



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:

8/28/26 8:40 AM

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Eligible States
WA, OR, CA, NV, AZ, NM, CO, TX, OK, LA, WI, IL, MI, TN, PA, NJ, MD, VA, NC, SC, GA, FL

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

Relock Policy
Locks expired or cancelled ≤ 30 days: Worse-case pricing + 0.25%
Locks expired or cancelled > 30 days: Current Market + 0.25%

Lock Extension Fee's
0.025% Per Day

Delegated Admin Fee's	
Conventional	\$1,195
FHA	\$1,195
VA	\$1,195
Streamline VA/HS/FHA	\$995

*Lock Desk Turn Times available at <https://bffws.com/turn-times/>

Contact List		
Lock Desk	Phone:	949-676-0868
	Email:	lockdesk@flexpointinc.com
BFF Pricing Support	Phone:	Email Only
	Email:	bffpricingsupport@bffws.com
Pricing Scenarios	Phone:	Email Only
	Email:	scenario@flexpointinc.com
General Inquiries	Phone:	(866)226-2205
	Email:	inquiries@bffws.com

Mortgage Clause	
All States but Florida	Florida Only
FlexPoint Inc.	FlexPoint Inc., dba FlexPoint Home Loans Inc.
ISAOA/ATIMA	ISAOA/ATIMA
3100 Bristol St., Suite 100	3100 Bristol St., Suite 100
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: 8/28/2026 8:40 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	94.602	94.495	94.438	5.250	94.691	94.643	94.606	5.125	95.339	95.199	95.170
5.375	95.235	95.157	95.095	5.375	95.344	95.260	95.220	5.250	96.083	95.970	95.940
5.500	95.896	95.818	95.756	5.500	96.083	95.965	95.922	5.375	96.655	96.517	96.477
5.625	96.529	96.451	96.389	5.625	96.565	96.444	96.401	5.500	97.204	97.040	96.999
5.750	97.139	97.044	96.992	5.750	97.335	97.292	97.242	5.625	97.909	97.778	97.731
5.875	97.778	97.683	97.621	5.875	97.936	97.858	97.806	5.750	98.625	98.517	98.475
6.000	98.399	98.304	98.242	6.000	98.502	98.389	98.334	5.875	99.152	99.042	98.978
6.125	98.953	98.858	98.795	6.125	98.969	98.907	98.853	6.000	99.742	99.692	99.633
6.250	99.515	99.416	99.335	6.250	99.656	99.618	99.556	6.125	100.273	100.218	100.164
6.375	100.091	99.980	99.902	6.375	100.198	100.125	100.060	6.250	100.179	100.119	100.023
6.500	100.641	100.530	100.452	6.500	100.712	100.604	100.536	6.375	100.748	100.683	100.592
6.625	101.092	100.996	100.908	6.625	101.132	101.025	100.956	6.500	101.242	101.171	101.086
6.750	101.434	101.348	101.259	6.750	101.592	101.589	101.515	6.625	101.484	101.407	101.327
6.875	101.900	101.795	101.706	6.875	102.054	102.017	101.940	6.750	101.520	101.439	101.348
7.000	102.352	102.241	102.149	7.000	102.468	102.421	102.348	6.875	102.047	101.960	101.875
7.125	102.701	102.615	102.512	7.125	102.819	102.757	102.683	7.000	102.474	102.382	102.302
7.250	103.260	103.158	103.041	7.250	103.390	103.288	103.171	7.125	102.686	102.589	102.500
7.375	103.642	103.535	103.424	7.375	103.772	103.665	103.554	7.250	103.343	103.241	103.125
7.500	104.075	103.962	103.856	7.500	104.205	104.092	103.986	7.375	103.612	103.505	103.394
7.625	104.276	104.158	104.057	7.625	104.406	104.288	104.187	7.500	104.015	103.903	103.797
7.750	104.731	104.608	104.575	7.750	104.861	104.738	104.705	7.625	104.477	104.359	104.321
7.875	104.900	104.900	104.900	7.875	104.959	104.977	104.900	7.750	104.900	104.838	104.805
8.000	104.900	104.900	104.900	8.000	104.900	104.900	104.900	7.875	104.924	104.900	104.900
8.125	104.900	104.900	104.900	8.125	104.900	104.900	104.900	8.000	104.900	104.900	104.900
8.250	104.938	104.860	104.779								
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	95.902	95.880	95.822	4.625	96.391	96.391	96.226	5.250	94.486	94.387	94.350
4.750	96.464	96.417	96.367	4.750	97.146	97.146	96.956	5.375	95.138	95.005	94.965
4.875	96.904	96.857	96.807	4.875	97.612	97.609	97.425	5.500	95.788	95.620	95.577
5.000	97.336	97.289	97.239	5.000	97.982	97.974	97.796	5.625	96.299	96.129	96.085
5.125	97.826	97.781	97.734	5.125	98.509	98.495	98.324	5.750	97.135	97.047	97.000
5.250	98.360	98.305	98.246	5.250	98.800	98.781	98.616	5.875	97.681	97.553	97.501
5.375	98.783	98.728	98.669	5.375	99.202	99.178	99.019	6.000	98.267	98.120	98.057
5.500	99.185	99.131	99.072	5.500	99.623	99.594	99.442	6.125	98.739	98.645	98.582
5.625	99.580	99.536	99.489	5.625	99.720	99.686	99.544	6.250	99.512	99.398	99.344
5.750	100.035	99.977	99.931	5.750	100.126	100.086	100.040	6.375	99.993	99.870	99.805
5.875	100.519	100.439	100.395	5.875	100.482	100.437	100.397	6.500	100.527	100.370	100.301
6.000	100.827	100.747	100.703	6.000	100.721	100.671	100.637	6.625	100.916	100.758	100.690
6.125	101.147	101.099	101.037	6.125	101.032	100.977	100.949	6.750	101.369	101.288	101.198
6.250	101.319	101.222	101.163	6.250	101.199	101.138	101.055	6.875	101.818	101.732	101.646
6.375	101.782	101.686	101.627	6.375	101.498	101.432	101.355	7.000	102.237	102.136	102.064
6.500	102.067	101.970	101.911	6.500	101.792	101.721	101.650	7.125	102.598	102.482	102.408
6.625	102.323	102.255	102.143	6.625	101.990	101.914	101.787	7.250	103.098	102.996	102.633
6.750	102.422	102.333	102.334	6.750	102.355	102.273	102.152	7.375	103.511	103.403	103.045
6.875	102.723	102.637	102.563	6.875	102.649	102.562	102.448	7.500	103.816	103.703	103.350
7.000	102.935	102.827	102.837	7.000	102.801	102.709	102.601	7.625	104.026	103.908	103.560
7.125	102.901	102.847	102.788	7.125	99.545	99.487	99.435	7.750	101.440	101.278	101.100
7.250	102.585	102.525	102.458	7.250	99.376	99.309	99.239	7.875	101.680	101.518	101.340
7.375	102.781	102.721	102.654	7.375	99.499	99.432	99.362	8.000	101.877	101.715	101.537
								8.125	102.057	101.896	101.718

Conventional 20 Yr Fixed HB				Conventional 15 Yr Fixed HB							
Rate	15	30	45	Rate	15	30	45				
5.500	95.467	95.389	95.327	5.250	97.105	97.039	96.964				
5.625	96.178	96.083	96.020	5.375	97.516	97.450	97.375				
5.750	96.950	96.856	96.793	5.500	97.896	97.830	97.755				
5.875	97.509	97.415	97.352	5.625	98.270	98.204	98.129				
6.000	98.034	97.939	97.876	5.750	98.610	98.544	98.469				
6.125	98.740	98.684	98.584	5.875	98.928	98.863	98.787				
6.250	99.425	99.364	99.269	6.000	99.225	99.159	99.083				
6.375	99.949	99.883	99.793	6.125	99.493	99.427	99.352				
6.500	100.444	100.373	100.288	6.250	99.457	99.390	99.277				
6.625	100.859	100.783	100.703	6.375	99.775	99.708	99.595				
6.750	101.475	101.393	101.303	6.500	100.074	100.007	99.894				
6.875	101.945	101.858	101.773	6.625	100.441	100.374	100.262				
7.000	102.329	102.237	102.157	6.750	100.713	100.609	100.497				
7.125	102.619	102.522	102.448	6.875	100.931	100.826	100.714				
7.250	103.159	103.056	102.693	7.000	101.138	101.033	100.921				
7.375	103.533	103.425	103.067	7.125	100.577	100.511	100.436				
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	-0.25	-0.125
760-779		0	0	0	-0.25	-0.625	-0.625	-0.5	-0.5	-0.25	-0.25
740-759		0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625	-0.5	-0.5
720-739		0	0	-0.25	-0.75	-1.25	-1.25	-1	-0.875	-0.75	-0.75
700-719		0	0	-0.375	-0.875	-1.375	-1.5	-1.25	-1.125	-0.875	-0.875
680-699		0	0	-0.625	-1.125	-1.75	-1.875	-1.5	-1.375	-1.125	-1.125
660-679		0	0	-0.75	-1.375	-1.875	-2.125	-1.75	-1.625	-1.25	-1.25
640-659		0	0	-1.125	-1.5	-2.25	-2.5	-2	-1.875	-1.5	-1.5
620-639		0	-0.125	-1.5	-2.125	-2.75	-2.875	-2.625	-2.25	-1.75	-1.75
Additional Purchase LLPA Adjusters											
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97		
Attached Condo		0	0	-0.125	-0.125	-0.75	-0.75	-0.75	-0.75	-0.75	-0.75
Investment Property		-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125
2nd Home		-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125
Manufactured Home		-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units		0	0	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance		-0.5	-0.5	-0.75	-0.75	-1	-1	-1	-1	-1	-1
Secondary Financing		-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875	-1.875
DTI > 40%		0	0	0	0	0	0	0	0	0	0
R/T Refinance LTV / FICO Adjusters: All Products w/Terms > 15 years only											
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97		
≥ 780		0	0	0	-0.125	-0.5	-0.625	-0.5	-0.375	-0.375	-0.375
760-779		0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625	-0.625	-0.625
740-759		0	0	-0.25	-0.75	-1.125	-1.375	-1.125	-1	-1	-1
720-739		0	0	-0.5	-1	-1.625	-1.75	-1.5	-1.25	-1.25	-1.25
700-719		0	0	-0.625	-1.25	-1.875	-2.125	-1.75	-1.625	-1.625	-1.625
680-699		0	0	-0.875	-1.625	-2.25	-2.5	-2.125	-1.75	-1.75	-1.75
660-679		0	-0.125	-1.125	-1.875	-2.5	-3	-2.375	-2.125	-2.125	-2.125
640-659		0	-0.25	-1.375	-2.125	-2.875	-3.375	-2.875	-2.5	-2.5	-2.5
620-639		0	-0.375	-1.75	-2.5	-3.5	-3.875	-3.625	-2.5	-2.5	-2.5
Additional R/T Refinance LLPA Adjusters											
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97		
Attached Condo		0	0	-0.125	-0.125	-0.75	-0.75	-0.75	-0.75	-0.75	-0.75
Investment Property		-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125
2nd Home		-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125
Manufactured Home		-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units		0	0	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance		-0.5	-0.5	-0.75	-0.75	-1	-1	-1	-1	-1	-1
Secondary Financing		-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875	-1.875
DTI > 40%		0	0	0	0	0	0	0	0	0	0

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

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



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

Conventional NOO Fixed Rate Sheet

Effective: 8/28/2026 8:40 PST

Conforming Balance 30 Yr Fixed				Conforming High Balance 30 YR Fixed			
Rate	15	30	45	Rate	15	30	45
5.000	94.634	94.484	94.334	5.000	94.509	94.359	94.209
5.125	95.348	95.198	95.048	5.125	95.223	95.073	94.923
5.250	96.048	95.898	95.748	5.250	95.923	95.773	95.623
5.375	96.736	96.586	96.436	5.375	96.611	96.461	96.311
5.500	97.411	97.261	97.111	5.500	97.286	97.136	96.986
5.625	98.073	97.923	97.773	5.625	97.948	97.798	97.648
5.750	98.720	98.570	98.420	5.750	98.595	98.445	98.295
5.875	99.354	99.204	99.054	5.875	99.185	99.035	98.885
6.000	99.974	99.824	99.674	6.000	99.727	99.577	99.427
6.125	100.582	100.432	100.282	6.125	100.259	100.109	99.959
6.250	101.177	101.027	100.877	6.250	100.780	100.630	100.480
6.375	101.761	101.611	101.461	6.375	101.291	101.141	100.991
6.500	102.332	102.182	102.032	6.500	101.790	101.640	101.490
6.625	102.885	102.735	102.585	6.625	102.274	102.124	101.974
6.750	103.419	103.269	103.119	6.750	102.794	102.644	102.494
6.875	103.935	103.785	103.635	6.875	103.310	103.160	103.010
7.000	104.433	104.283	104.133	7.000	103.808	103.658	103.508
7.125	104.908	104.758	104.608	7.125	104.283	104.133	103.983
7.250	105.363	105.213	105.063	7.250	104.738	104.588	104.438

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	-
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	-
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: 8/28/2026 8:40 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	97.662	97.617	97.504	5.000	96.543	96.480	96.455	5.000	95.652	95.601	95.575
5.125	98.119	98.068	97.951	5.125	97.004	96.952	96.934	5.125	96.193	96.136	96.112
5.250	98.495	98.439	98.319	5.250	97.475	97.418	97.400	5.250	96.733	96.670	96.647
5.375	98.861	98.800	98.677	5.375	97.924	97.862	97.845	5.375	97.275	97.207	97.185
5.500	99.216	99.150	99.024	5.500	98.367	98.299	98.283	5.500	97.803	97.731	97.710
5.625	99.554	99.483	99.354	5.625	98.796	98.723	98.708	5.625	98.307	98.230	98.209
5.750	99.827	99.750	99.618	5.750	99.212	99.134	99.119	5.750	98.780	98.697	98.677
5.875	100.104	100.022	99.887	5.875	99.590	99.507	99.493	5.875	99.189	99.101	99.082
6.000	100.339	100.252	100.113	6.000	99.957	99.869	99.856	6.000	99.552	99.459	99.441
6.125	100.524	100.431	100.290	6.125	100.301	100.207	100.195	6.125	99.822	99.724	99.706
6.250	100.778	100.681	100.536	6.250	100.590	100.491	100.480	6.250	100.080	99.976	99.959
6.375	100.910	100.807	100.659	6.375	100.760	100.655	100.644	6.375	100.312	100.202	100.186
6.500	101.059	100.951	100.800	6.500	100.944	100.834	100.823	6.500	100.537	100.422	100.406
6.625	100.808	100.693	100.682	6.625	101.154	101.038	101.027	6.625	100.750	100.630	100.614
6.750	100.913	100.792	100.781	6.750	101.372	101.250	101.238	6.750	100.972	100.846	100.830
6.875	100.236	100.173	100.110	6.875	100.322	100.259	100.196	6.875	99.849	99.786	99.723
7.000	100.270	100.207	100.144	7.000	100.358	100.295	100.232	7.000	99.898	99.835	99.772
7.125	99.812	99.716	99.616	7.125	99.933	99.837	99.737	7.125	99.571	99.476	99.375

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	97.547	97.502	97.388	5.000	96.438	96.392	96.282	5.000	95.548	95.503	95.390
5.125	98.003	97.952	97.836	5.125	96.958	96.907	96.791	5.125	96.241	96.190	96.074
5.250	98.419	98.363	98.244	5.250	97.486	97.430	97.310	5.250	96.834	96.778	96.658
5.375	98.855	98.794	98.671	5.375	98.106	98.045	97.922	5.375	97.425	97.364	97.242
5.500	99.140	99.074	98.948	5.500	98.484	98.418	98.292	5.500	97.885	97.819	97.693
5.625	99.508	99.436	99.307	5.625	98.807	98.736	98.607	5.625	98.457	98.386	98.257
5.750	99.710	99.633	99.501	5.750	99.061	98.984	98.852	5.750	98.845	98.769	98.637
5.875	100.097	100.016	99.880	5.875	99.647	99.565	99.430	5.875	99.391	99.309	99.174
6.000	100.282	100.195	100.057	6.000	99.971	99.884	99.745	6.000	99.698	99.611	99.472
6.125	100.408	100.315	100.174	6.125	100.147	100.055	99.914	6.125	99.890	99.798	99.656
6.250	100.674	100.576	100.431	6.250	100.478	100.380	100.236	6.250	100.221	100.124	99.979
6.375	100.796	100.694	100.546	6.375	100.688	100.585	100.437	6.375	100.412	100.309	100.161
6.500	100.947	100.839	100.689	6.500	100.951	100.843	100.692	6.500	100.567	100.459	100.308
6.625	100.223	100.107	100.096	6.625	100.095	100.032	99.969	6.625	99.981	99.861	99.845
6.750	100.213	100.150	100.087	6.750	100.144	100.081	100.018	6.750	100.053	99.927	99.911
6.875	100.251	100.188	100.125	6.875	100.187	100.124	100.061	6.875	99.714	99.651	99.588
7.000	100.285	100.222	100.159	7.000	100.223	100.160	100.097	7.000	99.763	99.700	99.637
7.125	99.589	99.494	99.394	7.125	99.710	99.615	99.515	7.125	99.348	99.253	99.153

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	
Additional Cash-Out Refinance LLPA Adjusters						NM	-0.14	-0.29	
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	NV	-0.25	-0.4	
Attached Condo	0	0	-0.125	-0.125	-0.75	OR	-0.195	-0.345	
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	PA	-0.11	-0.26	
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	TN	-0.16	-0.31	
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5	TX	-0.07	-0.22	
2 - 4 Units	0	0	-0.375	-0.375	-0.625	UT	-0.3	-0.45	
High Balance	-2	-2	-2.25	-2.25	-3.25	VA	-0.16	-0.31	
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	WA	-0.21	-0.36	
DTI > 40%	0	0	0	0	0	WI	-0.18	-0.33	
Additional Miscellaneous LLPA Adjusters									
Escrow Waiver	-0.25								
Temporary Buydowns	-0.25								
Lock Extension per Day	-0.025								



Effective: 8/28/2026 8:40 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	93.231	93.169	93.166	5.750	98.024	97.929	97.866	5.000	96.505	96.455	96.405
5.125	93.896	93.834	93.831	5.875	98.572	98.477	98.415	5.125	96.789	96.739	96.689
5.250	94.731	94.606	94.567	6.000	99.085	98.990	98.928	5.250	97.615	97.557	97.499
5.375	95.348	95.222	95.183	6.125	99.505	99.411	99.348	5.375	98.004	97.946	97.889
5.500	95.985	95.840	95.812	6.250	99.951	99.840	99.762	5.500	98.485	98.426	98.369
5.625	96.545	96.401	96.373	6.375	100.453	100.342	100.264	5.625	98.799	98.740	98.683
5.750	97.257	97.168	97.121	6.500	100.908	100.797	100.719	5.750	99.199	99.140	99.083
5.875	97.848	97.753	97.691	6.625	101.269	101.159	101.080	5.875	99.589	99.530	99.473
6.000	98.469	98.374	98.312	6.750	101.630	101.519	101.426	6.000	99.787	99.728	99.671
6.125	98.935	98.841	98.878	6.875	102.055	101.945	101.852	6.125	99.949	99.882	99.822
6.250	99.632	99.521	99.443	7.000	102.415	102.304	102.211	6.250	100.284	100.217	100.152
6.375	100.208	100.097	100.019	7.125	100.200	100.078	99.990	6.375	100.596	100.529	100.465
				7.250	101.035	100.938	100.851	6.500	100.878	100.811	100.747
				7.375	101.632	101.535	101.448	6.625	100.864	100.797	100.744

Home Ready 10 Yr Fixed			
Rate	15	30	45
5.000	95.314	95.247	95.183
5.125	95.645	95.578	95.514
5.250	96.115	96.040	95.968
5.375	96.436	96.361	96.289
5.500	96.754	96.678	96.606
5.625	97.058	96.982	96.910
5.750	97.354	97.287	97.222
5.875	97.649	97.582	97.518
6.000	98.146	98.079	98.015
6.125	98.391	98.324	98.259
6.250	98.777	98.718	98.667
6.375	99.027	98.968	98.917

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								

[illegible]

R/T Refinance LTV / FICO Adjusters: All Products w/Terms > 15 years only									
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 780	0	0	0	-0.125	-0.5	-0.625	-0.5	-0.375	-0.375
760-779	0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625	-0.625
740-759	0	0	-0.25	-0.75	-1.125	-1.375	-1.125	-1	-1
720-739	0	0	-0.5	-1	-1.625	-1.75	-1.5	-1.25	-1.25
700-719	0	0	-0.625	-1.25	-1.875	-2.125	-1.75	-1.625	-1.625
680-699	0	0	-0.875	-1.625	-2.25	-2.5	-2.125	-1.75	-1.75
660-679	0	-0.125	-1.125	-1.875	-2.5	-3	-2.375	-2.125	-2.125
640-659	0	-0.25	-1.375	-2.125	-2.875	-3.375	-2.875	-2.5	-2.5
620-639	0	-0.375	-1.75	-2.5	-3.5	-3.875	-3.625	-2.5	-2.5
Additional R/T Refinance LLPA Adjusters									
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Attached Condo	0	0	-0.125	-0.125	-0.75	-0.75	-0.75	-0.75	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-0.5	-0.5	-0.75	-0.75	-1	-1	-1	-1	-1
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0	0	0	0	0	0	0	0	0
Additional Miscellaneous LLPA Adjusters									
Escrow Waiver	-0.25								
Temporary Buydowns	-0.25								
Lock Extension per Day	-0.025								



Effective: 8/28/2026 8:40 PST

[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: 8/28/2026 8:40 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	95.637	95.559	95.511	5.000	95.637	95.559	95.511	5.000	95.739	95.697	95.622
5.125	96.185	96.143	96.068	5.125	96.185	96.143	96.068	5.125	96.415	96.373	96.298
5.250	97.426	97.362	97.280	5.250	97.426	97.362	97.280	5.250	97.656	97.592	97.510
5.375	98.044	97.954	97.886	5.375	98.044	97.954	97.886	5.375	98.165	98.101	98.019
5.500	98.710	98.616	98.552	5.500	98.710	98.616	98.552	5.500	98.839	98.775	98.692
5.625	99.263	99.198	99.116	5.625	99.263	99.198	99.116	5.625	99.493	99.428	99.346
5.750	99.725	99.677	99.580	5.750	99.725	99.677	99.580	5.750	99.944	99.875	99.762
5.875	100.401	100.356	100.229	5.875	100.401	100.356	100.229	5.875	100.428	100.360	100.246
6.000	100.979	100.868	100.788	6.000	100.979	100.868	100.788	6.000	101.049	100.981	100.867
6.125	101.392	101.323	101.209	6.125	101.392	101.323	101.209	6.125	101.622	101.553	101.439
6.250	101.622	101.562	101.450	6.250	101.622	101.562	101.450	6.250	101.849	101.738	101.624
6.375	102.339	102.273	102.136	6.375	102.339	102.273	102.136	6.375	102.315	102.204	102.091
6.500	102.705	102.634	102.502	6.500	102.705	102.634	102.502	6.500	102.902	102.791	102.678
6.625	103.204	103.093	102.979	6.625	103.204	103.093	102.979	6.625	103.434	103.323	103.209
6.750	103.403	103.322	103.200	6.750	103.403	103.322	103.200	6.750	103.460	103.336	103.222
6.875	103.714	103.628	103.527	6.875	103.714	103.628	103.527	6.875	103.914	103.790	103.676
7.000	104.158	104.033	103.919	7.000	104.158	104.033	103.919	7.000	104.388	104.263	104.149
7.125	104.600	104.503	104.413	7.125	104.600	104.503	104.413	7.125	104.803	104.678	104.564
7.250	104.976	104.874	104.789	7.250	104.976	104.874	104.789	7.250	104.635	104.533	104.447
7.375	104.332	104.225	104.225	7.375	104.332	104.225	104.225	7.375	104.233	104.126	104.126
7.500	104.737	104.624	104.624	7.500	104.737	104.624	104.624	7.500	104.638	104.525	104.525
7.625	105.076	104.958	104.958	7.625	105.076	104.958	104.958	7.625	105.048	104.93	104.93
7.750	105.354	105.231	105.231	7.750	105.354	105.231	105.231	7.75	105.274	105.151	105.151
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	95.555	95.491	95.462	4.750	97.619	97.578	97.528	5.000	95.199	95.123	95.015
4.375	96.121	96.058	96.028	4.875	98.070	97.990	97.946	5.125	95.875	95.799	95.691
4.500	96.687	96.624	96.594	5.000	98.625	98.544	98.500	5.250	96.930	96.866	96.784
4.625	97.227	97.164	97.134	5.125	99.143	99.063	99.018	5.375	97.442	97.418	97.333
4.750	97.619	97.578	97.528	5.250	99.648	99.565	99.484	5.500	98.113	98.049	97.966
4.875	98.070	97.990	97.946	5.375	99.838	99.758	99.714	5.625	98.767	98.702	98.620
5.000	98.625	98.544	98.500	5.500	100.370	100.290	100.246	5.750	99.452	99.369	99.241
5.125	99.143	99.063	99.018	5.625	100.868	100.788	100.743	5.875	99.968	99.923	99.726
5.250	99.648	99.565	99.484	5.750	100.598	100.515	100.434	6.000	100.557	100.474	100.347
5.375	99.872	99.825	99.753	5.875	100.756	100.659	100.600	6.125	101.129	101.047	100.919
5.500	100.370	100.300	100.246	6.000	101.264	101.167	101.108	6.250	101.183	101.122	100.882
5.625	100.868	100.788	100.743	6.125	101.737	101.640	101.581	6.375	101.647	101.581	101.145
5.750	100.871	100.796	100.674	6.250	100.911	100.827	100.747	6.500	102.044	101.973	101.702
5.875	101.355	101.280	101.158	6.375	101.162	101.045	100.942	6.625	102.628	102.552	102.234
6.000	101.821	101.746	101.624	6.500	101.568	101.451	101.365	6.750	102.973	102.892	102.397
								6.875	103.144	102.970	102.806
								7.000	103.618	103.443	103.279
								7.125	104.033	103.858	103.694
								7.250	104.177	104.075	103.990
								7.375	101.817	101.710	101.710
								7.500	102.222	102.109	102.109

FHA 25 Yr Fixed HB				FHA 20 Yr Fixed HB				FHA 15 Yr Fixed HB			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.250	96.930	96.866	96.784	5.000	94.426	94.360	94.325	5.250	96.319	96.273	96.200
5.375	97.442	97.418	97.333	5.125	95.280	95.214	95.179	5.375	96.802	96.755	96.683
5.500	98.113	98.049	97.966	5.250	96.690	96.671	96.581	5.500	97.276	97.230	97.157
5.625	98.767	98.702	98.620	5.375	97.459	97.434	97.349	5.625	97.749	97.702	97.629
5.750	99.452	99.369	99.241	5.500	97.874	97.845	97.765	5.750	97.801	97.726	97.604
5.875	99.968	99.923	99.726	5.625	98.320	98.285	98.211	5.875	98.285	98.210	98.088
6.000	100.557	100.474	100.347	5.750	99.386	99.346	99.085	6.000	98.751	98.676	98.554
6.125	101.129	101.047	100.919	5.875	100.093	100.048	99.792	6.125	99.197	99.122	99.000
6.250	101.183	101.122	100.882	6.000	100.553	100.502	100.252	6.250	98.264	98.159	98.054
6.375	101.647	101.581	101.145	6.125	100.965	100.909	100.664	6.375	98.322	98.217	98.112
6.500	102.044	101.973	101.702	6.250	101.333	101.272	101.032	6.500	98.752	98.647	98.541
6.625	102.628	102.552	102.234	6.375	101.852	101.787	101.276	6.625	99.001	98.896	98.791
6.750	102.973	102.892	102.397	6.500	102.236	102.165	101.659				
6.875	103.144	102.970	102.806	6.625	102.768	102.691	102.191				
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	97.656	97.592	97.510	5.250	97.656	97.592	97.510	5.250	97.656	97.592	97.510
5.375	98.165	98.101	98.019	5.375	98.165	98.101	98.019	5.375	98.165	98.101	98.019
5.500	98.839	98.775	98.692	5.500	98.839	98.775	98.692	5.500	98.839	98.775	98.692
5.625	99.493	99.428	99.346	5.625	99.493	99.428	99.346	5.625	99.493	99.428	99.346
5.750	99.944	99.875	99.762	5.750	99.944	99.875	99.762	5.750	99.944	99.875	99.762
5.875	100.428	100.360	100.246	5.875	100.428	100.360	100.246	5.875	100.428	100.360	100.246
6.000	101.049	100.981	100.867	6.000	101.049	100.981	100.867	6.000	101.049	100.981	100.867
6.125	101.622	101.553	101.439	6.125	101.622	101.553	101.439	6.125	101.622	101.553	101.439
6.250	101.849	101.738	101.624	6.250	101.849	101.738	101.624	6.250	101.849	101.738	101.624
6.375	102.315	102.225	102.091	6.375	102.315	102.225	102.091	6.375	102.315	102.204	102.091
6.500	102.902	102.791	102.678	6.500	102.902	102.791	102.678	6.500	102.902	102.791	102.678
6.625	103.434	103.323	103.209	6.625	103.434	103.323	103.209	6.625	103.434	103.323	103.209
6.750	103.463	103.381	103.259	6.750	103.463	103.381	103.259	6.750	103.460	103.336	103.222
6.875	103.914	103.790	103.676	6.875	103.914	103.790	103.676	6.875	103.914	103.790	103.676
7.000	104.388	104.263	104.149	7.000	104.388	104.263	104.149	7.000	104.388	104.263	104.149
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	96.687	96.624	96.594	4.250	95.555	95.491	95.462	5.250	96.969	96.887	96.804
4.625	97.227	97.164	97.134	4.375	96.121	96.058	96.028	5.375	97.596	97.572	97.487
4.750	97.619	97.578	97.528	4.500	96.687	96.624	96.594	5.500	98.113	98.049	97.966
4.875	98.070	97.990	97.946	4.625	97.227	97.164	97.134	5.625	98.767	98.702	98.620
5.000	98.625	98.544	98.500	4.750	97.512	97.431	97.387	5.750	99.452	99.369	99.241
5.125	99.143	99.063	99.018	4.875	98.070	97.990	97.946	5.875	100.003	99.958	99.726
5.250	99.648	99.565	99.484	5.000	98.625	98.544	98.500	6.000	100.557	100.474	100.347
5.375	99.872	99.825	99.753	5.125	99.143	99.063	99.018	6.125	101.129	101.047	100.919
5.500	100.370	100.300	100.246	5.250	99.295	99.215	99.171	6.250	101.359	101.261	101.163
5.625	100.868	100.788	100.743	5.375	99.838	99.758	99.714	6.375	101.704	101.639	101.443
5.750	100.871	100.796	100.674	5.500	100.370	100.290	100.246	6.500	102.146	102.032	101.918
5.875	101.355	101.280	101.158	5.625	100.868	100.788	100.743	6.625	102.664	102.588	102.390
6.000	101.821	101.746	101.624	5.750	100.235	100.138	100.080	6.750	103.074	102.960	102.846

FHA 25 Yr Fixed Streamline HB				FHA 20 Yr Fixed Streamline HB				FHA 15 Yr Fixed Streamline HB						
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45			
	5.250	96.969	96.887	96.804		5.250	96.646	96.627	96.537		5.500	96.071	95.018	94.977
	5.375	97.596	97.572	97.487		5.375	97.442	97.418	97.333		5.625	96.412	95.359	95.318
	5.500	98.113	98.049	97.966		5.500	97.866	97.836	97.756		5.750	93.906	93.088	93.030
	5.625	98.767	98.702	98.620		5.625	98.249	98.214	98.140		5.875	94.350	93.609	93.550
	5.750	99.452	99.369	99.241		5.750	99.150	99.110	98.955		6.000	94.742	94.117	94.058
	5.875	100.003	99.958	99.726		5.875	99.968	99.923	99.667		6.125	94.958	94.590	94.531
	6.000	100.557	100.474	100.347		6.000	100.421	100.371	100.120		6.250	94.298	94.218	94.174
	6.125	101.129	101.047	100.919		6.125	100.817	100.761	100.580		6.375	94.640	93.042	93.068
	6.250	101.359	101.261	101.163		6.250	101.183	101.122	100.882		6.500	94.967	93.369	93.395
	6.375	101.704	101.639	101.443		6.375	101.647	101.581	101.070		6.625	95.148	93.551	93.576
	6.500	102.146	102.032	101.918		6.500	102.044	101.973	101.493					
	6.625	102.664	102.588	102.390		6.625	102.628	102.552	102.052					
	6.750	103.074	102.960	102.846		6.750	102.973	102.892	102.397					
	6.875	103.144	102.970	102.806		6.875	102.896	102.809	102.708					

Government Adjustments

FICO

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

Loan Amount Adjustments

\$75K - \$99,999	-0.75
\$100K - \$150K	-0.25

Other Adjustments

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



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	95.505	95.543	95.503	5	95.5052	95.5429	95.5025
5.125	96.030	95.963	95.904	5.125	96.03	95.9627	95.904
5.250	97.584	97.606	97.582	5.25	97.5837	97.6064	97.5821
5.375	98.016	98.039	98.015	5.375	98.0162	98.0389	98.0146
5.500	98.591	98.614	98.590	5.5	98.5912	98.6139	98.5896
5.625	99.098	99.059	99.011	5.625	99.067	99.0251	99.0009
5.750	99.951	100.019	99.946	5.75	99.9512	100.0191	99.9463
5.875	100.501	100.338	100.278	5.875	100.276	100.3266	100.2538
6.000	101.197	101.034	100.974	6	100.899	100.8953	100.8226
6.125	101.717	101.554	101.494	6.125	101.363	101.3291	101.2563
6.250	102.670	102.243	102.170	6.25	102.011	101.9359	101.826
6.375	103.340	102.913	102.840	6.375	102.447	102.336	102.262
6.500	103.834	103.407	103.334	6.5	102.849	102.8288	102.7157
6.625	104.422	103.995	103.922	6.625	103.219	103.2163	103.1032

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: 8/28/2026 8:40 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	94.632	94.553	94.505	4.875	94.632	94.553	94.505	4.875	94.632	94.553	94.505
5.000	95.337	95.259	95.211	5.000	95.337	95.259	95.211	5.000	95.337	95.259	95.211
5.125	95.780	95.702	95.654	5.125	95.780	95.702	95.654	5.125	95.780	95.702	95.654
5.250	97.175	97.151	97.127	5.250	97.175	97.151	97.127	5.250	97.175	97.151	97.127
5.375	97.744	97.657	97.633	5.375	97.744	97.657	97.633	5.375	97.744	97.657	97.633
5.500	98.410	98.316	98.252	5.500	98.410	98.316	98.252	5.500	98.410	98.316	98.252
5.625	98.817	98.722	98.659	5.625	98.817	98.722	98.659	5.625	98.817	98.722	98.659
5.750	99.538	99.465	99.392	5.750	99.538	99.465	99.392	5.750	99.538	99.465	99.392
5.875	100.070	99.959	99.880	5.875	100.070	99.959	99.880	5.875	100.056	99.945	99.866
6.000	100.693	100.582	100.502	6.000	100.693	100.582	100.502	6.000	100.679	100.568	100.488
6.125	101.057	100.946	100.867	6.125	101.057	100.946	100.867	6.125	101.043	100.932	100.853
6.250	101.334	101.221	101.118	6.250	101.334	101.221	101.118	6.250	101.334	101.221	101.118
6.375	101.856	101.729	101.633	6.375	101.856	101.729	101.633	6.375	101.824	101.697	101.611
6.500	102.413	102.286	102.203	6.500	102.413	102.286	102.203	6.500	102.381	102.276	102.203
6.625	102.706	102.579	102.484	6.625	102.706	102.579	102.484	6.625	102.674	102.547	102.455
6.750	102.985	102.864	102.743	6.750	102.985	102.864	102.743	6.750	102.985	102.864	102.743
6.875	103.193	103.034	102.907	6.875	103.193	103.034	102.907	6.875	103.193	103.034	102.907
7.000	103.688	103.529	103.401	7.000	103.688	103.529	103.401	7.000	103.688	103.529	103.401
7.125	103.929	103.770	103.643	7.125	103.929	103.770	103.643	7.125	103.785	103.695	103.610
7.250	103.299	103.186	103.114	7.250	103.261	103.008	102.912	7.250	103.261	103.008	102.910
7.375	103.441	103.395	103.379	7.375	103.441	103.395	103.379	7.375	103.438	103.185	103.087
7.500	103.816	103.562	103.465	7.500	103.816	103.562	103.465	7.500	103.816	103.562	103.465
7.625	103.990	103.737	103.639	7.625	103.990	103.737	103.639	7.625	103.990	103.737	103.639
7.750	103.799	103.686	103.614								
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	95.555	95.491	95.462	4.250	95.555	95.491	95.462	5.250	96.644	96.620	96.595
4.375	96.121	96.058	96.028	4.375	96.121	96.058	96.028	5.375	97.069	96.975	96.911
4.500	96.687	96.624	96.594	4.500	96.687	96.624	96.594	5.500	97.735	97.641	97.577
4.625	97.227	97.164	97.134	4.625	97.227	97.164	97.134	5.625	98.092	97.997	97.934
4.750	97.651	97.609	97.559	4.750	97.512	97.448	97.420	5.750	99.163	99.090	99.017
4.875	98.070	97.990	97.946	4.875	98.070	97.990	97.946	5.875	99.491	99.409	99.348
5.000	98.625	98.544	98.500	5.000	98.625	98.544	98.500	6.000	100.096	100.013	99.953
5.125	99.143	99.063	99.018	5.125	99.143	99.063	99.018	6.125	100.453	100.370	100.309
5.250	99.523	99.440	99.359	5.250	99.331	99.278	99.237	6.250	100.382	100.192	100.119
5.375	99.838	99.758	99.714	5.375	99.838	99.758	99.714	6.375	101.055	100.865	100.792
5.500	100.370	100.290	100.246	5.500	100.370	100.290	100.246	6.500	101.616	101.426	101.353
5.625	100.868	100.788	100.743	5.625	100.868	100.788	100.743	6.625	101.969	101.779	101.706
5.750	100.317	100.233	100.153	5.750	100.235	100.138	100.093	6.750	100.941	100.820	100.699
5.875	100.756	100.659	100.600	5.875	100.756	100.659	100.600	6.875	101.018	100.859	100.732
6.000	101.264	101.167	101.108	6.000	101.264	101.167	101.108	7.000	101.513	101.354	101.226
								7.125	101.704	101.545	101.418
								7.250	99.143	99.096	99.081
								7.375	99.610	99.563	99.548
								7.500	99.714	98.794	98.696

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	95.075	95.009	94.973	5.000	94.360	94.294	94.258	5.500	95.775	95.532	95.467
5.250	96.644	96.620	96.595	5.125	95.075	95.009	94.973	5.625	96.074	96.009	95.945
5.375	97.069	96.975	96.911	5.250	96.644	96.620	96.595	5.750	97.062	96.957	96.852
5.500	97.735	97.641	97.577	5.375	96.900	96.876	96.852	5.875	97.350	97.245	97.140
5.625	98.092	97.997	97.934	5.500	97.396	97.331	97.252	6.000	97.533	97.428	97.323
5.750	99.163	99.090	99.017	5.625	97.908	97.819	97.739	6.125	97.745	97.640	97.535
5.875	99.491	99.409	99.348	5.750	99.163	99.090	99.017	6.250	98.264	98.159	98.054
6.000	100.096	100.013	99.953	5.875	99.491	99.409	99.348	6.375	98.322	98.217	98.112
6.125	100.453	100.370	100.309	6.000	100.096	100.013	99.953	6.500	98.752	98.647	98.541
6.250	100.382	100.192	100.119	6.125	100.453	100.370	100.309	6.625	99.001	98.896	98.791
6.375	101.055	100.865	100.792	6.250	100.382	100.192	100.119				
6.500	101.616	101.426	101.353	6.375	101.055	100.865	100.792				
6.625	101.969	101.779	101.706	6.500	101.616	101.426	101.353				
6.750	100.941	100.820	100.699	6.625	101.969	101.779	101.706				
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	95.337	95.259	95.211	5.000	95.337	95.259	95.211	5.000	95.337	95.259	95.211
5.125	95.780	95.702	95.654	5.125	95.780	95.702	95.654	5.125	95.780	95.702	95.654
5.250	97.175	97.151	97.127	5.250	97.175	97.151	97.127	5.250	97.175	97.151	97.127
5.375	97.744	97.659	97.633	5.375	97.744	97.659	97.633	5.375	97.744	97.659	97.633
5.500	98.410	98.316	98.252	5.500	98.410	98.316	98.252	5.500	98.410	98.316	98.252
5.625	98.817	98.722	98.659	5.625	98.817	98.722	98.659	5.625	98.817	98.722	98.659
5.750	99.538	99.465	99.392	5.750	99.538	99.465	99.392	5.750	99.538	99.465	99.392
5.875	100.070	99.989	99.929	5.875	100.070	99.989	99.929	5.875	100.056	99.989	99.929
6.000	100.693	100.582	100.502	6.000	100.693	100.582	100.502	6.000	100.679	100.568	100.488
6.125	101.057	100.946	100.867	6.125	101.057	100.946	100.867	6.125	101.043	100.932	100.853
6.250	101.334	101.261	101.188	6.250	101.334	101.261	101.188	6.250	101.334	101.261	101.188
6.375	101.856	101.754	101.681	6.375	101.856	101.754	101.681	6.375	101.824	101.754	101.681
6.500	102.414	102.346	102.273	6.500	102.414	102.346	102.273	6.500	102.414	102.346	102.273
6.625	102.706	102.598	102.525	6.625	102.706	102.598	102.525	6.625	102.674	102.598	102.525
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	96.687	96.624	96.594	4.500	96.687	96.624	96.594	5.000	94.360	94.294	94.258
4.625	97.227	97.164	97.134	4.625	97.227	97.164	97.134	5.125	95.075	95.009	94.973
4.750	97.651	97.609	97.559	4.750	97.512	97.448	97.420	5.250	96.644	96.620	96.595
4.875	98.070	97.990	97.946	4.875	98.070	97.990	97.946	5.375	97.069	96.975	96.911
5.000	98.625	98.544	98.500	5.000	98.625	98.544	98.500	5.500	97.735	97.641	97.577
5.125	99.143	99.063	99.018	5.125	99.143	99.063	99.018	5.625	98.092	97.997	97.934
5.250	99.523	99.440	99.359	5.250	99.331	99.278	99.237	5.750	99.163	99.090	99.017
5.375	99.838	99.758	99.714	5.375	99.838	99.758	99.714	5.875	99.491	99.409	99.348
5.500	100.370	100.290	100.246	5.500	100.370	100.290	100.246	6.000	100.096	100.013	99.953
5.625	100.868	100.788	100.743	5.625	100.868	100.788	100.743	6.125	100.453	100.370	100.309
5.750	100.317	100.233	100.153	5.750	100.235	100.138	100.093	6.250	100.382	100.192	100.119
5.875	100.756	100.659	100.600	5.875	100.756	100.659	100.600	6.375	101.055	100.865	100.792
6.000	101.264	101.167	101.108	6.000	101.264	101.167	101.108	6.500	101.616	101.426	101.353
6.125	101.737	101.640	101.581	6.125	101.737	101.640	101.581	6.625	101.969	101.779	101.706

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	94.360	94.294	94.258	5.000	94.360	94.294	94.258	5.500	95.775	95.532	95.467
5.125	95.075	95.009	94.973	5.125	95.075	95.009	94.973	5.625	96.074	96.009	95.945
5.250	96.644	96.620	96.595	5.250	96.644	96.620	96.595	5.750	97.062	96.957	96.852
5.375	97.069	96.975	96.911	5.375	97.069	96.975	96.911	5.875	97.350	97.245	97.140
5.500	97.735	97.641	97.577	5.500	97.735	97.641	97.577	6.000	97.533	97.428	97.323
5.625	98.092	97.997	97.934	5.625	98.092	97.997	97.934	6.125	97.745	97.640	97.535
5.750	99.163	99.090	99.017	5.750	99.163	99.090	99.017	6.250	98.264	98.159	98.054
5.875	99.491	99.409	99.348	5.875	99.491	99.409	99.348	6.375	98.322	98.217	98.112
6.000	100.096	100.013	99.953	6.000	100.096	100.013	99.953	6.500	98.752	98.647	98.541
6.125	100.453	100.370	100.309	6.125	100.453	100.370	100.309	6.625	99.001	98.896	98.791
6.250	100.382	100.192	100.119	6.250	100.382	100.192	100.119				
6.375	101.055	100.865	100.792	6.375	101.055	100.865	100.792				
6.500	101.616	101.426	101.353	6.500	101.616	101.426	101.353				
6.625	101.969	101.779	101.706	6.625	101.969	101.779	101.706				

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: 8/28/2026 8:40 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
6.375	99.003	98.789	98.489	6.375	96.503	96.289	95.989	6.625	98.134	97.920	97.620
6.500	99.584	99.370	99.070	6.500	97.084	96.870	96.570	6.750	98.665	98.451	98.151
6.625	100.134	99.920	99.620	6.625	97.634	97.420	97.120	6.875	98.275	98.054	97.754
6.750	100.665	100.451	100.151	6.750	98.165	97.951	97.651	7.000	98.806	98.585	98.285
6.875	100.275	100.054	99.754	6.875	97.775	97.554	97.254	7.125	99.326	99.105	98.805
7.000	100.806	100.585	100.285	7.000	98.306	98.085	97.785	7.250	99.817	99.596	99.296
7.125	101.326	101.105	100.805	7.125	98.826	98.605	98.305	7.375	99.860	99.609	99.309
7.250	101.817	101.596	101.296	7.250	99.317	99.096	98.796	7.500	100.351	100.100	99.800
7.375	101.860	101.609	101.309	7.375	99.360	99.109	98.809	7.625	100.831	100.580	100.280
7.500	102.351	102.100	101.800	7.500	99.851	99.600	99.300	7.750	101.292	101.041	100.741
7.625	102.831	102.580	102.280	7.625	100.331	100.080	99.780	7.875	99.467	99.196	98.896
7.750	103.292	103.041	102.741	7.750	100.792	100.541	100.241	8.000	99.928	99.657	99.357
7.875	101.467	101.196	100.896	7.875	98.967	98.696	98.396	8.125	100.378	100.107	99.807
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	95.790	95.576	95.276	6.375	98.253	98.039	97.739	6.625	97.384	97.170	96.870
6.875	95.400	95.179	94.879	6.500	98.834	98.620	98.320	6.750	97.915	97.701	97.401
7.000	95.931	95.710	95.410	6.625	99.384	99.170	98.870	6.875	97.525	97.304	97.004
7.125	96.451	96.230	95.930	6.750	99.915	99.701	99.401	7.000	98.056	97.835	97.535
7.250	96.942	96.721	96.421	6.875	99.525	99.304	99.004	7.125	98.576	98.355	98.055
7.375	96.985	96.734	96.434	7.000	100.056	99.835	99.535	7.250	99.067	98.846	98.546
7.500	97.476	97.225	96.925	7.125	100.576	100.355	100.055	7.375	99.110	98.859	98.559
7.625	97.956	97.705	97.405	7.250	101.067	100.846	100.546	7.500	99.601	99.350	99.050
7.750	98.417	98.166	97.866	7.375	101.110	100.859	100.559	7.625	100.081	99.830	99.530
7.875	96.592	96.321	96.021	7.500	101.601	101.350	101.050	7.750	100.542	100.291	99.991
8.000	97.053	96.782	96.482	7.625	102.081	101.830	101.530	7.875	98.717	98.446	98.146
8.125	97.503	97.232	96.932	7.750	102.542	102.291	101.991	8.000	99.178	98.907	98.607
8.250	97.924	97.653	97.353	7.875	100.717	100.446	100.146	8.125	99.628	99.357	99.057

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.