



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:

8/12/26 8:03 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: 8/12/2026 8:03 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	94.663	94.609	94.552	5.250	94.762	94.703	94.708	5.125	95.354	95.250	95.247
5.375	95.337	95.283	95.226	5.375	95.389	95.326	95.338	5.250	96.129	96.028	96.020
5.500	96.092	96.038	95.981	5.500	96.102	96.038	96.052	5.375	96.692	96.578	96.590
5.625	96.702	96.638	96.574	5.625	96.702	96.638	96.574	5.500	97.294	97.184	97.162
5.750	97.242	97.179	97.114	5.750	97.403	97.332	97.324	5.625	98.109	97.996	97.979
5.875	97.831	97.767	97.703	5.875	97.977	97.901	97.901	5.750	98.855	98.743	98.721
6.000	98.477	98.412	98.347	6.000	98.511	98.432	98.437	5.875	99.372	99.246	99.246
6.125	99.049	98.971	98.891	6.125	99.049	98.971	98.906	6.000	99.839	99.779	99.726
6.250	99.527	99.449	99.376	6.250	99.666	99.678	99.656	6.125	100.245	100.164	100.121
6.375	100.076	99.998	99.917	6.375	100.183	100.190	100.175	6.250	100.267	100.185	100.122
6.500	100.659	100.582	100.501	6.500	100.725	100.674	100.667	6.375	100.834	100.758	100.689
6.625	101.112	101.032	100.950	6.625	101.112	101.095	101.088	6.500	101.380	101.308	101.235
6.750	101.496	101.404	101.307	6.750	101.552	101.568	101.535	6.625	101.451	101.384	101.305
6.875	102.022	101.928	101.831	6.875	102.022	102.013	101.975	6.750	101.454	101.445	101.361
7.000	102.416	102.324	102.230	7.000	102.427	102.427	102.380	6.875	101.914	101.910	101.821
7.125	102.877	102.784	102.687	7.125	102.877	102.784	102.687	7.000	102.589	102.589	102.495
7.250	103.268	103.257	103.152	7.250	103.398	103.387	103.282	7.125	102.763	102.747	102.647
7.375	103.683	103.676	103.566	7.375	103.813	103.806	103.696	7.250	103.387	103.375	103.270
7.500	104.123	104.121	104.006	7.500	104.253	104.251	104.136	7.375	103.599	103.592	103.482
7.625	104.362	104.318	104.198	7.625	104.492	104.448	104.328	7.500	104.191	104.189	104.073
7.750	104.900	104.881	104.756	7.750	104.900	104.900	104.886	7.625	104.645	104.602	104.481
7.875	104.900	104.900	104.900	7.875	104.923	104.900	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	104.966	104.908	104.900	8.125	104.900	104.900	104.900	8.000	104.900	104.900	104.900
8.250	105.122	105.063	104.987								
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	95.998	95.944	95.900	4.625	96.600	96.502	96.502	5.250	94.556	94.448	94.452
4.750	96.574	96.480	96.480	4.750	97.335	97.226	97.226	5.375	95.184	95.071	95.082
4.875	96.961	96.914	96.860	4.875	97.686	97.582	97.576	5.500	95.807	95.688	95.707
5.000	97.392	97.345	97.291	5.000	98.151	98.051	98.040	5.625	96.322	96.203	96.222
5.125	97.906	97.844	97.791	5.125	98.556	98.461	98.445	5.750	97.186	97.092	97.037
5.250	98.390	98.335	98.268	5.250	98.989	98.898	98.877	5.875	97.722	97.597	97.596
5.375	98.811	98.756	98.689	5.375	99.396	99.310	99.283	6.000	98.276	98.146	98.152
5.500	99.214	99.160	99.093	5.500	99.788	99.706	99.674	6.125	98.734	98.630	98.610
5.625	99.604	99.549	99.490	5.625	99.827	99.750	99.713	6.250	99.562	99.458	99.397
5.750	100.071	99.983	99.941	5.750	100.125	100.037	99.994	6.375	99.988	99.935	99.921
5.875	100.494	100.410	100.362	5.875	100.488	100.404	100.357	6.500	100.488	100.439	100.432
6.000	100.797	100.705	100.653	6.000	100.691	100.612	100.559	6.625	100.878	100.829	100.821
6.125	101.098	101.003	100.936	6.125	100.972	100.897	100.839	6.750	101.277	101.242	101.209
6.250	101.427	101.356	101.293	6.250	101.344	101.273	101.210	6.875	101.858	101.854	101.765
6.375	101.818	101.722	101.656	6.375	101.546	101.480	101.412	7.000	102.167	102.157	102.094
6.500	102.096	102.001	101.934	6.500	101.920	101.858	101.785	7.125	102.685	102.585	102.485
6.625	102.219	102.152	102.067	6.625	102.016	101.960	101.881	7.250	103.189	103.089	102.984
6.750	102.424	102.372	102.288	6.750	102.358	102.306	102.222	7.375	103.631	103.531	103.421
6.875	102.755	102.707	102.618	6.875	102.683	102.636	102.547	7.500	103.966	103.866	103.751
7.000	102.934	102.891	102.797	7.000	102.910	102.867	102.772	7.625	104.136	104.036	103.915
7.125	102.827	102.765	102.704	7.125	99.672	99.612	99.553	7.750	101.588	101.530	101.389
7.250	102.524	102.454	102.376	7.250	99.505	99.426	99.343	7.875	101.812	101.754	101.613
7.375	102.729	102.659	102.580	7.375	99.630	99.552	99.468	8.000	102.002	101.944	101.803
								8.125	102.176	102.118	101.977

Conventional 20 Yr Fixed HB				Conventional 15 Yr Fixed HB									
Rate	15	30	45	Rate	15	30	45						
5.500	95.456	95.363	95.298	5.250	97.142	97.071	96.988						
5.625	96.189	96.095	96.031	5.375	97.544	97.474	97.390						
5.750	96.972	96.879	96.814	5.500	97.928	97.858	97.774						
5.875	97.511	97.417	97.353	5.625	98.283	98.213	98.129						
6.000	98.030	97.937	97.872	5.750	98.628	98.558	98.474						
6.125	98.845	98.759	98.701	5.875	98.940	98.870	98.786						
6.250	99.511	99.429	99.366	6.000	99.230	99.159	99.076						
6.375	100.032	99.955	99.887	6.125	99.477	99.407	99.323						
6.500	100.531	100.459	100.385	6.250	99.339	99.269	99.185						
6.625	100.917	100.850	100.771	6.375	99.624	99.557	99.473						
6.750	101.459	101.450	101.366	6.500	99.918	99.859	99.783						
6.875	101.944	101.940	101.851	6.625	100.296	100.229	100.145						
7.000	102.310	102.310	102.216	6.750	100.524	100.465	100.389						
7.125	102.727	102.626	102.527	6.875	100.734	100.676	100.600						
7.250	103.264	103.164	103.059	7.000	100.934	100.876	100.800						
7.375	103.666	103.566	103.456	7.125	100.440	100.362	100.286						
Conventional Fixed Rate Adjustments													
Cumulative LLPA Cap													
FTHB with AMI at or below 100% or 120% in designated High Cost Areas0													
Purchase LTV / FICO Adjusters: All Products w/Terms > 15 years only													
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97				
≥ 780		0	0	0	0	-0.375	-0.375	-0.25	-0.25	-0.125			
760-779		0	0	0	-0.25	-0.625	-0.625	-0.5	-0.5	-0.25			
740-759		0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625	-0.5			
720-739		0	0	-0.25	-0.75	-1.25	-1.25	-1	-0.875	-0.75			
700-719		0	0	-0.375	-0.875	-1.375	-1.5	-1.25	-1.125	-0.875			
680-699		0	0	-0.625	-1.125	-1.75	-1.875	-1.5	-1.375	-1.125			
660-679		0	0	-0.75	-1.375	-1.875	-2.125	-1.75	-1.625	-1.25			
640-659		0	0	-1.125	-1.5	-2.25	-2.5	-2	-1.875	-1.5			
620-639		0	-0.125	-1.5	-2.125	-2.75	-2.875	-2.625	-2.25	-1.75			
Additional Purchase LLPA Adjusters													
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97				
Attached Condo		0	0	-0.125	-0.125	-0.75	-0.75	-0.75	-0.75	-0.75			
Investment Property		-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125			
2nd Home		-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125			
Manufactured Home		-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5			
2 - 4 Units		0	0	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625			
High Balance		-0.5	-0.5	-0.75	-0.75	-1	-1	-1	-1	-1			
Secondary Financing		-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875			
DTI > 40%		0	0	0	0	0	0	0	0	0			
R/T Refinance LTV / FICO Adjusters: All Products w/Terms > 15 years only													
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97				
≥ 780		0	0	0	-0.125	-0.5	-0.625	-0.5	-0.375	-0.375			
760-779		0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625	-0.625			
740-759		0	0	-0.25	-0.75	-1.125	-1.375	-1.125	-1	-1			
720-739		0	0	-0.5	-1	-1.625	-1.75	-1.5	-1.25	-1.25			
700-719		0	0	-0.625	-1.25	-1.875	-2.125	-1.75	-1.625	-1.625			
680-699		0	0	-0.875	-1.625	-2.25	-2.5	-2.125	-1.75	-1.75			
660-679		0	-0.125	-1.125	-1.875	-2.5	-3	-2.375	-2.125	-2.125			
640-659		0	-0.25	-1.375	-2.125	-2.875	-3.375	-2.875	-2.5	-2.5			
620-639		0	-0.375	-1.75	-2.5	-3.5	-3.875	-3.625	-2.5	-2.5			
Additional R/T Refinance LLPA Adjusters													
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97				
Attached Condo		0	0	-0.125	-0.125	-0.75	-0.75	-0.75	-0.75	-0.75			
Investment Property		-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125			
2nd Home		-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125			
Manufactured Home		-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5			
2 - 4 Units		0	0	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625			
High Balance		-0.5	-0.5	-0.75	-0.75	-1	-1	-1	-1	-1			
Secondary Financing		-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875			
DTI > 40%		0	0	0	0	0	0	0	0	0			

Cash-Out Refinance LTV / FICO Adjusters: All Products					
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80
≥ 780	-0.375	-0.375	-0.625	-0.875	-1.375
760-779	-0.375	-0.375	-0.875	-1.25	-1.875
740-759	-0.375	-0.375	-1	-1.625	-2.375
720-739	-0.375	-0.5	-1.375	-2	-2.75
700-719	-0.375	-0.5	-1.625	-2.625	-3.25
680-699	-0.375	-0.625	-2	-2.875	-3.75
660-679	-0.375	-0.875	-2.75	-4	-4.75
640-659	-0.375	-1.375	-3.125	-4.625	-5.125
620-639	-0.375	-1.375	-3.375	-4.875	-5.125
Additional Cash-Out Refinance LLPA Adjusters					
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80
Attached Condo	0	0	-0.125	-0.125	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625
High Balance	-1.25	-1.25	-1.5	-1.5	-1.75
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125
DTI > 40%	0	0	0	0	0
Additional Miscellaneous LLPA Adjusters					
Escrow Waiver	-0.25				
Temporary Buydowns	-0.25				
Lock Extension per Day	-0.025				

Property State Adjustments		
State	Fannie	Freddie
AZ	-0.275	-0.425
CA	0	0
CO	-0.25	-0.4
FL	-0.1	-0.25
GA	-0.16	-0.31
LA	-0.125	-0.275
MD	-0.18	-0.33
NC	-0.165	-0.315
NJ	-0.14	-0.29
NM	-0.14	-0.29
NV	-0.25	-0.4
OR	-0.195	-0.345
PA	-0.11	-0.26
TN	-0.16	-0.31
TX	-0.07	-0.22
UT	-0.3	-0.45
VA	-0.16	-0.31
WA	-0.21	-0.36
WI	-0.18	-0.33



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

Conventional NOO Fixed Rate Sheet

Effective: 8/12/2026 8:03 PST

Conforming Balance 30 Yr Fixed				Conforming High Balance 30 YR Fixed			
Rate	15	30	45	Rate	15	30	45
5.000	94.809	94.659	94.509	5.000	94.684	94.534	94.384
5.125	95.521	95.371	95.221	5.125	95.396	95.246	95.096
5.250	96.220	96.070	95.920	5.250	96.095	95.945	95.795
5.375	96.905	96.755	96.605	5.375	96.780	96.630	96.480
5.500	97.576	97.426	97.276	5.500	97.451	97.301	97.151
5.625	98.234	98.084	97.934	5.625	98.109	97.959	97.809
5.750	98.878	98.728	98.578	5.750	98.753	98.603	98.453
5.875	99.508	99.358	99.208	5.875	99.319	99.169	99.019
6.000	100.124	99.974	99.824	6.000	99.858	99.708	99.558
6.125	100.728	100.578	100.428	6.125	100.387	100.237	100.087
6.250	101.320	101.170	101.020	6.250	100.905	100.755	100.605
6.375	101.899	101.749	101.599	6.375	101.412	101.262	101.112
6.500	102.467	102.317	102.167	6.500	101.909	101.759	101.609
6.625	103.016	102.866	102.716	6.625	102.391	102.241	102.091
6.750	103.546	103.396	103.246	6.750	102.921	102.771	102.621
6.875	104.057	103.907	103.757	6.875	103.432	103.282	103.132
7.000	104.549	104.399	104.249	7.000	103.924	103.774	103.624
7.125	105.021	104.871	104.721	7.125	104.396	104.246	104.096
7.250	105.472	105.322	105.172	7.250	104.847	104.697	104.547

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: 8/12/2026 8:03 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	97.580	97.485	97.454	5.000	96.555	96.492	96.429	5.000	95.509	95.414	95.371
5.125	98.045	97.945	97.911	5.125	96.989	96.926	96.863	5.125	96.045	95.954	95.909
5.250	98.437	98.331	98.294	5.250	97.426	97.362	97.312	5.250	96.649	96.560	96.513
5.375	98.827	98.716	98.676	5.375	97.861	97.798	97.740	5.375	97.398	97.313	97.263
5.500	99.177	99.061	99.018	5.500	98.267	98.199	98.152	5.500	98.062	97.979	97.928
5.625	99.465	99.344	99.298	5.625	98.646	98.583	98.528	5.625	98.545	98.465	98.412
5.750	99.687	99.561	99.512	5.750	99.026	98.962	98.912	5.750	98.960	98.884	98.829
5.875	99.915	99.784	99.731	5.875	99.421	99.359	99.307	5.875	99.228	99.155	99.099
6.000	100.077	99.941	99.885	6.000	99.804	99.746	99.692	6.000	99.491	99.421	99.362
6.125	100.297	100.155	100.096	6.125	100.164	100.107	100.051	6.125	99.737	99.672	99.609
6.250	100.506	100.359	100.297	6.250	100.437	100.383	100.325	6.250	99.974	99.911	99.847
6.375	100.742	100.589	100.524	6.375	100.556	100.467	100.406	6.375	100.185	100.123	100.057
6.500	100.916	100.758	100.690	6.500	100.854	100.697	100.629	6.500	100.421	100.337	100.268
6.625	100.711	100.665	100.599	6.625	100.850	100.803	100.736	6.625	100.606	100.552	100.480
6.750	100.815	100.770	100.701	6.750	101.073	101.028	100.958	6.750	100.828	100.776	100.701
6.875	100.296	100.233	100.170	6.875	100.399	100.336	100.273	6.875	99.896	99.833	99.771
7.000	100.330	100.267	100.204	7.000	100.447	100.384	100.321	7.000	99.957	99.894	99.831
7.125	99.884	99.790	99.695	7.125	99.989	99.895	99.801	7.125	99.627	99.533	99.439

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	97.463	97.368	97.338	5.000	96.420	96.357	96.294	5.000	95.450	95.355	95.324
5.125	97.929	97.828	97.794	5.125	96.854	96.791	96.728	5.125	96.074	95.974	95.940
5.250	98.360	98.254	98.217	5.250	97.428	97.323	97.286	5.250	96.644	96.539	96.502
5.375	98.780	98.669	98.629	5.375	98.004	97.894	97.854	5.375	97.173	97.078	97.030
5.500	99.099	98.984	98.940	5.500	98.453	98.337	98.294	5.500	97.824	97.741	97.690
5.625	99.367	99.246	99.200	5.625	98.808	98.686	98.640	5.625	98.301	98.222	98.169
5.750	99.569	99.443	99.393	5.750	99.132	99.005	98.956	5.750	98.713	98.637	98.582
5.875	99.797	99.665	99.613	5.875	99.534	99.402	99.350	5.875	98.977	98.904	98.847
6.000	99.959	99.823	99.767	6.000	99.836	99.699	99.643	6.000	99.276	99.165	99.105
6.125	100.180	100.037	99.979	6.125	100.143	100.001	99.942	6.125	99.563	99.421	99.363
6.250	100.390	100.243	100.181	6.250	100.433	100.286	100.224	6.250	99.903	99.755	99.694
6.375	100.627	100.475	100.410	6.375	100.741	100.589	100.524	6.375	100.364	100.212	100.147
6.500	100.803	100.646	100.577	6.500	101.040	100.883	100.814	6.500	100.600	100.442	100.374
6.625	100.204	100.141	100.078	6.625	100.174	100.111	100.048	6.625	99.839	99.785	99.714
6.750	100.271	100.208	100.145	6.750	100.223	100.160	100.097	6.750	99.911	99.859	99.785
6.875	100.311	100.248	100.185	6.875	100.264	100.201	100.138	6.875	99.761	99.698	99.635
7.000	100.345	100.282	100.219	7.000	100.312	100.249	100.186	7.000	99.822	99.759	99.696
7.125	99.643	99.549	99.454	7.125	99.748	99.654	99.560	7.125	99.386	99.292	99.198

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: 8/12/2026 8:03 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	93.211	93.133	93.085	5.750	98.049	97.955	97.891	5.000	96.770	96.716	96.657
	5.125	93.836	93.758	93.709	5.875	98.591	98.497	98.433	5.125	97.049	96.995	96.937
	5.250	94.780	94.671	94.630	6.000	99.096	99.002	98.938	5.250	97.821	97.754	97.679
	5.375	95.380	95.290	95.218	6.125	99.523	99.429	99.365	5.375	98.208	98.141	98.066
	5.500	96.025	95.934	95.863	6.250	99.931	99.822	99.741	5.500	98.687	98.620	98.545
	5.625	96.596	96.505	96.434	6.375	100.428	100.319	100.238	5.625	99.003	98.936	98.861
	5.750	97.289	97.195	97.140	6.500	100.876	100.767	100.686	5.750	99.403	99.336	99.261
	5.875	97.886	97.793	97.728	6.625	101.227	101.118	101.037	5.875	99.796	99.729	99.654
	6.000	98.491	98.398	98.333	6.750	101.592	101.482	101.402	6.000	99.996	99.929	99.854
	6.125	99.022	98.929	98.864	6.875	102.005	101.896	101.815	6.125	100.157	100.087	100.012
	6.250	99.597	99.493	99.431	7.000	102.378	102.268	102.188	6.250	100.495	100.425	100.350
	6.375	100.124	100.015	99.935	7.125	100.607	100.488	100.358	6.375	100.812	100.742	100.667
					7.250	101.424	101.331	101.234	6.500	101.102	101.032	100.956
					7.375	101.997	101.908	101.811	6.625	101.090	101.020	100.944

Home Ready 10 Yr Fixed			
Rate	15	30	45
5.000	95.563	95.493	95.418
5.125	95.892	95.822	95.746
5.250	96.308	96.224	96.132
5.375	96.626	96.542	96.450
5.500	96.944	96.860	96.768
5.625	97.249	97.165	97.073
5.750	97.558	97.487	97.412
5.875	97.853	97.783	97.707
6.000	98.350	98.280	98.205
6.125	98.599	98.529	98.454
6.250	98.879	98.819	98.760
6.375	99.134	99.074	99.015

Home Ready Adjustments	
Cumulative LLPA Caps	
Home Ready	0

Purchase LTV / FICO Adjusters: All Products w/Terms > 15 years only									
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 780	0	0	0	0	-0.375	-0.375	-0.25	-0.25	-0.125
760-779	0	0	0	-0.25	-0.625	-0.625	-0.5	-0.5	-0.25
740-759	0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625	-0.5
720-739	0	0	-0.25	-0.75	-1.25	-1.25	-1	-0.875	-0.75
700-719	0	0	-0.375	-0.875	-1.375	-1.5	-1.25	-1.125	-0.875
680-699	0	0	-0.625	-1.125	-1.75	-1.875	-1.5	-1.375	-1.125
660-679	0	0	-0.75	-1.375	-1.875	-2.125	-1.75	-1.625	-1.25
640-659	0	0	-1.125	-1.5	-2.25	-2.5	-2	-1.875	-1.5
620-639	0	-0.125	-1.5	-2.125	-2.75	-2.875	-2.625	-2.25	-1.75

[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: 8/12/2026 8:03 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	96.155	96.099	96.050	5.500	97.304	97.211	97.188	4.875	97.1106	97.0638	97.0098
5.625	96.820	96.763	96.715	5.625	98.254	98.148	98.115	5	97.5417	97.4949	97.4409
5.750	97.560	97.503	97.449	5.750	99.011	98.906	98.872	5.125	97.9645	97.9176	97.8637
5.875	98.184	98.127	98.074	5.875	99.454	99.349	99.314	5.25	98.5397	98.485	98.418
6.000	98.770	98.713	98.660	6.000	99.894	99.790	99.754	5.375	98.9607	98.906	98.841
6.125	99.340	99.283	99.229	6.125	100.316	100.211	100.175	5.5	99.365	99.3097	99.251
6.250	100.054	99.981	99.911	6.250	99.974	99.950	99.904	5.625	99.7537	99.699	99.632
6.375	100.587	100.514	100.444	6.375	100.428	100.377	100.332	5.75	100.165	100.074	100.032
6.500	101.076	101.003	100.933	6.500	100.933	100.861	100.787	5.875	100.644	100.549	100.482
6.625	101.528	101.455	101.386	6.625	101.329	101.262	101.184	6	100.947	100.852	100.785
6.750	102.077	101.988	101.897	6.750	101.670	101.661	101.577	6.125	101.248	101.153	101.086
6.875	102.518	102.429	102.338	6.875	102.183	102.179	102.090	6.25	101.562	101.492	101.429
7.000	102.938	102.849	102.758	7.000	102.632	102.632	102.538	6.375	101.968	101.9	101.832
7.125	103.341	103.252	103.161	7.125	102.978	102.978	102.878	6.5	102.246	102.151	102.084
								6.625	102.3447	102.264	102.2123

Home Possible 10 Yr Fixed			
Rate	15	30	45
4.875	96.749	96.670	96.620
5.000	97.191	97.112	97.062
5.125	97.708	97.637	97.613
5.250	98.110	98.015	97.974
5.375	98.700	98.566	98.453
5.500	99.065	98.930	98.817
5.625	99.425	99.330	99.263
5.750	99.837	99.742	99.675
5.875	100.225	100.130	100.063
6.000	100.524	100.429	100.362
6.125	100.825	100.730	100.663
6.250	101.182	101.086	101.019
6.375	101.547	101.452	101.385
6.500	101.821	101.726	101.659
6.625	101.997	101.914	101.865

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	

[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: 8/12/2026 8:03 PST

RefiNow 30 Yr Fixed				
Rate	15	30	45	
5.250	94.812	94.753	94.758	
5.375	95.439	95.376	95.388	
5.500	96.152	96.083	96.102	
5.625	96.679	96.605	96.588	
5.750	97.453	97.382	97.374	
5.875	98.063	97.998	97.951	
6.000	98.652	98.592	98.539	
6.125	99.179	99.123	99.066	
6.250	99.810	99.729	99.706	
6.375	100.338	100.262	100.225	
6.500	100.885	100.813	100.740	
6.625	101.212	101.145	101.138	
6.750	101.616	101.618	101.585	
6.875	102.177	102.173	102.084	
7.000	102.587	102.587	102.493	
7.125	102.923	102.906	102.807	
7.250	103.558	103.547	103.442	
7.375	103.973	103.966	103.856	
7.500	104.413	104.411	104.296	

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: 8/12/2026 8:03 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	95.360	95.311	95.243	5.000	95.850	95.775	95.726	5.000	95.950	95.901	95.833
5.125	96.035	95.987	95.919	5.125	96.395	96.347	96.279	5.125	96.625	96.577	96.509
5.250	97.256	97.135	97.095	5.250	97.651	97.629	97.573	5.250	97.736	97.672	97.587
5.375	97.810	97.689	97.649	5.375	98.165	98.080	98.054	5.375	98.245	98.180	98.096
5.500	98.329	98.264	98.180	5.500	98.806	98.715	98.651	5.500	98.919	98.854	98.770
5.625	98.982	98.918	98.833	5.625	99.342	99.278	99.193	5.625	99.572	99.508	99.423
5.750	99.857	99.777	99.676	5.750	99.987	99.943	99.870	5.750	100.102	100.021	99.921
5.875	100.342	100.261	100.161	5.875	100.608	100.496	100.449	5.875	100.586	100.505	100.405
6.000	100.962	100.881	100.781	6.000	101.042	100.937	100.857	6.000	101.206	101.125	101.025
6.125	101.555	101.475	101.374	6.125	101.570	101.489	101.389	6.125	101.800	101.719	101.619
6.250	101.737	101.624	101.490	6.250	101.766	101.664	101.601	6.250	101.996	101.883	101.748
6.375	102.204	102.091	101.957	6.375	102.409	102.341	102.273	6.375	102.462	102.349	102.215
6.500	102.802	102.689	102.555	6.500	102.830	102.717	102.583	6.500	103.060	102.947	102.813
6.625	103.346	103.233	103.099	6.625	103.375	103.261	103.127	6.625	103.605	103.491	103.357
6.750	103.046	102.943	102.879	6.750	103.450	103.394	103.310	6.750	103.608	103.471	103.315
6.875	103.475	103.337	103.227	6.875	103.835	103.697	103.599	6.875	104.065	103.927	103.772
7.000	103.964	103.827	103.671	7.000	104.324	104.187	104.031	7.000	104.554	104.417	104.261
7.125	104.372	104.234	104.078	7.125	104.732	104.594	104.438	7.125	104.962	104.824	104.668
7.250	102.680	102.581	102.443	7.250	105.039	104.949	104.845	7.250	104.691	104.601	104.496
7.375	102.805	102.706	102.568	7.375	104.798	104.798	104.688	7.375	104.699	104.699	104.589
7.500	102.930	102.831	102.693	7.500	105.173	105.173	105.058	7.500	105.073	105.073	104.958
7.625	103.055	102.956	102.818	7.625	105.638	105.638	105.517	7.625	105.538	105.538	105.418
7.750	103.180	103.081	102.952	7.750	105.807	105.807	105.682	7.75	105.507	105.507	105.382
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	95.726	95.653	95.603	4.750	97.787	97.744	97.661	5.000	95.145	95.060	94.955
4.375	96.287	96.214	96.164	4.875	98.162	98.084	98.033	5.125	95.821	95.736	95.631
4.500	96.848	96.776	96.725	5.000	98.713	98.634	98.584	5.250	97.041	96.977	96.892
4.625	97.383	97.311	97.260	5.125	99.224	99.145	99.095	5.375	97.790	97.706	97.679
4.750	97.787	97.744	97.661	5.250	99.656	99.607	99.523	5.500	98.224	98.159	98.075
4.875	98.162	98.084	98.033	5.375	99.875	99.780	99.713	5.625	98.877	98.813	98.728
5.000	98.713	98.634	98.584	5.500	100.403	100.308	100.241	5.750	99.782	99.688	99.576
5.125	99.224	99.145	99.095	5.625	100.898	100.803	100.736	5.875	100.266	100.173	100.060
5.250	99.656	99.607	99.523	5.750	100.573	100.494	100.411	6.000	100.886	100.793	100.680
5.375	99.926	99.876	99.797	5.875	100.852	100.757	100.690	6.125	101.480	101.386	101.274
5.500	100.403	100.351	100.272	6.000	101.355	101.260	101.193	6.250	101.426	101.288	101.128
5.625	100.898	100.825	100.746	6.125	101.824	101.729	101.662	6.375	101.892	101.754	101.595
5.750	100.867	100.800	100.708	6.250	101.073	100.994	100.911	6.500	102.490	102.352	102.193
5.875	101.352	101.285	101.194	6.375	101.147	101.091	101.024	6.625	103.035	102.896	102.737
6.000	101.819	101.752	101.661	6.500	101.553	101.497	101.430	6.750	103.017	102.941	102.858
								6.875	102.982	102.882	102.793
								7.000	103.437	103.250	103.093
								7.125	103.845	103.686	103.587
								7.250	104.149	104.059	103.954
								7.375	102.282	102.282	102.172
								7.500	102.657	102.657	102.542

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	97.041	96.977	96.892	5.000	94.599	94.563	94.549	5.250	96.374	96.323	96.245
5.375	97.790	97.706	97.679	5.125	95.434	95.334	95.305	5.375	96.856	96.806	96.727
5.500	98.224	98.159	98.075	5.250	97.002	96.912	96.891	5.500	97.331	97.281	97.202
5.625	98.877	98.813	98.728	5.375	97.810	97.725	97.699	5.625	97.805	97.755	97.676
5.750	99.782	99.688	99.576	5.500	98.168	98.089	98.057	5.750	97.797	97.730	97.638
5.875	100.266	100.173	100.060	5.625	98.641	98.566	98.529	5.875	98.282	98.215	98.124
6.000	100.886	100.793	100.680	5.750	99.556	99.412	99.339	6.000	98.749	98.682	98.591
6.125	101.480	101.386	101.274	5.875	100.315	100.118	100.071	6.125	99.197	99.130	99.038
6.250	101.426	101.288	101.128	6.000	100.678	100.487	100.434	6.250	98.219	98.175	98.131
6.375	101.892	101.754	101.595	6.125	101.116	100.929	100.871	6.375	98.283	98.239	98.195
6.500	102.490	102.352	102.193	6.250	101.502	101.320	101.257	6.500	98.713	98.669	98.625
6.625	103.035	102.896	102.737	6.375	101.921	101.852	101.784	6.625	98.956	98.912	98.869
6.750	103.017	102.941	102.858	6.500	102.276	102.202	102.129				
6.875	102.982	102.882	102.793	6.625	102.790	102.711	102.632				
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	97.736	97.672	97.587	5.250	97.736	97.672	97.587	5.250	97.736	97.672	97.587
5.375	98.245	98.180	98.096	5.375	98.245	98.180	98.096	5.375	98.245	98.180	98.096
5.500	98.919	98.854	98.770	5.500	98.919	98.854	98.770	5.500	98.919	98.854	98.770
5.625	99.572	99.508	99.423	5.625	99.572	99.508	99.423	5.625	99.572	99.508	99.423
5.750	100.102	100.021	99.921	5.750	100.102	100.021	99.921	5.750	100.102	100.021	99.921
5.875	100.586	100.505	100.422	5.875	100.586	100.505	100.422	5.875	100.586	100.505	100.405
6.000	101.206	101.125	101.025	6.000	101.206	101.125	101.025	6.000	101.206	101.125	101.025
6.125	101.800	101.719	101.619	6.125	101.800	101.719	101.619	6.125	101.800	101.719	101.619
6.250	101.996	101.883	101.748	6.250	101.996	101.883	101.748	6.250	101.996	101.883	101.748
6.375	102.462	102.349	102.248	6.375	102.462	102.349	102.248	6.375	102.462	102.349	102.215
6.500	103.060	102.947	102.813	6.500	103.060	102.947	102.813	6.500	103.060	102.947	102.813
6.625	103.605	103.491	103.357	6.625	103.605	103.491	103.357	6.625	103.605	103.491	103.357
6.750	103.608	103.471	103.321	6.750	103.608	103.471	103.321	6.750	103.608	103.471	103.315
6.875	104.065	103.927	103.772	6.875	104.065	103.927	103.772	6.875	104.065	103.927	103.772
7.000	104.554	104.417	104.261	7.000	104.554	104.417	104.261	7.000	104.554	104.417	104.261
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	96.848	96.776	96.725	4.250	95.726	95.653	95.603	5.250	97.079	96.996	96.912
4.625	97.383	97.311	97.260	4.375	96.287	96.214	96.164	5.375	97.945	97.861	97.834
4.750	97.787	97.744	97.661	4.500	96.848	96.776	96.725	5.500	98.356	98.276	98.244
4.875	98.162	98.084	98.033	4.625	97.383	97.311	97.260	5.625	98.877	98.813	98.728
5.000	98.713	98.634	98.584	4.750	97.607	97.528	97.478	5.750	99.782	99.688	99.576
5.125	99.224	99.145	99.095	4.875	98.162	98.084	98.033	5.875	100.266	100.173	100.060
5.250	99.656	99.607	99.523	5.000	98.713	98.634	98.584	6.000	100.886	100.793	100.680
5.375	99.926	99.876	99.797	5.125	99.224	99.145	99.095	6.125	101.480	101.386	101.274
5.500	100.403	100.351	100.272	5.250	99.336	99.241	99.174	6.250	101.481	101.382	101.283
5.625	100.898	100.825	100.746	5.375	99.875	99.780	99.713	6.375	101.892	101.754	101.635
5.750	100.867	100.800	100.708	5.500	100.403	100.308	100.241	6.500	102.490	102.352	102.193
5.875	101.352	101.285	101.194	5.625	100.898	100.803	100.736	6.625	103.035	102.896	102.737
6.000	101.819	101.752	101.661	5.750	100.335	100.239	100.172	6.750	103.175	103.045	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	97.079	96.996	96.912	5.250	96.954	96.865	96.843	5.500	95.059	94.969	94.745
5.375	97.945	97.861	97.834	5.375	97.790	97.706	97.679	5.625	95.349	95.260	95.035
5.500	98.356	98.276	98.244	5.500	98.158	98.079	98.047	5.750	93.285	93.189	93.122
5.625	98.877	98.813	98.728	5.625	98.538	98.464	98.426	5.875	93.802	93.707	93.640
5.750	99.782	99.688	99.576	5.750	99.456	99.412	99.339	6.000	94.305	94.210	94.143
5.875	100.266	100.173	100.060	5.875	100.188	99.992	99.944	6.125	94.774	94.679	94.612
6.000	100.886	100.793	100.680	6.000	100.589	100.397	100.345	6.250	94.351	94.262	94.195
6.125	101.480	101.386	101.274	6.125	101.022	100.835	100.777	6.375	93.107	93.004	92.655
6.250	101.481	101.382	101.283	6.250	101.336	101.155	101.092	6.500	93.435	93.331	92.982
6.375	101.892	101.754	101.635	6.375	101.722	101.653	101.585	6.625	93.566	93.463	93.113
6.500	102.490	102.352	102.193	6.500	102.074	102.000	101.927				
6.625	103.035	102.896	102.737	6.625	102.648	102.569	102.490				
6.750	103.175	103.045	102.915	6.750	103.017	102.941	102.858				
6.875	103.044	102.944	102.855	6.875	102.982	102.882	102.793				

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	95.700	95.691	95.654	5	95.7	95.6908	95.6542
5.125	96.245	96.169	96.121	5.125	96.245	96.169	96.121
5.250	97.745	97.770	97.748	5.25	97.7452	97.7701	97.7481
5.375	98.178	98.203	98.181	5.375	98.1777	98.2026	98.1806
5.500	98.753	98.778	98.756	5.5	98.7527	98.7776	98.7556
5.625	99.320	99.272	99.220	5.625	99.164	99.1889	99.1669
5.750	100.166	100.187	100.143	5.75	100.1373	100.1871	100.1432
5.875	100.719	100.658	100.565	5.875	100.5	100.4946	100.4507
6.000	101.447	101.385	101.293	6	101.0136	101.0634	101.0194
6.125	102.018	101.956	101.864	6.125	101.476	101.4971	101.4532
6.250	102.335	102.147	102.088	6.25	102.335	102.147	102.088
6.375	102.944	102.838	102.714	6.375	102.767	102.579	102.519
6.500	103.400	103.294	103.170	6.5	103.165	102.977	102.917
6.625	104.049	103.943	103.819	6.625	103.537	103.3643	103.289

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: 8/12/2026 8:03 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	94.850	94.814	94.800	4.875	94.850	94.814	94.800	4.875	94.850	94.814	94.800
5.000	95.550	95.475	95.426	5.000	95.550	95.475	95.426	5.000	95.550	95.475	95.426
5.125	95.995	95.919	95.871	5.125	95.995	95.919	95.871	5.125	95.995	95.919	95.871
5.250	97.558	97.536	97.480	5.250	97.558	97.536	97.480	5.250	97.558	97.536	97.480
5.375	97.876	97.854	97.798	5.375	97.876	97.854	97.798	5.375	97.876	97.854	97.798
5.500	98.506	98.415	98.351	5.500	98.506	98.415	98.351	5.500	98.506	98.415	98.351
5.625	98.912	98.822	98.757	5.625	98.912	98.822	98.757	5.625	98.912	98.822	98.757
5.750	99.768	99.724	99.651	5.750	99.768	99.724	99.651	5.750	99.768	99.724	99.651
5.875	100.142	100.087	100.014	5.875	100.142	100.087	100.014	5.875	100.131	100.087	100.014
6.000	100.765	100.660	100.579	6.000	100.765	100.660	100.579	6.000	100.742	100.637	100.556
6.125	101.132	101.026	100.945	6.125	101.132	101.026	100.945	6.125	101.109	101.003	100.922
6.250	101.513	101.403	101.317	6.250	101.513	101.403	101.317	6.250	101.513	101.403	101.317
6.375	101.794	101.662	101.604	6.375	101.794	101.662	101.604	6.375	101.794	101.662	101.604
6.500	102.369	102.234	102.176	6.500	102.369	102.234	102.176	6.500	102.369	102.234	102.176
6.625	102.652	102.516	102.458	6.625	102.652	102.516	102.458	6.625	102.652	102.516	102.458
6.750	103.027	102.940	102.838	6.750	103.027	102.940	102.838	6.750	103.027	102.940	102.838
6.875	103.186	103.050	102.969	6.875	103.186	103.050	102.969	6.875	103.204	103.101	103.036
7.000	103.683	103.547	103.434	7.000	103.683	103.547	103.434	7.000	103.683	103.547	103.434
7.125	103.928	103.792	103.700	7.125	103.928	103.792	103.700	7.125	103.915	103.780	103.700
7.250	103.476	103.377	103.239	7.250	103.232	103.116	102.995	7.250	103.232	103.116	102.995
7.375	103.601	103.502	103.364	7.375	103.410	103.293	103.172	7.375	103.410	103.293	103.172
7.500	103.788	103.672	103.551	7.500	103.788	103.672	103.551	7.500	103.788	103.672	103.551
7.625	103.963	103.846	103.726	7.625	103.963	103.846	103.726	7.625	103.963	103.846	103.726
7.750	103.976	103.877	103.739								
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	95.726	95.653	95.603	4.250	95.726	95.653	95.603	5.250	97.026	97.004	96.948
4.375	96.287	96.214	96.164	4.375	96.287	96.214	96.164	5.375	97.095	97.073	97.017
4.500	96.848	96.776	96.725	4.500	96.848	96.776	96.725	5.500	97.558	97.536	97.480
4.625	97.383	97.311	97.260	4.625	97.383	97.311	97.260	5.625	97.916	97.842	97.786
4.750	97.818	97.776	97.692	4.750	97.607	97.528	97.478	5.750	99.487	99.443	99.370
4.875	98.162	98.084	98.033	4.875	98.162	98.084	98.033	5.875	99.600	99.556	99.482
5.000	98.713	98.634	98.584	5.000	98.713	98.634	98.584	6.000	100.193	100.082	100.034
5.125	99.224	99.145	99.095	5.125	99.224	99.145	99.095	6.125	100.550	100.439	100.391
5.250	99.531	99.482	99.398	5.250	99.336	99.241	99.204	6.250	100.498	100.359	100.220
5.375	99.875	99.780	99.713	5.375	99.875	99.780	99.713	6.375	101.031	100.875	100.801
5.500	100.403	100.308	100.241	5.500	100.403	100.308	100.241	6.500	101.593	101.437	101.363
5.625	100.898	100.803	100.736	5.625	100.898	100.803	100.736	6.625	101.945	101.789	101.715
5.750	100.335	100.239	100.172	5.750	100.335	100.239	100.172	6.750	100.984	100.896	100.794
5.875	100.852	100.757	100.690	5.875	100.852	100.757	100.690	6.875	101.011	100.875	100.762
6.000	101.355	101.260	101.193	6.000	101.355	101.260	101.193	7.000	101.508	101.372	101.259
								7.125	101.703	101.567	101.454
								7.250	98.875	98.830	98.814
								7.375	99.344	99.299	99.283
								7.500	99.000	98.833	98.593

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	95.228	95.128	95.099	5.000	94.512	94.411	94.383	5.500	95.793	95.742	95.691
5.250	97.026	97.004	96.948	5.125	95.228	95.128	95.099	5.625	96.269	96.218	96.167
5.375	97.095	97.073	97.017	5.250	97.026	97.004	96.948	5.750	97.144	97.093	97.042
5.500	97.558	97.536	97.480	5.375	97.095	97.073	97.017	5.875	97.429	97.378	97.327
5.625	97.916	97.842	97.786	5.500	97.558	97.536	97.480	6.000	97.605	97.554	97.503
5.750	99.487	99.443	99.370	5.625	97.957	97.842	97.797	6.125	97.817	97.766	97.715
5.875	99.600	99.556	99.482	5.750	99.487	99.443	99.370	6.250	98.219	98.175	98.131
6.000	100.193	100.082	100.034	5.875	99.600	99.556	99.482	6.375	98.283	98.239	98.195
6.125	100.550	100.439	100.391	6.000	100.193	100.082	100.034	6.500	98.713	98.669	98.625
6.250	100.498	100.359	100.220	6.125	100.550	100.439	100.391	6.625	98.956	98.912	98.869
6.375	101.031	100.875	100.801	6.250	100.357	100.201	100.127				
6.500	101.593	101.437	101.363	6.375	101.031	100.875	100.801				
6.625	101.945	101.789	101.715	6.500	101.593	101.437	101.363				
6.750	100.984	100.896	100.794	6.625	101.945	101.789	101.715				
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	95.550	95.475	95.426	5.000	95.550	95.475	95.426	5.000	95.550	95.475	95.426
5.125	95.995	95.919	95.871	5.125	95.995	95.919	95.871	5.125	95.995	95.919	95.871
5.250	97.558	97.536	97.480	5.250	97.558	97.536	97.480	5.250	97.558	97.536	97.480
5.375	97.876	97.854	97.798	5.375	97.876	97.854	97.798	5.375	97.876	97.854	97.798
5.500	98.506	98.415	98.351	5.500	98.506	98.415	98.351	5.500	98.506	98.415	98.351
5.625	98.912	98.822	98.757	5.625	98.912	98.822	98.757	5.625	98.912	98.822	98.757
5.750	99.768	99.724	99.651	5.750	99.768	99.724	99.651	5.750	99.768	99.724	99.651
5.875	100.142	100.087	100.014	5.875	100.142	100.087	100.014	5.875	100.131	100.087	100.014
6.000	100.765	100.660	100.579	6.000	100.765	100.660	100.579	6.000	100.742	100.637	100.567
6.125	101.132	101.026	100.945	6.125	101.132	101.026	100.945	6.125	101.109	101.003	100.922
6.250	101.513	101.403	101.317	6.250	101.513	101.403	101.317	6.250	101.513	101.403	101.317
6.375	101.838	101.732	101.674	6.375	101.838	101.732	101.674	6.375	101.838	101.732	101.674
6.500	102.410	102.304	102.246	6.500	102.410	102.304	102.246	6.500	102.410	102.304	102.246
6.625	102.692	102.586	102.528	6.625	102.692	102.586	102.528	6.625	102.692	102.586	102.528
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	96.848	96.776	96.725	4.500	96.848	96.776	96.725	5.000	94.512	94.411	94.383
4.625	97.383	97.311	97.260	4.625	97.383	97.311	97.260	5.125	95.228	95.128	95.099
4.750	97.818	97.776	97.692	4.750	97.607	97.528	97.478	5.250	97.026	97.004	96.948
4.875	98.162	98.084	98.033	4.875	98.162	98.084	98.033	5.375	97.095	97.073	97.017
5.000	98.713	98.634	98.584	5.000	98.713	98.634	98.584	5.500	97.558	97.536	97.480
5.125	99.224	99.145	99.095	5.125	99.224	99.145	99.095	5.625	97.907	97.842	97.786
5.250	99.531	99.482	99.398	5.250	99.336	99.241	99.204	5.750	99.487	99.443	99.370
5.375	99.875	99.780	99.713	5.375	99.875	99.780	99.713	5.875	99.600	99.556	99.482
5.500	100.403	100.308	100.241	5.500	100.403	100.308	100.241	6.000	100.193	100.082	100.034
5.625	100.898	100.803	100.736	5.625	100.898	100.803	100.736	6.125	100.550	100.439	100.391
5.750	100.335	100.239	100.172	5.750	100.335	100.239	100.172	6.250	100.498	100.359	100.220
5.875	100.852	100.757	100.690	5.875	100.852	100.757	100.690	6.375	101.031	100.875	100.801
6.000	101.355	101.260	101.193	6.000	101.355	101.260	101.193	6.500	101.593	101.437	101.363
6.125	101.824	101.729	101.662	6.125	101.824	101.729	101.662	6.625	101.945	101.789	101.715

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	94.512	94.411	94.383	5.000	94.512	94.411	94.383	5.500	95.793	95.742	95.691
5.125	95.228	95.128	95.099	5.125	95.228	95.128	95.099	5.625	96.269	96.218	96.167
5.250	97.026	97.004	96.948	5.250	97.026	97.004	96.948	5.750	97.144	97.093	97.042
5.375	97.095	97.073	97.017	5.375	97.095	97.073	97.017	5.875	97.429	97.378	97.327
5.500	97.558	97.536	97.480	5.500	97.558	97.536	97.480	6.000	97.605	97.554	97.503
5.625	97.907	97.842	97.786	5.625	97.907	97.842	97.786	6.125	97.817	97.766	97.715
5.750	99.487	99.443	99.370	5.750	99.487	99.443	99.370	6.250	98.219	98.175	98.131
5.875	99.600	99.556	99.482	5.875	99.600	99.556	99.482	6.375	98.283	98.239	98.195
6.000	100.193	100.082	100.034	6.000	100.193	100.082	100.034	6.500	98.713	98.669	98.625
6.125	100.550	100.439	100.391	6.125	100.550	100.439	100.391	6.625	98.956	98.912	98.869
6.250	100.498	100.359	100.220	6.250	100.357	100.201	100.127				
6.375	101.031	100.875	100.801	6.375	101.031	100.875	100.801				
6.500	101.593	101.437	101.363	6.500	101.593	101.437	101.363				
6.625	101.945	101.789	101.715	6.625	101.945	101.789	101.715				

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: 8/12/2026 8:03 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	100.107	99.940	99.640	6.750	98.138	97.971	97.671	6.625	98.107	97.940	97.640
6.750	100.638	100.471	100.171	6.875	97.848	97.589	97.289	6.750	98.638	98.471	98.171
6.875	100.348	100.089	99.789	7.000	98.379	98.120	97.820	6.875	98.348	98.089	97.789
7.000	100.879	100.620	100.320	7.125	98.899	98.640	98.340	7.000	98.879	98.620	98.320
7.125	101.399	101.140	100.840	7.250	99.390	99.131	98.831	7.125	99.399	99.140	98.840
7.250	101.890	101.631	101.331	7.375	99.407	99.111	98.811	7.250	99.890	99.631	99.331
7.375	101.907	101.611	101.311	7.500	99.898	99.602	99.302	7.375	99.907	99.611	99.311
7.500	102.398	102.102	101.802	7.625	100.378	100.082	99.782	7.500	100.398	100.102	99.802
7.625	102.878	102.582	102.282	7.750	100.839	100.543	100.243	7.625	100.878	100.582	100.282
7.750	103.339	103.043	102.743	7.875	98.997	98.665	98.365	7.750	101.339	101.043	100.743
7.875	101.497	101.165	100.865	8.000	99.458	99.126	98.826	7.875	99.497	99.165	98.865
8.000	101.958	101.626	101.326	8.125	99.908	99.576	99.276	8.000	99.958	99.626	99.326
8.125	102.408	102.076	101.776	8.250	100.329	99.997	99.697	8.125	100.408	100.076	99.776
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	95.763	95.596	95.296	6.625	99.357	99.190	98.890	6.625	97.357	97.190	96.890
6.875	95.473	95.214	94.914	6.750	99.888	99.721	99.421	6.750	97.888	97.721	97.421
7.000	96.004	95.745	95.445	6.875	99.598	99.339	99.039	6.875	97.598	97.339	97.039
7.125	96.524	96.265	95.965	7.000	100.129	99.870	99.570	7.000	98.129	97.870	97.570
7.250	97.015	96.756	96.456	7.125	100.649	100.390	100.090	7.125	98.649	98.390	98.090
7.375	97.032	96.736	96.436	7.250	101.140	100.881	100.581	7.250	99.140	98.881	98.581
7.500	97.523	97.227	96.927	7.375	101.157	100.861	100.561	7.375	99.157	98.861	98.561
7.625	98.003	97.707	97.407	7.500	101.648	101.352	101.052	7.500	99.648	99.352	99.052
7.750	98.464	98.168	97.868	7.625	102.128	101.832	101.532	7.625	100.128	99.832	99.532
7.875	96.622	96.290	95.990	7.750	102.589	102.293	101.993	7.750	100.589	100.293	99.993
8.000	97.083	96.751	96.451	7.875	100.747	100.415	100.115	7.875	98.747	98.415	98.115
8.125	97.533	97.201	96.901	8.000	101.208	100.876	100.576	8.000	99.208	98.876	98.576
8.250	97.954	97.622	97.322	8.125	101.658	101.326	101.026	8.125	99.658	99.326	99.026

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.