



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:

8/7/26 8:13 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/](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: 8/7/2026 8:13 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	94.775	94.653	94.612	5.250	94.901	94.843	94.848	5.125	95.622	95.519	95.517
5.375	95.361	95.276	95.211	5.375	95.527	95.465	95.477	5.250	96.393	96.295	96.285
5.500	96.036	95.940	95.881	5.500	96.238	96.172	96.191	5.375	96.959	96.847	96.859
5.625	96.638	96.554	96.490	5.625	96.723	96.656	96.675	5.500	97.486	97.371	97.388
5.750	97.270	97.201	97.192	5.750	97.578	97.511	97.502	5.625	98.290	98.180	98.162
5.875	97.911	97.831	97.783	5.875	98.151	98.080	98.078	5.750	99.031	98.924	98.902
6.000	98.511	98.435	98.382	6.000	98.683	98.608	98.613	5.875	99.549	99.428	99.426
6.125	99.032	98.962	98.903	6.125	99.162	99.092	99.076	6.000	100.015	99.914	99.894
6.250	99.603	99.506	99.442	6.250	99.768	99.708	99.684	6.125	100.421	100.297	100.300
6.375	100.121	100.029	99.960	6.375	100.284	100.220	100.202	6.250	100.335	100.238	100.175
6.500	100.665	100.578	100.504	6.500	100.795	100.708	100.690	6.375	100.894	100.802	100.733
6.625	101.056	100.979	100.898	6.625	101.192	101.123	101.113	6.500	101.455	101.368	101.294
6.750	101.495	101.414	101.326	6.750	101.683	101.614	101.576	6.625	101.479	101.397	101.317
6.875	102.011	101.913	101.823	6.875	102.131	102.044	102.013	6.750	101.573	101.480	101.396
7.000	102.484	102.381	102.281	7.000	102.557	102.473	102.413	6.875	102.025	101.937	101.848
7.125	102.920	102.817	102.717	7.125	102.963	102.853	102.753	7.000	102.702	102.618	102.524
7.250	103.404	103.299	103.193	7.250	103.534	103.429	103.323	7.125	102.928	102.818	102.718
7.375	103.823	103.723	103.612	7.375	103.953	103.853	103.742	7.250	103.557	103.452	103.347
7.500	104.223	104.128	104.012	7.500	104.353	104.258	104.142	7.375	103.892	103.792	103.682
7.625	104.480	104.392	104.271	7.625	104.610	104.522	104.401	7.500	104.359	104.264	104.148
7.750	104.900	104.900	104.845	7.750	104.900	104.900	104.900	7.625	104.700	104.672	104.551
7.875	104.900	104.900	104.900	7.875	105.096	105.127	105.049	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	105.030	105.009	104.933
8.125	104.938	104.900	104.900	8.125	104.900	104.900	104.900	8.000	104.900	104.900	104.900
8.250	104.985	104.911	104.835								
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	96.060	95.992	95.980	4.625	96.731	96.633	96.605	5.250	94.695	94.588	94.593
4.750	96.606	96.513	96.489	4.750	97.328	97.227	97.226	5.375	95.322	95.210	95.222
4.875	97.129	97.041	97.022	4.875	97.820	97.732	97.726	5.500	95.944	95.827	95.846
5.000	97.361	97.314	97.264	5.000	98.167	98.055	98.044	5.625	96.457	96.341	96.359
5.125	97.924	97.852	97.826	5.125	98.584	98.467	98.450	5.750	97.324	97.207	97.198
5.250	98.397	98.335	98.271	5.250	99.027	98.905	98.884	5.875	97.896	97.775	97.773
5.375	98.822	98.750	98.687	5.375	99.435	99.318	99.291	6.000	98.449	98.323	98.328
5.500	99.223	99.154	99.093	5.500	99.831	99.718	99.686	6.125	98.903	98.777	98.782
5.625	99.641	99.561	99.530	5.625	99.868	99.760	99.723	6.250	99.524	99.414	99.389
5.750	100.206	100.134	100.091	5.750	100.238	100.165	100.123	6.375	100.080	99.965	99.948
5.875	100.633	100.565	100.517	5.875	100.624	100.556	100.508	6.500	100.586	100.467	100.456
6.000	100.928	100.865	100.812	6.000	100.832	100.769	100.716	6.625	100.975	100.856	100.846
6.125	101.183	101.102	101.044	6.125	101.156	101.081	101.023	6.750	101.421	101.328	101.249
6.250	101.575	101.505	101.441	6.250	101.535	101.465	101.402	6.875	101.974	101.885	101.796
6.375	101.953	101.870	101.801	6.375	101.763	101.698	101.629	7.000	102.277	102.210	102.123
6.500	102.232	102.146	102.072	6.500	102.115	102.054	101.980	7.125	102.810	102.810	102.710
6.625	102.327	102.269	102.182	6.625	102.256	102.131	102.052	7.250	103.275	103.275	103.170
6.750	102.599	102.415	102.330	6.750	102.536	102.351	102.267	7.375	103.716	103.716	103.605
6.875	102.907	102.717	102.628	6.875	102.850	102.661	102.571	7.500	104.095	104.095	103.979
7.000	103.111	102.916	102.824	7.000	103.087	102.892	102.797	7.625	104.266	104.266	104.146
7.125	102.854	102.791	102.730	7.125	99.684	99.622	99.563	7.750	101.533	101.386	101.233
7.250	102.561	102.491	102.417	7.250	99.523	99.449	99.365	7.875	101.753	101.606	101.453
7.375	102.763	102.693	102.619	7.375	99.646	99.572	99.488	8.000	101.942	101.795	101.642
								8.125	102.113	101.967	101.813

Conventional 20 Yr Fixed HB				Conventional 15 Yr Fixed HB									
Rate	15	30	45	Rate	15	30	45						
5.500	95.546	95.463	95.398	5.250	97.150	97.072	96.993						
5.625	96.252	96.161	96.096	5.375	97.551	97.473	97.393						
5.750	97.026	96.935	96.870	5.500	97.935	97.857	97.778						
5.875	97.566	97.475	97.410	5.625	98.288	98.210	98.130						
6.000	98.072	97.980	97.916	5.750	98.630	98.552	98.473						
6.125	98.910	98.808	98.750	5.875	98.939	98.861	98.782						
6.250	99.579	99.482	99.419	6.000	99.227	99.149	99.069						
6.375	100.098	100.006	99.937	6.125	99.472	99.393	99.314						
6.500	100.602	100.515	100.441	6.250	99.456	99.399	99.312						
6.625	100.988	100.906	100.827	6.375	99.742	99.685	99.598						
6.750	101.577	101.484	101.399	6.500	100.082	99.978	99.859						
6.875	102.056	101.967	101.878	6.625	100.425	100.343	100.256						
7.000	102.428	102.344	102.249	6.750	100.675	100.571	100.417						
7.125	102.850	102.850	102.750	6.875	100.879	100.775	100.621						
7.250	103.385	103.385	103.280	7.000	101.072	100.968	100.814						
7.375	103.791	103.791	103.680	7.125	100.477	100.399	100.322						
Conventional Fixed Rate Adjustments													
Cumulative LLPA Cap													
FTHB with AMI at or below 100% or 120% in designated High Cost Areas								0					
Purchase LTV / FICO Adjusters: All Products w/Terms > 15 years only													
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97				
≥ 780		0	0	0	0	-0.375	-0.375	-0.25	-0.25	-0.125			
760-779		0	0	0	-0.25	-0.625	-0.625	-0.5	-0.5	-0.25			
740-759		0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625	-0.5			
720-739		0	0	-0.25	-0.75	-1.25	-1.25	-1	-0.875	-0.75			
700-719		0	0	-0.375	-0.875	-1.375	-1.5	-1.25	-1.125	-0.875			
680-699		0	0	-0.625	-1.125	-1.75	-1.875	-1.5	-1.375	-1.125			
660-679		0	0	-0.75	-1.375	-1.875	-2.125	-1.75	-1.625	-1.25			
640-659		0	0	-1.125	-1.5	-2.25	-2.5	-2	-1.875	-1.5			
620-639		0	-0.125	-1.5	-2.125	-2.75	-2.875	-2.625	-2.25	-1.75			
Additional Purchase LLPA Adjusters													
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97				
Attached Condo		0	0	-0.125	-0.125	-0.75	-0.75	-0.75	-0.75	-0.75			
Investment Property		-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125			
2nd Home		-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125			
Manufactured Home		-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5			
2 - 4 Units		0	0	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625			
High Balance		-0.5	-0.5	-0.75	-0.75	-1	-1	-1	-1	-1			
Secondary Financing		-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875			
DTI > 40%		0	0	0	0	0	0	0	0	0			
R/T Refinance LTV / FICO Adjusters: All Products w/Terms > 15 years only													
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97				
≥ 780		0	0	0	-0.125	-0.5	-0.625	-0.5	-0.375	-0.375			
760-779		0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625	-0.625			
740-759		0	0	-0.25	-0.75	-1.125	-1.375	-1.125	-1	-1			
720-739		0	0	-0.5	-1	-1.625	-1.75	-1.5	-1.25	-1.25			
700-719		0	0	-0.625	-1.25	-1.875	-2.125	-1.75	-1.625	-1.625			
680-699		0	0	-0.875	-1.625	-2.25	-2.5	-2.125	-1.75	-1.75			
660-679		0	-0.125	-1.125	-1.875	-2.5	-3	-2.375	-2.125	-2.125			
640-659		0	-0.25	-1.375	-2.125	-2.875	-3.375	-2.875	-2.5	-2.5			
620-639		0	-0.375	-1.75	-2.5	-3.5	-3.875	-3.625	-2.5	-2.5			
Additional R/T Refinance LLPA Adjusters													
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97				
Attached Condo		0	0	-0.125	-0.125	-0.75	-0.75	-0.75	-0.75	-0.75			
Investment Property		-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125			
2nd Home		-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125			
Manufactured Home		-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5			
2 - 4 Units		0	0	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625			
High Balance		-0.5	-0.5	-0.75	-0.75	-1	-1	-1	-1	-1			
Secondary Financing		-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875			
DTI > 40%		0	0	0	0	0	0	0	0	0			

Cash-Out Refinance LTV / FICO Adjusters: All Products					
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80
≥ 780	-0.375	-0.375	-0.625	-0.875	-1.375
760-779	-0.375	-0.375	-0.875	-1.25	-1.875
740-759	-0.375	-0.375	-1	-1.625	-2.375
720-739	-0.375	-0.5	-1.375	-2	-2.75
700-719	-0.375	-0.5	-1.625	-2.625	-3.25
680-699	-0.375	-0.625	-2	-2.875	-3.75
660-679	-0.375	-0.875	-2.75	-4	-4.75
640-659	-0.375	-1.375	-3.125	-4.625	-5.125
620-639	-0.375	-1.375	-3.375	-4.875	-5.125
Additional Cash-Out Refinance LLPA Adjusters					
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80
Attached Condo	0	0	-0.125	-0.125	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625
High Balance	-1.25	-1.25	-1.5	-1.5	-1.75
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125
DTI > 40%	0	0	0	0	0
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: 8/7/2026 8:12 PST

Conforming Balance 30 Yr Fixed				Conforming High Balance 30 YR Fixed			
Rate	15	30	45	Rate	15	30	45
5.000	94.434	94.284	94.134	5.000	94.309	94.159	94.009
5.125	95.148	94.998	94.848	5.125	95.023	94.873	94.723
5.250	95.849	95.699	95.549	5.250	95.724	95.574	95.424
5.375	96.538	96.388	96.238	5.375	96.413	96.263	96.113
5.500	97.214	97.064	96.914	5.500	97.089	96.939	96.789
5.625	97.877	97.727	97.577	5.625	97.752	97.602	97.452
5.750	98.525	98.375	98.225	5.750	98.400	98.250	98.100
5.875	99.159	99.009	98.859	5.875	99.014	98.864	98.714
6.000	99.779	99.629	99.479	6.000	99.556	99.406	99.256
6.125	100.387	100.237	100.087	6.125	100.088	99.938	99.788
6.250	100.982	100.832	100.682	6.250	100.609	100.459	100.309
6.375	101.566	101.416	101.266	6.375	101.120	100.970	100.820
6.500	102.137	101.987	101.837	6.500	101.620	101.470	101.320
6.625	102.690	102.540	102.390	6.625	102.104	101.954	101.804
6.750	103.225	103.075	102.925	6.750	102.600	102.450	102.300
6.875	103.742	103.592	103.442	6.875	103.117	102.967	102.817
7.000	104.241	104.091	103.941	7.000	103.616	103.466	103.316
7.125	104.718	104.568	104.418	7.125	104.093	103.943	103.793
7.250	105.175	105.025	104.875	7.250	104.550	104.400	104.250

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: 8/7/2026 8:13 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	97.613	97.478	97.498	5.000	96.694	96.631	96.568	5.000	95.602	95.552	95.480
5.125	98.006	97.867	97.884	5.125	97.131	97.068	97.005	5.125	96.140	96.085	96.019
5.250	98.343	98.200	98.212	5.250	97.569	97.506	97.443	5.250	96.671	96.610	96.550
5.375	98.705	98.557	98.567	5.375	98.007	97.944	97.881	5.375	97.191	97.125	97.072
5.500	99.057	98.904	98.910	5.500	98.410	98.347	98.284	5.500	97.699	97.628	97.580
5.625	99.391	99.234	99.236	5.625	98.793	98.730	98.667	5.625	98.180	98.104	98.062
5.750	99.647	99.485	99.484	5.750	99.141	99.078	99.020	5.750	98.663	98.583	98.546
5.875	99.890	99.724	99.720	5.875	99.474	99.411	99.348	5.875	99.147	99.061	99.032
6.000	100.063	99.892	99.884	6.000	99.768	99.682	99.667	6.000	99.550	99.459	99.435
6.125	100.284	100.109	100.097	6.125	100.075	99.985	99.971	6.125	99.778	99.682	99.664
6.250	100.494	100.315	100.300	6.250	100.349	100.252	100.239	6.250	100.015	99.913	99.895
6.375	100.732	100.548	100.529	6.375	100.551	100.436	100.423	6.375	100.264	100.158	100.140
6.500	100.907	100.719	100.697	6.500	100.892	100.703	100.681	6.500	100.505	100.392	100.375
6.625	100.751	100.638	100.626	6.625	100.945	100.831	100.819	6.625	100.719	100.600	100.583
6.750	100.887	100.768	100.756	6.750	101.169	101.049	101.036	6.750	100.942	100.818	100.800
6.875	100.408	100.345	100.282	6.875	100.535	100.472	100.409	6.875	100.047	99.984	99.921
7.000	100.437	100.374	100.311	7.000	100.589	100.526	100.463	7.000	100.114	100.051	99.988
7.125	99.960	99.868	99.775	7.125	100.087	99.996	99.902	7.125	99.750	99.659	99.565

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	97.496	97.362	97.382	5.000	96.559	96.496	96.433	5.000	95.391	95.328	95.265
5.125	97.890	97.751	97.767	5.125	96.996	96.933	96.870	5.125	95.913	95.858	95.792
5.250	98.266	98.123	98.135	5.250	97.475	97.371	97.344	5.250	96.441	96.380	96.320
5.375	98.658	98.510	98.519	5.375	98.000	97.853	97.862	5.375	96.957	96.891	96.837
5.500	98.979	98.827	98.832	5.500	98.411	98.259	98.264	5.500	97.460	97.389	97.342
5.625	99.293	99.145	99.138	5.625	98.749	98.595	98.594	5.625	97.937	97.860	97.819
5.750	99.529	99.414	99.366	5.750	99.076	98.943	98.914	5.750	98.416	98.335	98.299
5.875	99.772	99.622	99.602	5.875	99.513	99.347	99.343	5.875	98.896	98.809	98.780
6.000	99.945	99.827	99.767	6.000	99.816	99.645	99.637	6.000	99.293	99.202	99.178
6.125	100.167	100.031	99.980	6.125	100.071	99.896	99.884	6.125	99.517	99.421	99.403
6.250	100.379	100.199	100.184	6.250	100.358	100.178	100.163	6.250	99.752	99.650	99.632
6.375	100.618	100.434	100.415	6.375	100.736	100.552	100.534	6.375	100.143	99.959	99.940
6.500	100.795	100.607	100.585	6.500	101.078	100.890	100.868	6.500	100.378	100.190	100.168
6.625	100.319	100.256	100.193	6.625	100.311	100.248	100.185	6.625	99.953	99.833	99.816
6.750	100.386	100.323	100.260	6.750	100.354	100.291	100.228	6.750	100.026	99.902	99.884
6.875	100.423	100.360	100.297	6.875	100.400	100.337	100.274	6.875	99.912	99.849	99.786
7.000	100.452	100.389	100.326	7.000	100.454	100.391	100.328	7.000	99.979	99.916	99.853
7.125	99.719	99.627	99.534	7.125	99.846	99.755	99.661	7.125	99.509	99.418	99.324

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								



Effective: 8/7/2026 8:13 PST

Home Ready 10 Yr Fixed			
Rate	15	30	45
5.000	95.515	95.449	95.374
5.125	95.842	95.776	95.701
5.250	96.286	96.207	96.123
5.375	96.603	96.524	96.440
5.500	96.921	96.841	96.757
5.625	97.224	97.145	97.061
5.750	97.566	97.497	97.430
5.875	97.862	97.793	97.726
6.000	98.362	98.292	98.225
6.125	98.609	98.539	98.472
6.250	98.903	98.842	98.783
6.375	99.160	99.099	99.040

Cumulative LLPA Caps

Home Ready	0
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	≤ 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

[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: 8/7/2026 8:13 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	96.235	96.155	96.120	5.500	97.559	97.472	97.445	4.875	97.251	97.163	97.144
5.625	96.882	96.819	96.765	5.625	98.430	98.333	98.294	5	97.5109	97.464	97.414
5.750	97.607	97.544	97.489	5.750	99.183	99.086	99.047	5.125	97.957	97.8855	97.8355
5.875	98.231	98.168	98.113	5.875	99.624	99.527	99.487	5.25	98.547	98.4845	98.4208
6.000	98.817	98.754	98.699	6.000	100.062	99.965	99.925	5.375	98.994	98.9004	98.85
6.125	99.387	99.323	99.268	6.125	100.479	100.382	100.342	5.5	99.405	99.3039	99.26
6.250	100.043	99.955	99.876	6.250	100.074	99.983	99.930	5.625	99.775	99.698	99.661
6.375	100.575	100.487	100.408	6.375	100.543	100.411	100.357	5.75	100.3	100.227	100.185
6.500	101.062	100.974	100.895	6.500	101.002	100.915	100.841	5.875	100.731	100.659	100.611
6.625	101.512	101.424	101.345	6.625	101.401	101.319	101.239	6	101.046	100.983	100.929
6.750	102.002	101.913	101.834	6.750	101.791	101.697	101.613	6.125	101.333	101.269	101.21
6.875	102.444	102.356	102.277	6.875	102.281	102.192	102.103	6.25	101.754	101.684	101.62
7.000	102.866	102.777	102.699	7.000	102.746	102.663	102.568	6.375	102.16	102.095	102.026
7.125	103.269	103.181	103.102	7.125	103.099	103.020	102.920	6.5	102.382	102.319	102.245
								6.625	102.526	102.47	102.391

Home Possible 10 Yr Fixed			
Rate	15	30	45
4.875	96.765	96.691	96.682
5.000	97.206	97.129	97.078
5.125	97.769	97.697	97.674
5.250	98.209	98.115	98.048
5.375	98.682	98.557	98.490
5.500	99.073	98.980	98.913
5.625	99.525	99.432	99.365
5.750	99.925	99.831	99.764
5.875	100.307	100.213	100.146
6.000	100.603	100.509	100.442
6.125	100.937	100.843	100.776
6.250	101.318	101.224	101.157
6.375	101.679	101.585	101.518
6.500	101.955	101.861	101.794
6.625	102.075	102.014	101.963

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: 8/7/2026 8:13 PST

RefiNow 30 Yr Fixed			
Rate	15	30	45
5.250	94.951	94.893	94.898
5.375	95.577	95.515	95.527
5.500	96.288	96.222	96.241
5.625	96.817	96.727	96.725
5.750	97.628	97.561	97.552
5.875	98.201	98.130	98.128
6.000	98.801	98.725	98.672
6.125	99.322	99.252	99.193
6.250	99.893	99.796	99.734
6.375	100.411	100.319	100.252
6.500	100.955	100.868	100.794
6.625	101.252	101.173	101.163
6.750	101.750	101.664	101.626
6.875	102.291	102.203	102.113
7.000	102.717	102.633	102.539
7.125	103.123	103.013	102.913
7.250	103.694	103.589	103.483
7.375	104.113	104.013	103.902
7.500	104.513	104.418	104.302

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: 8/7/2026 8:13 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	95.362	95.295	95.234	5.000	95.901	95.857	95.811	5.000	95.932	95.885	95.808
5.125	96.017	95.969	95.893	5.125	96.377	96.329	96.253	5.125	96.607	96.559	96.483
5.250	97.337	97.224	97.181	5.250	97.757	97.691	97.634	5.250	97.739	97.676	97.584
5.375	97.887	97.774	97.731	5.375	98.273	98.246	98.115	5.375	98.246	98.183	98.090
5.500	98.322	98.245	98.167	5.500	98.844	98.756	98.691	5.500	98.898	98.835	98.742
5.625	98.938	98.875	98.783	5.625	99.298	99.235	99.143	5.625	99.528	99.465	99.373
5.750	99.819	99.743	99.642	5.750	100.062	99.989	99.912	5.750	100.063	99.987	99.886
5.875	100.300	100.224	100.124	5.875	100.654	100.606	100.494	5.875	100.545	100.469	100.368
6.000	100.919	100.843	100.742	6.000	101.084	100.990	100.900	6.000	101.163	101.087	100.986
6.125	101.465	101.390	101.289	6.125	101.480	101.404	101.303	6.125	101.710	101.634	101.533
6.250	101.713	101.594	101.460	6.250	101.821	101.735	101.639	6.250	101.971	101.852	101.719
6.375	102.178	102.058	101.925	6.375	102.553	102.484	102.345	6.375	102.436	102.317	102.184
6.500	102.774	102.654	102.521	6.500	102.865	102.791	102.657	6.500	103.032	102.913	102.779
6.625	103.265	103.146	103.013	6.625	103.317	103.238	103.109	6.625	103.524	103.404	103.271
6.750	103.176	103.079	103.011	6.750	103.656	103.571	103.447	6.750	103.703	103.593	103.460
6.875	103.566	103.457	103.357	6.875	104.056	103.966	103.878	6.875	104.156	104.047	103.914
7.000	104.048	103.939	103.806	7.000	104.421	104.326	104.242	7.000	104.638	104.529	104.396
7.125	104.428	104.319	104.185	7.125	104.871	104.771	104.693	7.125	105.018	104.909	104.775
7.250	102.780	102.736	102.623	7.250	105.301	105.196	105.122	7.250	104.969	104.864	104.790
7.375	101.786	101.675	101.675	7.375	104.516	104.405	104.405	7.375	104.416	104.306	104.306
7.500	102.160	102.045	102.045	7.500	104.890	104.775	104.775	7.500	104.791	104.675	104.675
7.625	102.618	102.497	102.497	7.625	105.348	105.227	105.227	7.625	105.248	105.127	105.127
7.750	102.823	102.697	102.697	7.750	105.553	105.427	105.427	7.75	105.112	104.986	104.986
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	95.720	95.650	95.583	4.750	97.872	97.825	97.751	5.000	95.128	95.044	94.930
4.375	96.282	96.211	96.144	4.875	98.175	98.098	98.047	5.125	95.802	95.718	95.605
4.500	96.843	96.772	96.705	5.000	98.720	98.642	98.592	5.250	97.057	97.035	96.899
4.625	97.378	97.307	97.240	5.125	99.230	99.152	99.102	5.375	97.895	97.868	97.737
4.750	97.872	97.825	97.751	5.250	99.770	99.794	99.739	5.500	98.264	98.232	98.106
4.875	98.175	98.098	98.047	5.375	99.968	99.916	99.861	5.625	98.833	98.770	98.678
5.000	98.720	98.642	98.592	5.500	100.494	100.400	100.333	5.750	99.743	99.655	99.541
5.125	99.230	99.152	99.102	5.625	100.983	100.889	100.822	5.875	100.225	100.174	100.023
5.250	99.770	99.794	99.739	5.750	100.646	100.568	100.486	6.000	100.843	100.755	100.641
5.375	99.968	99.916	99.861	5.875	100.990	100.897	100.830	6.125	101.390	101.301	101.188
5.500	100.494	100.400	100.333	6.000	101.489	101.396	101.329	6.250	101.401	101.310	101.116
5.625	100.983	100.889	100.822	6.125	101.955	101.861	101.794	6.375	101.866	101.795	101.656
5.750	100.948	100.884	100.789	6.250	101.115	101.037	100.954	6.500	102.462	102.318	102.159
5.875	101.433	101.368	101.273	6.375	101.135	101.085	101.026	6.625	102.954	102.809	102.651
6.000	101.900	101.835	101.740	6.500	101.541	101.491	101.432	6.750	103.143	103.059	102.935
								6.875	103.253	103.163	103.075
								7.000	103.554	103.459	103.376
								7.125	104.105	104.005	103.927
								7.250	104.444	104.339	104.265
								7.375	102.000	101.889	101.889
								7.500	102.374	102.259	102.259

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	97.057	97.035	96.899	5.000	94.873	94.829	94.783	5.250	96.290	96.231	96.143
5.375	97.895	97.868	97.737	5.125	95.558	95.510	95.408	5.375	96.772	96.713	96.625
5.500	98.264	98.232	98.106	5.250	97.106	97.084	96.948	5.500	97.247	97.188	97.100
5.625	98.833	98.770	98.678	5.375	97.915	97.888	97.757	5.625	97.724	97.666	97.577
5.750	99.743	99.655	99.541	5.500	98.273	98.241	98.115	5.750	97.878	97.814	97.719
5.875	100.225	100.174	100.023	5.625	98.748	98.711	98.590	5.875	98.363	98.298	98.203
6.000	100.843	100.755	100.641	5.750	99.586	99.543	99.381	6.000	98.830	98.765	98.670
6.125	101.390	101.301	101.188	5.875	100.348	100.300	100.090	6.125	99.277	99.212	99.117
6.250	101.401	101.310	101.116	6.000	100.713	100.660	100.455	6.250	98.250	98.206	98.162
6.375	101.866	101.795	101.656	6.125	101.150	101.092	100.892	6.375	98.316	98.272	98.228
6.500	102.462	102.318	102.159	6.250	101.527	101.463	101.269	6.500	98.746	98.702	98.658
6.625	102.954	102.809	102.651	6.375	102.060	101.991	101.852	6.625	98.996	98.952	98.908
6.750	103.143	103.059	102.935	6.500	102.411	102.337	102.203				
6.875	103.253	103.163	103.075	6.625	102.917	102.838	102.709				
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	97.739	97.676	97.584	5.250	97.739	97.676	97.584	5.250	97.739	97.676	97.584
5.375	98.246	98.196	98.090	5.375	98.246	98.196	98.090	5.375	98.246	98.183	98.090
5.500	98.898	98.835	98.742	5.500	98.898	98.835	98.742	5.500	98.898	98.835	98.742
5.625	99.528	99.465	99.373	5.625	99.528	99.465	99.373	5.625	99.528	99.465	99.373
5.750	100.063	99.987	99.886	5.750	100.063	99.987	99.886	5.750	100.063	99.987	99.886
5.875	100.615	100.567	100.456	5.875	100.615	100.567	100.456	5.875	100.545	100.469	100.368
6.000	101.163	101.087	100.986	6.000	101.163	101.087	100.986	6.000	101.163	101.087	100.986
6.125	101.710	101.634	101.533	6.125	101.710	101.634	101.533	6.125	101.710	101.634	101.533
6.250	101.971	101.852	101.719	6.250	101.971	101.852	101.719	6.250	101.971	101.852	101.719
6.375	102.496	102.427	102.289	6.375	102.496	102.427	102.289	6.375	102.436	102.343	102.204
6.500	103.032	102.913	102.779	6.500	103.032	102.913	102.779	6.500	103.032	102.913	102.779
6.625	103.524	103.404	103.271	6.625	103.524	103.404	103.271	6.625	103.524	103.404	103.271
6.750	103.703	103.593	103.460	6.750	103.703	103.593	103.460	6.750	103.703	103.593	103.460
6.875	104.156	104.047	103.914	6.875	104.156	104.047	103.914	6.875	104.156	104.047	103.914
7.000	104.638	104.529	104.396	7.000	104.638	104.529	104.396	7.000	104.638	104.529	104.396
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	96.843	96.772	96.705	4.250	95.720	95.650	95.583	5.250	97.108	97.074	96.944
4.625	97.378	97.307	97.240	4.375	96.282	96.211	96.144	5.375	98.050	98.023	97.892
4.750	97.872	97.825	97.751	4.500	96.843	96.772	96.705	5.500	98.461	98.429	98.303
4.875	98.175	98.098	98.047	4.625	97.378	97.307	97.240	5.625	98.833	98.770	98.678
5.000	98.720	98.642	98.592	4.750	97.621	97.544	97.493	5.750	99.743	99.655	99.541
5.125	99.230	99.152	99.102	4.875	98.175	98.098	98.047	5.875	100.256	100.208	100.023
5.250	99.770	99.794	99.739	5.000	98.720	98.642	98.592	6.000	100.843	100.755	100.641
5.375	99.968	99.916	99.861	5.125	99.230	99.152	99.102	6.125	101.390	101.301	101.188
5.500	100.494	100.400	100.333	5.250	99.433	99.339	99.272	6.250	101.514	101.416	101.318
5.625	100.983	100.889	100.822	5.375	99.968	99.874	99.807	6.375	101.913	101.844	101.705
5.750	100.948	100.884	100.789	5.500	100.494	100.400	100.333	6.500	102.462	102.318	102.159
5.875	101.433	101.368	101.273	5.625	100.983	100.889	100.822	6.625	102.954	102.809	102.651
6.000	101.900	101.835	101.740	5.750	100.478	100.384	100.317	6.750	103.211	103.098	102.974

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	97.108	97.074	96.944	5.250	97.057	97.035	96.899	5.500	94.987	94.884	94.654
5.375	98.050	98.023	97.892	5.375	97.895	97.868	97.737	5.625	95.271	95.168	94.938
5.500	98.461	98.429	98.303	5.500	98.264	98.232	98.106	5.750	93.428	93.334	93.267
5.625	98.833	98.770	98.678	5.625	98.646	98.609	98.487	5.875	93.940	93.847	93.780
5.750	99.743	99.655	99.541	5.750	99.531	99.458	99.381	6.000	94.439	94.346	94.279
5.875	100.256	100.208	100.023	5.875	100.222	100.174	99.965	6.125	94.905	94.811	94.744
6.000	100.843	100.755	100.641	6.000	100.623	100.570	100.366	6.250	94.487	94.405	94.338
6.125	101.390	101.301	101.188	6.125	101.059	101.000	100.801	6.375	93.164	93.110	92.752
6.250	101.514	101.416	101.318	6.250	101.374	101.310	101.116	6.500	93.488	93.434	93.076
6.375	101.913	101.844	101.705	6.375	101.863	101.795	101.656	6.625	93.616	93.563	93.204
6.500	102.462	102.318	102.159	6.500	102.209	102.135	102.001				
6.625	102.954	102.809	102.651	6.625	102.776	102.697	102.568				
6.750	103.211	103.098	102.974	6.750	103.143	103.059	102.935				
6.875	103.313	103.224	103.135	6.875	103.253	103.163	103.075				

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	95.915	95.964	95.920	5	95.9145	95.9643	95.9203
5.125	96.303	96.353	96.309	5.125	96.303	96.3528	96.3089
5.250	97.801	97.876	97.810	5.25	97.8014	97.8761	97.8102
5.375	98.234	98.309	98.243	5.375	98.2339	98.3086	98.2427
5.500	98.882	98.884	98.818	5.5	98.8089	98.8836	98.8177
5.625	99.450	99.430	99.351	5.625	99.2201	99.2948	99.2289
5.750	100.259	100.262	100.189	5.75	100.259	100.2623	100.1891
5.875	100.746	100.644	100.567	5.875	100.746	100.622	100.567
6.000	101.413	101.371	101.287	6	101.21	101.1386	101.0653
6.125	101.983	101.941	101.857	6.125	101.65	101.5723	101.4991
6.250	102.540	102.411	102.297	6.25	102.54	102.359	102.297
6.375	103.176	103.111	102.991	6.375	102.969	102.788	102.726
6.500	103.631	103.566	103.446	6.5	103.365	103.184	103.122
6.625	104.278	104.214	104.094	6.625	103.734	103.554	103.492

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: 8/7/2026 8:13 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	95.124	95.080	95.034	4.875	95.124	95.080	95.034	4.875	95.124	95.080	95.034
5.000	95.615	95.571	95.525	5.000	95.615	95.571	95.525	5.000	95.615	95.571	95.525
5.125	96.026	95.952	95.904	5.125	96.026	95.952	95.904	5.125	96.026	95.952	95.904
5.250	97.664	97.598	97.540	5.250	97.664	97.598	97.540	5.250	97.664	97.598	97.540
5.375	97.982	97.916	97.859	5.375	97.982	97.916	97.859	5.375	97.982	97.916	97.859
5.500	98.544	98.456	98.391	5.500	98.544	98.456	98.391	5.500	98.544	98.456	98.391
5.625	98.944	98.855	98.791	5.625	98.944	98.855	98.791	5.625	98.944	98.855	98.791
5.750	99.844	99.770	99.694	5.750	99.844	99.770	99.694	5.750	99.844	99.770	99.694
5.875	100.206	100.133	100.056	5.875	100.206	100.133	100.056	5.875	100.206	100.133	100.056
6.000	100.807	100.704	100.623	6.000	100.807	100.704	100.623	6.000	100.784	100.681	100.600
6.125	101.167	101.064	100.983	6.125	101.167	101.064	100.983	6.125	101.144	101.041	100.960
6.250	101.615	101.483	101.375	6.250	101.615	101.483	101.375	6.250	101.615	101.483	101.375
6.375	102.007	101.831	101.718	6.375	102.007	101.831	101.718	6.375	102.007	101.831	101.718
6.500	102.559	102.382	102.269	6.500	102.559	102.382	102.269	6.500	102.559	102.382	102.269
6.625	102.827	102.651	102.537	6.625	102.827	102.651	102.537	6.625	102.827	102.651	102.537
6.750	103.123	103.094	103.029	6.750	103.123	103.094	103.029	6.750	103.123	103.094	103.029
6.875	103.392	103.274	103.151	6.875	103.392	103.274	103.151	6.875	103.392	103.274	103.166
7.000	103.880	103.762	103.633	7.000	103.880	103.762	103.633	7.000	103.880	103.762	103.633
7.125	104.117	104.000	103.870	7.125	104.117	104.000	103.870	7.125	104.077	103.990	103.866
7.250	103.576	103.532	103.419	7.250	103.419	103.310	103.185	7.250	103.419	103.310	103.185
7.375	103.592	103.483	103.368	7.375	103.592	103.483	103.368	7.375	103.592	103.483	103.357
7.500	103.968	103.859	103.734	7.500	103.968	103.859	103.734	7.500	103.968	103.859	103.734
7.625	104.140	104.031	103.906	7.625	104.140	104.031	103.906	7.625	104.140	104.031	103.906
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	95.720	95.650	95.583	4.250	95.720	95.650	95.583	5.250	97.132	97.066	97.009
4.375	96.282	96.211	96.144	4.375	96.282	96.211	96.144	5.375	97.201	97.135	97.077
4.500	96.843	96.772	96.705	4.500	96.843	96.772	96.705	5.500	97.664	97.598	97.540
4.625	97.378	97.307	97.240	4.625	97.378	97.307	97.240	5.625	98.037	97.967	97.864
4.750	97.903	97.856	97.782	4.750	97.621	97.544	97.493	5.750	99.562	99.489	99.412
4.875	98.175	98.098	98.047	4.875	98.175	98.098	98.047	5.875	99.675	99.602	99.525
5.000	98.720	98.642	98.592	5.000	98.720	98.642	98.592	6.000	100.253	100.161	100.070
5.125	99.230	99.152	99.102	5.125	99.230	99.152	99.102	6.125	100.658	100.566	100.475
5.250	99.645	99.669	99.614	5.250	99.433	99.339	99.272	6.250	100.536	100.434	100.331
5.375	99.968	99.874	99.807	5.375	99.968	99.874	99.807	6.375	100.926	100.749	100.636
5.500	100.494	100.400	100.333	5.500	100.494	100.400	100.333	6.500	101.477	101.301	101.188
5.625	100.983	100.889	100.822	5.625	100.983	100.889	100.822	6.625	101.706	101.591	101.438
5.750	100.478	100.384	100.317	5.750	100.478	100.384	100.317	6.750	101.079	101.050	100.985
5.875	100.990	100.897	100.830	5.875	100.990	100.897	100.830	6.875	101.217	101.099	100.970
6.000	101.489	101.396	101.329	6.000	101.489	101.396	101.329	7.000	101.705	101.587	101.458
								7.125	101.892	101.775	101.645
								7.250	99.137	99.092	99.076
								7.375	99.598	99.553	99.537
								7.500	99.179	99.020	98.776

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	95.351	95.304	95.201	5.000	94.636	94.588	94.521	5.500	95.753	95.695	95.636
5.250	97.132	97.066	97.009	5.125	95.351	95.304	95.201	5.625	96.228	96.169	96.110
5.375	97.201	97.135	97.077	5.250	97.132	97.066	97.009	5.750	97.154	97.096	97.037
5.500	97.664	97.598	97.540	5.375	97.201	97.135	97.077	5.875	97.439	97.380	97.322
5.625	98.037	97.967	97.864	5.500	97.664	97.598	97.540	6.000	97.620	97.562	97.503
5.750	99.562	99.489	99.412	5.625	98.037	97.967	97.864	6.125	97.832	97.774	97.715
5.875	99.675	99.602	99.525	5.750	99.562	99.489	99.412	6.250	98.250	98.206	98.162
6.000	100.253	100.161	100.070	5.875	99.675	99.602	99.525	6.375	98.316	98.272	98.228
6.125	100.658	100.566	100.475	6.000	100.253	100.161	100.070	6.500	98.746	98.702	98.658
6.250	100.536	100.434	100.331	6.125	100.658	100.566	100.475	6.625	98.996	98.952	98.908
6.375	100.926	100.749	100.636	6.250	100.409	100.232	100.174				
6.500	101.477	101.301	101.188	6.375	100.840	100.685	100.605				
6.625	101.706	101.591	101.438	6.500	101.358	101.244	101.091				
6.750	101.079	101.050	100.985	6.625	101.706	101.591	101.438				
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	95.615	95.571	95.525	5.000	95.615	95.571	95.525	5.000	95.615	95.571	95.525
5.125	96.026	95.952	95.904	5.125	96.026	95.952	95.904	5.125	96.026	95.952	95.904
5.250	97.664	97.598	97.540	5.250	97.664	97.598	97.540	5.250	97.664	97.598	97.540
5.375	97.982	97.916	97.859	5.375	97.982	97.916	97.859	5.375	97.982	97.916	97.859
5.500	98.544	98.456	98.391	5.500	98.544	98.456	98.391	5.500	98.544	98.456	98.391
5.625	98.944	98.855	98.791	5.625	98.944	98.855	98.791	5.625	98.944	98.855	98.791
5.750	99.844	99.770	99.694	5.750	99.844	99.770	99.694	5.750	99.844	99.770	99.694
5.875	100.206	100.133	100.056	5.875	100.206	100.133	100.056	5.875	100.206	100.133	100.056
6.000	100.807	100.704	100.623	6.000	100.807	100.704	100.623	6.000	100.784	100.691	100.603
6.125	101.167	101.064	100.983	6.125	101.167	101.064	100.983	6.125	101.144	101.041	100.960
6.250	101.615	101.483	101.375	6.250	101.615	101.483	101.375	6.250	101.615	101.483	101.375
6.375	102.007	101.840	101.718	6.375	102.007	101.840	101.718	6.375	102.007	101.840	101.718
6.500	102.559	102.409	102.284	6.500	102.559	102.409	102.284	6.500	102.559	102.409	102.284
6.625	102.827	102.686	102.561	6.625	102.827	102.686	102.561	6.625	102.827	102.686	102.561
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	96.843	96.772	96.705	4.500	96.843	96.772	96.705	5.000	94.636	94.588	94.521
4.625	97.378	97.307	97.240	4.625	97.378	97.307	97.240	5.125	95.351	95.304	95.201
4.750	97.903	97.856	97.782	4.750	97.621	97.544	97.493	5.250	97.132	97.066	97.009
4.875	98.175	98.098	98.047	4.875	98.175	98.098	98.047	5.375	97.201	97.135	97.077
5.000	98.720	98.642	98.592	5.000	98.720	98.642	98.592	5.500	97.664	97.598	97.540
5.125	99.230	99.152	99.102	5.125	99.230	99.152	99.102	5.625	98.037	97.967	97.864
5.250	99.645	99.669	99.614	5.250	99.433	99.339	99.272	5.750	99.562	99.489	99.412
5.375	99.968	99.874	99.807	5.375	99.968	99.874	99.807	5.875	99.675	99.602	99.525
5.500	100.494	100.400	100.333	5.500	100.494	100.400	100.333	6.000	100.253	100.161	100.070
5.625	100.983	100.889	100.822	5.625	100.983	100.889	100.822	6.125	100.658	100.566	100.475
5.750	100.478	100.384	100.317	5.750	100.478	100.384	100.317	6.250	100.536	100.434	100.331
5.875	100.990	100.897	100.830	5.875	100.990	100.897	100.830	6.375	100.926	100.749	100.636
6.000	101.489	101.396	101.329	6.000	101.489	101.396	101.329	6.500	101.477	101.301	101.188
6.125	101.955	101.861	101.794	6.125	101.955	101.861	101.794	6.625	101.706	101.591	101.438

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	94.636	94.588	94.521	5.000	94.636	94.588	94.521	5.500	95.753	95.695	95.636
5.125	95.351	95.304	95.201	5.125	95.351	95.304	95.201	5.625	96.228	96.169	96.110
5.250	97.132	97.066	97.009	5.250	97.132	97.066	97.009	5.750	97.154	97.096	97.037
5.375	97.201	97.135	97.077	5.375	97.201	97.135	97.077	5.875	97.439	97.380	97.322
5.500	97.664	97.598	97.540	5.500	97.664	97.598	97.540	6.000	97.620	97.562	97.503
5.625	98.037	97.967	97.864	5.625	98.037	97.967	97.864	6.125	97.832	97.774	97.715
5.750	99.562	99.489	99.412	5.750	99.562	99.489	99.412	6.250	98.250	98.206	98.162
5.875	99.675	99.602	99.525	5.875	99.675	99.602	99.525	6.375	98.316	98.272	98.228
6.000	100.253	100.161	100.070	6.000	100.253	100.161	100.070	6.500	98.746	98.702	98.658
6.125	100.658	100.566	100.475	6.125	100.658	100.566	100.475	6.625	98.996	98.952	98.908
6.250	100.536	100.434	100.331	6.250	100.352	100.220	100.112				
6.375	100.926	100.749	100.636	6.375	100.926	100.749	100.636				
6.500	101.477	101.301	101.188	6.500	101.477	101.301	101.188				
6.625	101.706	101.591	101.438	6.625	101.706	101.591	101.438				

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: 8/7/2026 8:13 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	100.245	100.027	99.727	6.750	98.276	98.058	97.758	6.625	98.245	98.027	97.727
6.750	100.776	100.558	100.258	6.875	98.039	97.843	97.543	6.750	98.776	98.558	98.258
6.875	100.539	100.343	100.043	7.000	98.570	98.374	98.074	6.875	98.539	98.343	98.043
7.000	101.070	100.874	100.574	7.125	99.090	98.894	98.594	7.000	99.070	98.874	98.574
7.125	101.590	101.394	101.094	7.250	99.581	99.385	99.085	7.125	99.590	99.394	99.094
7.250	102.081	101.885	101.585	7.375	99.606	99.381	99.081	7.250	100.081	99.885	99.585
7.375	102.106	101.881	101.581	7.500	100.097	99.872	99.572	7.375	100.106	99.881	99.581
7.500	102.597	102.372	102.072	7.625	100.577	100.352	100.052	7.500	100.597	100.372	100.072
7.625	103.077	102.852	102.552	7.750	101.038	100.813	100.513	7.625	101.077	100.852	100.552
7.750	103.538	103.313	103.013	7.875	99.205	98.949	98.649	7.750	101.538	101.313	101.013
7.875	101.705	101.449	101.149	8.000	99.666	99.410	99.110	7.875	99.705	99.449	99.149
8.000	102.166	101.910	101.610	8.125	100.116	99.860	99.560	8.000	100.166	99.910	99.610
8.125	102.616	102.360	102.060	8.250	100.537	100.281	99.981	8.125	100.616	100.360	100.060
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	95.901	95.683	95.383	6.625	99.495	99.277	98.977	6.625	97.495	97.277	96.977
6.875	95.664	95.468	95.168	6.750	100.026	99.808	99.508	6.750	98.026	97.808	97.508
7.000	96.195	95.999	95.699	6.875	99.789	99.593	99.293	6.875	97.789	97.593	97.293
7.125	96.715	96.519	96.219	7.000	100.320	100.124	99.824	7.000	98.320	98.124	97.824
7.250	97.206	97.010	96.710	7.125	100.840	100.644	100.344	7.125	98.840	98.644	98.344
7.375	97.231	97.006	96.706	7.250	101.331	101.135	100.835	7.250	99.331	99.135	98.835
7.500	97.722	97.497	97.197	7.375	101.356	101.131	100.831	7.375	99.356	99.131	98.831
7.625	98.202	97.977	97.677	7.500	101.847	101.622	101.322	7.500	99.847	99.622	99.322
7.750	98.663	98.438	98.138	7.625	102.327	102.102	101.802	7.625	100.327	100.102	99.802
7.875	96.830	96.574	96.274	7.750	102.788	102.563	102.263	7.750	100.788	100.563	100.263
8.000	97.291	97.035	96.735	7.875	100.955	100.699	100.399	7.875	98.955	98.699	98.399
8.125	97.741	97.485	97.185	8.000	101.416	101.160	100.860	8.000	99.416	99.160	98.860
8.250	98.162	97.906	97.606	8.125	101.866	101.610	101.310	8.125	99.866	99.610	99.310

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.