	100.874
				7.375	101.872	101.779	101.690	6.625	100.987	100.924	100.857

Home Ready 10 Yr Fixed			
Rate	15	30	45
5.000	95.537	95.473	95.398
5.125	95.865	95.801	95.726
5.250	96.248	96.170	96.086
5.375	96.568	96.489	96.405
5.500	96.883	96.804	96.720
5.625	97.186	97.107	97.024
5.750	97.477	97.408	97.341
5.875	97.757	97.694	97.627
6.000	98.261	98.198	98.131
6.125	98.513	98.450	98.383
6.250	98.788	98.726	98.667
6.375	99.043	98.981	98.922

Home Ready Adjustments

Cumulative LLPA Caps

Home Ready	0
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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								



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

Effective: 8/5/2026 8:27 PST

Home Possible 30 Yr Fixed				Home Possible 20 Yr Fixed				Home Possible 15 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.500	96.143	96.087	96.032	5.500	97.420	97.334	97.305	4.875	97.237	97.23	97.08
5.625	96.808	96.752	96.697	5.625	98.212	98.132	98.089	5	97.4965	97.4496	97.4012
5.750	97.600	97.532	97.469	5.750	98.966	98.886	98.843	5.125	97.908	97.889	97.826
5.875	98.224	98.156	98.093	5.875	99.407	99.327	99.284	5.25	98.4711	98.438	98.379
6.000	98.810	98.741	98.678	6.000	99.845	99.765	99.722	5.375	98.927	98.9	98.845
6.125	99.378	99.310	99.247	6.125	100.263	100.183	100.140	5.5	99.336	99.304	99.253
6.250	100.004	99.920	99.841	6.250	99.968	99.895	99.838	5.625	99.671	99.633	99.5418
6.375	100.534	100.450	100.371	6.375	100.404	100.322	100.265	5.75	100.187	100.144	100.012
6.500	101.018	100.934	100.855	6.500	100.937	100.803	100.729	5.875	100.637	100.559	100.492
6.625	101.465	101.381	101.302	6.625	101.340	101.211	101.132	6	100.941	100.874	100.796
6.750	101.955	101.861	101.774	6.750	101.751	101.674	101.590	6.125	101.242	101.163	101.096
6.875	102.402	102.308	102.221	6.875	102.227	102.154	102.064	6.25	101.595	101.531	101.399
7.000	102.824	102.730	102.643	7.000	102.679	102.612	102.517	6.375	101.995	101.926	101.798
7.125	103.229	103.135	103.048	7.125	103.024	102.962	102.862	6.5	102.214	102.14	102.043
								6.625	102.367	102.287	102.218

Home Possible 10 Yr Fixed			
Rate	15	30	45
4.875	96.731	96.656	96.647
5.000	97.169	97.092	97.042
5.125	97.734	97.648	97.626
5.250	98.097	98.019	97.986
5.375	98.773	98.461	98.394
5.500	99.137	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	101.984	101.925	101.873

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

[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: 8/5/2026 8:27 PST

RefiNow 30 Yr Fixed			
Rate	15	30	45
5.250	94.814	94.760	94.723
5.375	95.449	95.384	95.343
5.500	96.154	96.090	96.046
5.625	96.700	96.610	96.572
5.750	97.496	97.431	97.380
5.875	98.124	98.044	97.996
6.000	98.724	98.649	98.596
6.125	99.233	99.162	99.104
6.250	99.845	99.702	99.638
6.375	100.360	100.222	100.153
6.500	100.880	100.746	100.672
6.625	101.192	101.070	100.998
6.750	101.731	101.628	101.544
6.875	102.222	102.150	102.060
7.000	102.637	102.569	102.474
7.125	102.982	102.919	102.819
7.250	103.555	103.482	103.376
7.375	103.905	103.836	103.726
7.500	104.330	104.266	104.151

RefiNow Adjustments

Cumulative LLPA Cap

FTHB with AML at or below 100% or 120% in designated High Cost Areas	0
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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: 8/5/2026 8:27 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	95.286	95.240	95.189	5.000	95.769	95.695	95.648	5.000	95.803	95.775	95.714
5.125	95.888	95.860	95.799	5.125	96.248	96.220	96.159	5.125	96.478	96.450	96.389
5.250	97.310	97.239	97.147	5.250	97.686	97.649	97.598	5.250	97.674	97.614	97.548
5.375	97.860	97.789	97.697	5.375	98.189	98.162	98.046	5.375	98.182	98.121	98.021
5.500	98.296	98.225	98.133	5.500	98.715	98.641	98.581	5.500	98.833	98.772	98.672
5.625	98.871	98.811	98.710	5.625	99.231	99.171	99.070	5.625	99.461	99.401	99.300
5.750	99.712	99.622	99.531	5.750	99.994	99.921	99.840	5.750	99.944	99.871	99.790
5.875	100.181	100.103	100.003	5.875	100.549	100.501	100.327	5.875	100.425	100.348	100.247
6.000	100.805	100.728	100.627	6.000	100.963	100.879	100.767	6.000	101.050	100.972	100.872
6.125	101.354	101.276	101.176	6.125	101.368	101.291	101.190	6.125	101.598	101.521	101.420
6.250	101.642	101.520	101.387	6.250	101.781	101.693	101.607	6.250	101.900	101.779	101.645
6.375	102.107	101.985	101.852	6.375	102.544	102.475	102.368	6.375	102.365	102.285	102.177
6.500	102.702	102.580	102.447	6.500	102.885	102.811	102.708	6.500	102.960	102.839	102.705
6.625	103.190	103.069	102.935	6.625	103.288	103.209	103.111	6.625	103.449	103.327	103.194
6.750	103.166	103.051	102.999	6.750	103.521	103.437	103.351	6.750	103.710	103.641	103.581
6.875	103.567	103.498	103.437	6.875	103.986	103.897	103.797	6.875	104.157	104.088	104.027
7.000	104.030	103.960	103.900	7.000	104.411	104.320	104.260	7.000	104.620	104.550	104.490
7.125	104.402	104.332	104.272	7.125	104.880	104.780	104.632	7.125	104.992	104.922	104.862
7.250	102.866	102.793	102.755	7.250	105.245	105.140	104.988	7.250	104.893	104.788	104.636
7.375	101.658	101.548	101.548	7.375	104.388	104.278	104.278	7.375	104.289	104.178	104.178
7.500	102.037	101.921	101.921	7.500	104.767	104.651	104.651	7.500	104.667	104.551	104.551
7.625	102.494	102.373	102.373	7.625	105.224	105.103	105.103	7.625	105.124	105.003	105.003
7.750	102.699	102.573	102.573	7.750	105.429	105.303	105.303	7.75	104.97	104.844	104.844
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	97.769	97.722	97.653	5.000	94.999	94.934	94.836
4.375	96.241	96.179	96.128	4.875	98.142	98.065	98.015	5.125	95.674	95.608	95.511
4.500	96.802	96.740	96.690	5.000	98.693	98.616	98.566	5.250	96.979	96.944	96.824
4.625	97.337	97.275	97.225	5.125	99.207	99.130	99.080	5.375	97.807	97.780	97.665
4.750	97.769	97.722	97.653	5.250	99.642	99.588	99.515	5.500	98.175	98.142	98.032
4.875	98.142	98.065	98.015	5.375	99.864	99.786	99.719	5.625	98.766	98.706	98.605
5.000	98.693	98.616	98.566	5.500	100.395	100.316	100.249	5.750	99.624	99.534	99.421
5.125	99.207	99.130	99.080	5.625	100.891	100.813	100.746	5.875	100.117	100.069	99.902
5.250	99.642	99.588	99.515	5.750	100.641	100.563	100.481	6.000	100.730	100.640	100.527
5.375	99.864	99.786	99.719	5.875	100.811	100.731	100.648	6.125	101.278	101.188	101.075
5.500	100.395	100.316	100.249	6.000	101.316	101.237	101.153	6.250	101.330	101.210	101.025
5.625	100.891	100.813	100.746	6.125	101.787	101.708	101.624	6.375	101.812	101.743	101.490
5.750	100.872	100.772	100.633	6.250	101.016	100.938	100.856	6.500	102.390	102.244	102.085
5.875	101.355	101.256	101.117	6.375	101.179	101.123	101.056	6.625	102.879	102.732	102.574
6.000	101.819	101.720	101.581	6.500	101.585	101.529	101.462	6.750	103.081	102.996	102.689
								6.875	103.177	103.087	102.921
								7.000	103.503	103.383	103.273
								7.125	104.015	103.915	103.758
								7.250	104.361	104.256	104.104
								7.375	101.872	101.762	101.762
								7.500	102.251	102.135	102.135

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	96.979	96.944	96.824	5.000	94.694	94.658	94.617	5.250	96.245	96.147	96.008
5.375	97.807	97.780	97.665	5.125	95.370	95.334	95.219	5.375	96.729	96.631	96.492
5.500	98.175	98.142	98.032	5.250	97.014	96.992	96.871	5.500	97.209	97.111	96.972
5.625	98.766	98.706	98.605	5.375	97.825	97.798	97.682	5.625	97.686	97.588	97.449
5.750	99.624	99.534	99.421	5.500	98.175	98.143	98.032	5.750	97.802	97.702	97.563
5.875	100.117	100.069	99.902	5.625	98.647	98.609	98.504	5.875	98.285	98.186	98.047
6.000	100.730	100.640	100.527	5.750	99.481	99.438	99.308	6.000	98.749	98.650	98.511
6.125	101.278	101.188	101.075	5.875	100.236	100.188	99.919	6.125	99.192	99.092	98.953
6.250	101.330	101.210	101.025	6.000	100.599	100.546	100.282	6.250	98.259	98.208	98.157
6.375	101.812	101.743	101.490	6.125	101.049	100.991	100.732	6.375	98.321	98.269	98.218
6.500	102.390	102.244	102.085	6.250	101.394	101.331	101.077	6.500	98.749	98.698	98.647
6.625	102.879	102.732	102.574	6.375	102.016	101.947	101.625	6.625	98.984	98.933	98.882
6.750	103.081	102.996	102.689	6.500	102.360	102.286	101.969				
6.875	103.177	103.087	102.921	6.625	102.882	102.803	102.490				
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	97.674	97.614	97.548	5.250	97.674	97.614	97.548	5.250	97.674	97.614	97.548
5.375	98.182	98.121	98.021	5.375	98.182	98.121	98.021	5.375	98.182	98.121	98.021
5.500	98.833	98.772	98.672	5.500	98.833	98.772	98.672	5.500	98.833	98.772	98.672
5.625	99.461	99.401	99.300	5.625	99.461	99.401	99.300	5.625	99.461	99.401	99.300
5.750	99.944	99.871	99.790	5.750	99.944	99.871	99.790	5.750	99.944	99.871	99.790
5.875	100.511	100.463	100.289	5.875	100.511	100.463	100.289	5.875	100.425	100.348	100.247
6.000	101.050	100.972	100.872	6.000	101.050	100.972	100.872	6.000	101.050	100.972	100.872
6.125	101.598	101.521	101.420	6.125	101.598	101.521	101.420	6.125	101.598	101.521	101.420
6.250	101.900	101.779	101.645	6.250	101.900	101.779	101.645	6.250	101.900	101.779	101.645
6.375	102.477	102.408	102.301	6.375	102.477	102.408	102.301	6.375	102.398	102.329	102.222
6.500	102.960	102.839	102.705	6.500	102.960	102.839	102.705	6.500	102.960	102.839	102.705
6.625	103.449	103.327	103.194	6.625	103.449	103.327	103.194	6.625	103.449	103.327	103.194
6.750	103.710	103.641	103.581	6.750	103.710	103.641	103.581	6.750	103.710	103.641	103.581
6.875	104.157	104.088	104.027	6.875	104.157	104.088	104.027	6.875	104.157	104.088	104.027
7.000	104.620	104.550	104.490	7.000	104.620	104.550	104.490	7.000	104.620	104.550	104.490
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	97.021	96.983	96.863
4.625	97.337	97.275	97.225	4.375	96.241	96.179	96.128	5.375	97.962	97.935	97.820
4.750	97.769	97.722	97.653	4.500	96.802	96.740	96.690	5.500	98.371	98.339	98.229
4.875	98.142	98.065	98.015	4.625	97.337	97.275	97.225	5.625	98.766	98.706	98.605
5.000	98.693	98.616	98.566	4.750	97.585	97.508	97.458	5.750	99.624	99.534	99.421
5.125	99.207	99.130	99.080	4.875	98.142	98.065	98.015	5.875	100.150	100.102	99.902
5.250	99.642	99.588	99.515	5.000	98.693	98.616	98.566	6.000	100.730	100.640	100.527
5.375	99.864	99.786	99.719	5.125	99.207	99.130	99.080	6.125	101.278	101.188	101.075
5.500	100.395	100.316	100.249	5.250	99.325	99.246	99.179	6.250	101.431	101.322	101.213
5.625	100.891	100.813	100.746	5.375	99.864	99.786	99.719	6.375	101.874	101.805	101.519
5.750	100.872	100.772	100.633	5.500	100.395	100.316	100.249	6.500	102.390	102.244	102.085
5.875	101.355	101.256	101.117	5.625	100.891	100.813	100.746	6.625	102.879	102.732	102.574
6.000	101.819	101.720	101.581	5.750	100.292	100.213	100.129	6.750	103.196	103.055	102.915

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	97.021	96.983	96.863	5.250	96.966	96.944	96.824	5.500	94.936	94.874	94.615
5.375	97.962	97.935	97.820	5.375	97.807	97.780	97.665	5.625	95.223	95.162	94.902
5.500	98.371	98.339	98.229	5.500	98.175	98.142	98.032	5.750	93.242	93.163	93.079
5.625	98.766	98.706	98.605	5.625	98.558	98.520	98.415	5.875	93.761	93.681	93.598
5.750	99.624	99.534	99.421	5.750	99.463	99.390	99.308	6.000	94.266	94.187	94.103
5.875	100.150	100.102	99.902	5.875	100.117	100.069	99.801	6.125	94.737	94.658	94.574
6.000	100.730	100.640	100.527	6.000	100.519	100.466	100.202	6.250	94.315	94.237	94.170
6.125	101.278	101.188	101.075	6.125	100.957	100.899	100.640	6.375	93.101	92.995	92.717
6.250	101.431	101.322	101.213	6.250	101.273	101.210	100.956	6.500	93.426	93.320	93.042
6.375	101.874	101.805	101.519	6.375	101.812	101.743	101.421	6.625	93.556	93.450	93.172
6.500	102.390	102.244	102.085	6.500	102.170	102.096	101.778				
6.625	102.879	102.732	102.574	6.625	102.751	102.671	102.359				
6.750	103.196	103.055	102.915	6.750	103.081	102.996	102.689				
6.875	103.246	103.157	102.990	6.875	103.177	103.087	102.921				

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	95.745	95.786	95.749	5	95.7445	95.786	95.7494
5.125	96.168	96.175	96.138	5.125	96.1679	96.1746	96.138
5.250	97.763	97.805	97.768	5.25	97.7633	97.8048	97.7682
5.375	98.196	98.237	98.201	5.375	98.1958	98.2373	98.2007
5.500	98.771	98.812	98.776	5.5	98.7708	98.8123	98.7757
5.625	99.311	99.224	99.187	5.625	99.182	99.2235	99.1869
5.750	100.247	100.194	100.121	5.75	100.139	100.1939	100.1207
5.875	100.799	100.569	100.481	5.875	100.627	100.532	100.441
6.000	101.527	101.296	101.209	6	101.091	101.0702	100.997
6.125	102.098	101.867	101.780	6.125	101.532	101.5039	101.4307
6.250	102.694	102.344	102.216	6.25	102.459	102.344	102.211
6.375	103.394	102.961	102.916	6.375	102.889	102.774	102.641
6.500	103.850	103.417	103.372	6.5	103.286	103.171	103.039
6.625	104.499	104.066	104.021	6.625	103.658	103.543	103.41

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: 8/5/2026 8:27 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	94.945	94.909	94.868	4.875	94.945	94.909	94.868	4.875	94.945	94.909	94.868
5.000	95.469	95.400	95.360	5.000	95.469	95.400	95.360	5.000	95.469	95.400	95.360
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	97.592	97.556	97.504	5.250	97.592	97.556	97.504	5.250	97.592	97.556	97.504
5.375	97.911	97.874	97.823	5.375	97.911	97.874	97.823	5.375	97.911	97.874	97.823
5.500	98.424	98.387	98.336	5.500	98.424	98.387	98.336	5.500	98.424	98.387	98.336
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	99.775	99.702	99.621	5.750	99.775	99.702	99.621	5.750	99.775	99.702	99.621
5.875	100.138	100.065	99.983	5.875	100.138	100.065	99.983	5.875	100.138	100.065	99.983
6.000	100.677	100.574	100.481	6.000	100.677	100.574	100.481	6.000	100.663	100.567	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	101.575	101.487	101.401	6.250	101.575	101.487	101.401	6.250	101.575	101.487	101.401
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	103.225	103.137	103.059	6.750	103.225	103.137	103.059	6.750	103.225	103.137	103.059
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	104.079	104.005	103.900
7.250	103.662	103.589	103.551	7.250	103.433	103.307	103.198	7.250	103.433	103.307	103.198
7.375	103.609	103.513	103.474	7.375	103.609	103.513	103.474	7.375	103.609	103.513	103.404
7.500	103.988	103.892	103.783	7.500	103.988	103.892	103.783	7.500	103.988	103.892	103.783
7.625	104.163	104.067	103.958	7.625	104.163	104.067	103.958	7.625	104.163	104.067	103.958
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	97.061	97.024	96.973
4.375	96.241	96.179	96.128	4.375	96.241	96.179	96.128	5.375	97.130	97.093	97.042
4.500	96.802	96.740	96.690	4.500	96.802	96.740	96.690	5.500	97.592	97.556	97.504
4.625	97.337	97.275	97.225	4.625	97.337	97.275	97.225	5.625	97.899	97.862	97.811
4.750	97.800	97.753	97.684	4.750	97.585	97.508	97.458	5.750	99.494	99.421	99.340
4.875	98.142	98.065	98.015	4.875	98.142	98.065	98.015	5.875	99.606	99.533	99.452
5.000	98.693	98.616	98.566	5.000	98.693	98.616	98.566	6.000	100.166	100.086	99.983
5.125	99.207	99.130	99.080	5.125	99.207	99.130	99.080	6.125	100.573	100.493	100.390
5.250	99.517	99.463	99.390	5.250	99.325	99.246	99.179	6.250	100.528	100.403	100.279
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	101.569	101.426
5.750	100.359	100.281	100.200	5.750	100.292	100.213	100.129	6.750	101.118	101.031	100.953
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	99.176	99.029	98.804

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	95.163	95.128	95.013	5.000	94.447	94.412	94.356	5.500	95.765	95.714	95.663
5.250	97.061	97.024	96.973	5.125	95.163	95.128	95.013	5.625	96.237	96.186	96.135
5.375	97.130	97.093	97.042	5.250	97.061	97.024	96.973	5.750	97.218	97.160	97.101
5.500	97.592	97.556	97.504	5.375	97.130	97.093	97.042	5.875	97.498	97.439	97.381
5.625	97.899	97.862	97.811	5.500	97.592	97.556	97.504	6.000	97.674	97.616	97.557
5.750	99.494	99.421	99.340	5.625	97.904	97.862	97.811	6.125	97.881	97.823	97.764
5.875	99.606	99.533	99.452	5.750	99.494	99.421	99.340	6.250	98.259	98.208	98.157
6.000	100.166	100.086	99.983	5.875	99.606	99.533	99.452	6.375	98.321	98.269	98.218
6.125	100.573	100.493	100.390	6.000	100.166	100.086	99.983	6.500	98.749	98.698	98.647
6.250	100.528	100.403	100.279	6.125	100.573	100.493	100.390	6.625	98.984	98.933	98.882
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	101.569	101.426	6.500	101.217	101.109	101.012				
6.750	101.118	101.031	100.953	6.625	101.593	101.485	101.364				
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	95.400	95.360	5.000	95.469	95.400	95.360	5.000	95.469	95.400	95.360
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	97.592	97.556	97.504	5.250	97.592	97.556	97.504	5.250	97.592	97.556	97.504
5.375	97.911	97.874	97.823	5.375	97.911	97.874	97.823	5.375	97.911	97.874	97.823
5.500	98.424	98.387	98.336	5.500	98.424	98.387	98.336	5.500	98.424	98.387	98.336
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	99.775	99.702	99.621	5.750	99.775	99.702	99.621	5.750	99.775	99.702	99.621
5.875	100.138	100.065	99.983	5.875	100.138	100.065	99.983	5.875	100.138	100.065	99.983
6.000	100.677	100.637	100.536	6.000	100.677	100.637	100.536	6.000	100.667	100.637	100.536
6.125	101.046	100.944	100.850	6.125	101.046	100.944	100.850	6.125	101.032	100.944	100.842
6.250	101.575	101.487	101.401	6.250	101.575	101.487	101.401	6.250	101.575	101.487	101.401
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
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	94.447	94.412	94.356
4.625	97.337	97.275	97.225	4.625	97.337	97.275	97.225	5.125	95.163	95.128	95.013
4.750	97.800	97.753	97.684	4.750	97.585	97.508	97.458	5.250	97.061	97.024	96.973
4.875	98.142	98.065	98.015	4.875	98.142	98.065	98.015	5.375	97.130	97.093	97.042
5.000	98.693	98.616	98.566	5.000	98.693	98.616	98.566	5.500	97.592	97.556	97.504
5.125	99.207	99.130	99.080	5.125	99.207	99.130	99.080	5.625	97.899	97.862	97.811
5.250	99.517	99.463	99.390	5.250	99.325	99.246	99.179	5.750	99.494	99.421	99.340
5.375	99.864	99.786	99.719	5.375	99.864	99.786	99.719	5.875	99.606	99.533	99.452
5.500	100.395	100.316	100.249	5.500	100.395	100.316	100.249	6.000	100.166	100.086	99.983
5.625	100.891	100.813	100.746	5.625	100.891	100.813	100.746	6.125	100.573	100.493	100.390
5.750	100.359	100.281	100.200	5.750	100.292	100.213	100.129	6.250	100.528	100.403	100.279
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	101.569	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	94.447	94.412	94.356	5.000	94.447	94.412	94.356	5.500	95.765	95.714	95.663
5.125	95.163	95.128	95.013	5.125	95.163	95.128	95.013	5.625	96.237	96.186	96.135
5.250	97.061	97.024	96.973	5.250	97.061	97.024	96.973	5.750	97.218	97.160	97.101
5.375	97.130	97.093	97.042	5.375	97.130	97.093	97.042	5.875	97.498	97.439	97.381
5.500	97.592	97.556	97.504	5.500	97.592	97.556	97.504	6.000	97.674	97.616	97.557
5.625	97.899	97.862	97.811	5.625	97.899	97.862	97.811	6.125	97.881	97.823	97.764
5.750	99.494	99.421	99.340	5.750	99.494	99.421	99.340	6.250	98.259	98.208	98.157
5.875	99.606	99.533	99.452	5.875	99.606	99.533	99.452	6.375	98.321	98.269	98.218
6.000	100.166	100.086	99.983	6.000	100.166	100.086	99.983	6.500	98.749	98.698	98.647
6.125	100.573	100.493	100.390	6.125	100.573	100.493	100.390	6.625	98.984	98.933	98.882
6.250	100.528	100.403	100.279	6.250	100.312	100.224	100.139				
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	101.569	101.426	6.625	101.731	101.569	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: 8/5/2026 8:27 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	100.256	100.019	99.719	6.750	98.287	98.050	97.750	6.625	98.256	98.019	97.719
6.750	100.787	100.550	100.250	6.875	98.024	97.782	97.482	6.750	98.787	98.550	98.250
6.875	100.524	100.282	99.982	7.000	98.555	98.313	98.013	6.875	98.524	98.282	97.982
7.000	101.055	100.813	100.513	7.125	99.075	98.833	98.533	7.000	99.055	98.813	98.513
7.125	101.575	101.333	101.033	7.250	99.566	99.324	99.024	7.125	99.575	99.333	99.033
7.250	102.066	101.824	101.524	7.375	99.597	99.319	99.019	7.250	100.066	99.824	99.524
7.375	102.097	101.819	101.519	7.500	100.088	99.810	99.510	7.375	100.097	99.819	99.519
7.500	102.588	102.310	102.010	7.625	100.568	100.290	99.990	7.500	100.588	100.310	100.010
7.625	103.068	102.790	102.490	7.750	101.029	100.751	100.451	7.625	101.068	100.790	100.490
7.750	103.529	103.251	102.951	7.875	99.199	98.888	98.588	7.750	101.529	101.251	100.951
7.875	101.699	101.388	101.088	8.000	99.660	99.349	99.049	7.875	99.699	99.388	99.088
8.000	102.160	101.849	101.549	8.125	100.110	99.799	99.499	8.000	100.160	99.849	99.549
8.125	102.610	102.299	101.999	8.250	100.531	100.220	99.920	8.125	100.610	100.299	99.999
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	95.912	95.675	95.375	6.625	99.506	99.269	98.969	6.625	97.506	97.269	96.969
6.875	95.649	95.407	95.107	6.750	100.037	99.800	99.500	6.750	98.037	97.800	97.500
7.000	96.180	95.938	95.638	6.875	99.774	99.532	99.232	6.875	97.774	97.532	97.232
7.125	96.700	96.458	96.158	7.000	100.305	100.063	99.763	7.000	98.305	98.063	97.763
7.250	97.191	96.949	96.649	7.125	100.825	100.583	100.283	7.125	98.825	98.583	98.283
7.375	97.222	96.944	96.644	7.250	101.316	101.074	100.774	7.250	99.316	99.074	98.774
7.500	97.713	97.435	97.135	7.375	101.347	101.069	100.769	7.375	99.347	99.069	98.769
7.625	98.193	97.915	97.615	7.500	101.838	101.560	101.260	7.500	99.838	99.560	99.260
7.750	98.654	98.376	98.076	7.625	102.318	102.040	101.740	7.625	100.318	100.040	99.740
7.875	96.824	96.513	96.213	7.750	102.779	102.501	102.201	7.750	100.779	100.501	100.201
8.000	97.285	96.974	96.674	7.875	100.949	100.638	100.338	7.875	98.949	98.638	98.338
8.125	97.735	97.424	97.124	8.000	101.410	101.099	100.799	8.000	99.410	99.099	98.799
8.250	98.156	97.845	97.545	8.125	101.860	101.549	101.249	8.125	99.860	99.549	99.249

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.