



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:

9/11/26 8:44 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 $\leq$ 30 days: Worse-case pricing + 0.25%

Locks expired or cancelled $>$ 30 days: Current Market + 0.25%

Lock Extension Fee's

0.025% Per Day

Delegated Admin Fee's

Conventional	\$1,195
FHA	\$1,195
VA	\$1,195
Streamline VA/HS/FHA	\$995

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

Contact List

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

Mortgagee Clause

All States but Florida	Florida Only
FlexPoint Inc.	FlexPoint Inc., dba FlexPoint Home Loans Inc.
ISAOA/ATIMA	ISAOA/ATIMA
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: 9/11/2026 8:44 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	92.638	92.581	92.535	5.250	92.734	92.671	92.681	5.125	93.586	93.478	93.481
5.375	93.321	93.274	93.227	5.375	93.355	93.287	93.304	5.250	94.356	94.255	94.245
5.500	94.112	94.065	94.018	5.500	94.112	94.065	94.018	5.375	94.910	94.792	94.810
5.625	94.762	94.699	94.637	5.625	94.762	94.699	94.637	5.500	95.437	95.321	95.338
5.750	95.335	95.272	95.210	5.750	95.440	95.397	95.393	5.625	96.155	96.068	96.057
5.875	95.955	95.882	95.831	5.875	96.013	95.965	95.969	5.750	96.896	96.817	96.792
6.000	96.784	96.707	96.629	6.000	96.784	96.707	96.629	5.875	97.410	97.312	97.316
6.125	97.378	97.301	97.223	6.125	97.378	97.301	97.223	6.000	97.969	97.894	97.844
6.250	97.908	97.815	97.752	6.250	98.024	97.940	97.923	6.125	98.465	98.396	98.340
6.375	98.535	98.448	98.380	6.375	98.543	98.454	98.444	6.250	98.609	98.529	98.468
6.500	99.239	99.154	99.068	6.500	99.239	99.154	99.068	6.375	99.194	99.120	99.054
6.625	99.806	99.721	99.635	6.625	99.806	99.721	99.635	6.500	99.696	99.626	99.555
6.750	100.261	100.175	100.089	6.750	100.380	100.301	100.269	6.625	99.925	99.860	99.784
6.875	100.793	100.701	100.607	6.875	100.827	100.741	100.716	6.750	100.346	100.240	100.159
7.000	101.292	101.201	101.109	7.000	101.270	101.174	101.115	6.875	100.884	100.783	100.697
7.125	101.785	101.704	101.612	7.125	101.753	101.778	101.726	7.000	101.325	101.229	101.137
7.250	102.245	102.212	102.109	7.250	102.364	102.348	102.302	7.125	101.726	101.698	101.601
7.375	102.700	102.670	102.562	7.375	102.817	102.800	102.692	7.250	102.371	102.348	102.246
7.500	103.090	103.077	102.965	7.500	103.220	103.207	103.095	7.375	102.684	102.666	102.559
7.625	103.403	103.346	103.264	7.625	103.614	103.598	103.531	7.500	103.077	103.019	102.909
7.750	103.938	103.829	103.770	7.750	104.160	104.139	104.080	7.625	103.673	103.518	103.446
7.875	104.347	104.157	104.083	7.875	104.479	104.467	104.393	7.750	104.150	104.016	103.936
8.000	104.492	104.297	104.164	8.000	104.622	104.427	104.294	7.875	104.435	104.302	104.225
8.125	104.843	104.653	104.514	8.125	104.900	104.783	104.644	8.000	104.806	104.611	104.477
8.250	104.339	104.283	104.208								
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	94.350	94.290	94.261	4.625	94.561	94.156	94.175	5.250	92.348	92.283	92.221
4.750	94.958	94.908	94.863	4.750	95.724	95.503	95.503	5.375	93.062	92.997	92.934
4.875	95.471	95.348	95.303	4.875	96.243	96.028	96.025	5.500	93.736	93.671	93.608
5.000	95.831	95.780	95.736	5.000	96.615	96.406	96.398	5.625	94.409	94.345	94.282
5.125	96.393	96.279	96.237	5.125	97.135	96.933	96.919	5.750	95.312	95.166	95.114
5.250	97.175	97.117	97.059	5.250	97.460	97.264	97.245	5.875	95.929	95.853	95.794
5.375	97.599	97.540	97.483	5.375	97.934	97.745	97.720	6.000	96.473	96.398	96.338
5.500	98.002	97.944	97.886	5.500	98.301	98.117	98.088	6.125	96.999	96.920	96.860
5.625	98.415	98.341	98.298	5.625	98.456	98.278	98.244	6.250	97.843	97.769	97.709
5.750	98.930	98.856	98.813	5.750	98.708	98.612	98.572	6.375	98.335	98.217	98.186
5.875	99.442	99.367	99.324	5.875	99.127	99.037	98.992	6.500	98.849	98.704	98.701
6.000	99.757	99.683	99.640	6.000	99.470	99.421	99.371	6.625	99.497	99.417	99.350
6.125	100.057	99.983	99.940	6.125	99.885	99.842	99.786	6.750	100.235	100.129	100.047
6.250	100.404	100.356	100.296	6.250	100.310	100.273	100.213	6.875	100.684	100.583	100.496
6.375	100.807	100.717	100.660	6.375	100.601	100.546	100.480	7.000	101.068	100.972	100.880
6.500	101.081	100.996	100.942	6.500	100.969	100.881	100.810	7.125	101.468	101.355	101.258
6.625	101.361	101.325	101.289	6.625	101.244	101.125	101.049	7.250	102.206	101.804	101.702
6.750	101.699	101.588	101.559	6.750	101.646	101.534	101.452	7.375	102.613	102.217	102.109
6.875	102.026	101.920	101.834	6.875	101.982	101.876	101.790	7.500	102.999	102.609	102.496
7.000	102.204	102.154	102.132	7.000	102.088	101.988	101.897	7.625	103.224	102.839	102.721
7.125	102.378	102.311	102.257	7.125	99.210	99.156	99.106	7.750	100.783	100.727	100.590
7.250	101.978	101.911	101.841	7.250	99.001	98.931	98.860	7.875	101.049	100.993	100.857
7.375	102.193	102.126	102.056	7.375	99.153	99.083	99.012	8.000	101.272	101.216	101.079
								8.125	101.466	101.409	101.273

Conventional 20 Yr Fixed HB				Conventional 15 Yr Fixed HB											
Rate	15	30	45	Rate	15	30	45								
5.500	93.096	93.033	92.971	5.250	95.902	95.826	95.754								
5.625	94.338	94.261	94.214	5.375	96.315	96.240	96.168								
5.750	95.133	95.056	95.009	5.500	96.709	96.633	96.561								
5.875	95.721	95.643	95.597	5.625	97.084	97.008	96.936								
6.000	96.284	96.207	96.160	5.750	97.438	97.363	97.291								
6.125	97.151	97.066	97.011	5.875	97.771	97.695	97.623								
6.250	97.853	97.773	97.712	6.000	98.097	98.022	97.950								
6.375	98.385	98.310	98.244	6.125	98.388	98.313	98.241								
6.500	98.905	98.830	98.759	6.250	98.429	98.348	98.282								
6.625	99.632	99.520	99.444	6.375	98.837	98.759	98.651								
6.750	100.309	100.202	100.121	6.500	99.238	99.160	99.052								
6.875	100.802	100.701	100.615	6.625	99.618	99.540	99.432								
7.000	101.201	101.105	101.013	6.750	99.904	99.826	99.718								
7.125	101.530	101.424	101.327	6.875	100.127	100.048	99.940								
7.250	102.252	101.850	101.748	7.000	100.351	100.273	100.165								
7.375	102.669	102.273	102.166	7.125	100.035	99.951	99.882								
Conventional Fixed Rate Adjustments															
Cumulative LLPA Cap															
FTHB with AMI at or below 100% or 120% in designated High Cost Areas				0											
Purchase LTV / FICO Adjusters: All Products w/Terms > 15 years only															
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97						
≥ 780		0	0	0	0	-0.375	-0.375	-0.25	-0.25	-0.125					
760-779		0	0	0	-0.25	-0.625	-0.625	-0.5	-0.5	-0.25					
740-759		0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625	-0.5					
720-739		0	0	-0.25	-0.75	-1.25	-1.25	-1	-0.875	-0.75					
700-719		0	0	-0.375	-0.875	-1.375	-1.5	-1.25	-1.125	-0.875					
680-699		0	0	-0.625	-1.125	-1.75	-1.875	-1.5	-1.375	-1.125					
660-679		0	0	-0.75	-1.375	-1.875	-2.125	-1.75	-1.625	-1.25					
640-659		0	0	-1.125	-1.5	-2.25	-2.5	-2	-1.875	-1.5					
620-639		0	-0.125	-1.5	-2.125	-2.75	-2.875	-2.625	-2.25	-1.75					
Additional Purchase LLPA Adjusters															
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97						
Attached Condo		0	0	-0.125	-0.125	-0.75	-0.75	-0.75	-0.75	-0.75					
Investment Property		-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125					
2nd Home		-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125					
Manufactured Home		-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5					
2 - 4 Units		0	0	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625					
High Balance		-0.5	-0.5	-0.75	-0.75	-1	-1	-1	-1	-1					
Secondary Financing		-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875					
DTI > 40%		0	0	0	0	0	0	0	0	0					
R/T Refinance LTV / FICO Adjusters: All Products w/Terms > 15 years only															
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97						
≥ 780		0	0	0	-0.125	-0.5	-0.625	-0.5	-0.375	-0.375					
760-779		0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625	-0.625					
740-759		0	0	-0.25	-0.75	-1.125	-1.375	-1.125	-1	-1					
720-739		0	0	-0.5	-1	-1.625	-1.75	-1.5	-1.25	-1.25					
700-719		0	0	-0.625	-1.25	-1.875	-2.125	-1.75	-1.625	-1.625					
680-699		0	0	-0.875	-1.625	-2.25	-2.5	-2.125	-1.75	-1.75					
660-679		0	-0.125	-1.125	-1.875	-2.5	-3	-2.375	-2.125	-2.125					
640-659		0	-0.25	-1.375	-2.125	-2.875	-3.375	-2.875	-2.5	-2.5					
620-639		0	-0.375	-1.75	-2.5	-3.5	-3.875	-3.625	-2.5	-2.5					
Additional R/T Refinance LLPA Adjusters															
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97						
Attached Condo		0	0	-0.125	-0.125	-0.75	-0.75	-0.75	-0.75	-0.75					
Investment Property		-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125					
2nd Home		-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125					
Manufactured Home		-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5					
2 - 4 Units		0	0	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625					
High Balance		-0.5	-0.5	-0.75	-0.75	-1	-1	-1	-1	-1					
Secondary Financing		-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875					
DTI > 40%		0	0	0	0	0	0	0	0	0					

Cash-Out Refinance LTV / FICO Adjusters: All Products						
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	
≥ 780	-0.375	-0.375	-0.625	-0.875	-1.375	
760-779	-0.375	-0.375	-0.875	-1.25	-1.875	
740-759	-0.375	-0.375	-1	-1.625	-2.375	
720-739	-0.375	-0.5	-1.375	-2	-2.75	
700-719	-0.375	-0.5	-1.625	-2.625	-3.25	
680-699	-0.375	-0.625	-2	-2.875	-3.75	
660-679	-0.375	-0.875	-2.75	-4	-4.75	
640-659	-0.375	-1.375	-3.125	-4.625	-5.125	
620-639	-0.375	-1.375	-3.375	-4.875	-5.125	
Additional Cash-Out Refinance LLPA Adjusters						
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	
Attached Condo	0	0	-0.125	-0.125	-0.75	
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5	
2 - 4 Units	0	0	-0.375	-0.375	-0.625	
High Balance	-1.25	-1.25	-1.5	-1.5	-1.75	
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	
DTI > 40%	0	0	0	0	0	
Additional Miscellaneous LLPA Adjusters						
Escrow Waiver	-0.25					
Temporary Buydowns	-0.25					
Lock Extension per Day	-0.025					
Property State Adjustments						
State	Fannie	Freddie				
AZ	-0.275	-0.425				
CA	0	0				
CO	-0.25	-0.4				
FL	-0.1	-0.25				
GA	-0.16	-0.31				
LA	-0.125	-0.275				
MD	-0.18	-0.33				
NC	-0.165	-0.315				
NJ	-0.14	-0.29				
NM	-0.14	-0.29				
NV	-0.25	-0.4				
OR	-0.195	-0.345				
PA	-0.11	-0.26				
TN	-0.16	-0.31				
TX	-0.07	-0.22				
UT	-0.3	-0.45				
VA	-0.16	-0.31				
WA	-0.21	-0.36				
WI	-0.18	-0.33				



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

Conventional NOO Fixed Rate Sheet

Effective: 9/11/2026 8:44 PST

Conforming Balance 30 Yr Fixed				Conforming High Balance 30 YR Fixed			
Rate	15	30	45	Rate	15	30	45
5.000	92.590	92.440	92.290	5.000	92.465	92.315	92.165
5.125	93.309	93.159	93.009	5.125	93.184	93.034	92.884
5.250	94.017	93.867	93.717	5.250	93.892	93.742	93.592
5.375	94.713	94.563	94.413	5.375	94.588	94.438	94.288
5.500	95.396	95.246	95.096	5.500	95.271	95.121	94.971
5.625	96.066	95.916	95.766	5.625	95.941	95.791	95.641
5.750	96.723	96.573	96.423	5.750	96.598	96.448	96.298
5.875	97.365	97.215	97.065	5.875	97.240	97.090	96.940
6.000	97.994	97.844	97.694	6.000	97.869	97.719	97.569
6.125	98.611	98.461	98.311	6.125	98.486	98.336	98.186
6.250	99.216	99.066	98.916	6.250	99.064	98.914	98.764
6.375	99.809	99.659	99.509	6.375	99.583	99.433	99.283
6.500	100.390	100.240	100.090	6.500	100.091	99.941	99.791
6.625	100.954	100.804	100.654	6.625	100.585	100.435	100.285
6.750	101.500	101.350	101.200	6.750	101.063	100.913	100.763
6.875	102.029	101.879	101.729	6.875	101.525	101.375	101.225
7.000	102.540	102.390	102.240	7.000	101.973	101.823	101.673
7.125	103.030	102.880	102.730	7.125	102.405	102.255	102.105
7.250	103.500	103.350	103.200	7.250	102.875	102.725	102.575

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: 9/11/2026 8:44 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	96.674	96.588	96.572	5.000	95.459	95.396	95.333	5.000	94.325	94.266	94.226
5.125	97.139	97.048	97.027	5.125	95.973	95.910	95.847	5.125	94.856	94.803	94.759
5.250	97.517	97.421	97.397	5.250	96.431	96.368	96.305	5.250	95.399	95.352	95.305
5.375	97.877	97.775	97.748	5.375	96.862	96.799	96.736	5.375	95.971	95.928	95.879
5.500	98.231	98.124	98.094	5.500	97.294	97.231	97.168	5.500	96.529	96.491	96.440
5.625	98.576	98.464	98.430	5.625	97.727	97.664	97.612	5.625	97.063	97.030	96.977
5.750	98.885	98.767	98.730	5.750	98.161	98.098	98.046	5.750	97.554	97.525	97.472
5.875	99.245	99.122	99.081	5.875	98.596	98.533	98.470	5.875	97.955	97.926	97.875
6.000	99.521	99.393	99.349	6.000	98.900	98.868	98.828	6.000	98.310	98.283	98.235
6.125	99.686	99.553	99.505	6.125	99.177	99.156	99.118	6.125	98.577	98.550	98.505
6.250	99.884	99.746	99.695	6.250	99.495	99.415	99.380	6.250	98.823	98.797	98.755
6.375	99.855	99.712	99.657	6.375	99.660	99.614	99.581	6.375	99.029	99.004	98.966
6.500	99.966	99.818	99.759	6.500	99.953	99.804	99.771	6.500	99.234	99.210	99.174
6.625	99.715	99.698	99.673	6.625	99.985	99.968	99.941	6.625	99.440	99.416	99.384
6.750	99.761	99.744	99.722	6.750	100.171	100.154	100.128	6.750	99.665	99.641	99.612
6.875	99.679	99.616	99.553	6.875	99.914	99.851	99.788	6.875	98.874	98.811	98.748
7.000	99.724	99.661	99.598	7.000	99.967	99.904	99.841	7.000	98.940	98.877	98.814
7.125	98.901	98.800	98.704	7.125	98.935	98.834	98.738	7.125	98.510	98.410	98.313
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	96.561	96.475	96.459	5.000	95.324	95.261	95.198	5.000	94.304	94.218	94.201
5.125	97.025	96.934	96.914	5.125	95.838	95.775	95.712	5.125	94.940	94.849	94.828
5.250	97.443	97.347	97.323	5.250	96.337	96.240	96.217	5.250	95.523	95.427	95.403
5.375	97.853	97.752	97.724	5.375	96.945	96.844	96.816	5.375	96.086	95.984	95.957
5.500	98.157	98.050	98.019	5.500	97.388	97.281	97.250	5.500	96.557	96.450	96.419
5.625	98.531	98.419	98.385	5.625	97.809	97.697	97.663	5.625	97.120	97.008	96.974
5.750	98.770	98.653	98.615	5.750	98.133	98.016	97.979	5.750	97.501	97.384	97.346
5.875	99.240	99.117	99.076	5.875	98.748	98.626	98.585	5.875	98.042	97.920	97.879
6.000	99.466	99.338	99.294	6.000	99.110	98.982	98.938	6.000	98.346	98.218	98.173
6.125	99.571	99.438	99.390	6.125	99.336	99.203	99.155	6.125	98.536	98.404	98.356
6.250	99.780	99.642	99.590	6.250	99.694	99.556	99.504	6.250	98.905	98.767	98.716
6.375	99.742	99.599	99.544	6.375	99.849	99.706	99.651	6.375	99.139	98.995	98.940
6.500	99.854	99.706	99.647	6.500	100.142	99.993	99.935	6.500	99.381	99.232	99.174
6.625	99.579	99.516	99.453	6.625	99.662	99.599	99.536	6.625	98.678	98.654	98.622
6.750	99.648	99.585	99.522	6.750	99.722	99.659	99.596	6.750	98.753	98.729	98.698
6.875	99.694	99.631	99.568	6.875	99.779	99.716	99.653	6.875	98.739	98.676	98.613
7.000	99.739	99.676	99.613	7.000	99.832	99.769	99.706	7.000	98.805	98.742	98.679
7.125	98.665	98.564	98.468	7.125	98.698	98.598	98.501	7.125	98.274	98.173	98.077

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									
	≤ 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				
						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	
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: 9/11/2026 8:44 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
5.250	92.648	92.599	92.561	5.750	96.209	96.132	96.085	5.000	95.198	95.153	95.111
5.375	93.286	93.246	93.177	5.875	96.801	96.723	96.677	5.125	95.483	95.439	95.396
5.500	93.946	93.901	93.832	6.000	97.347	97.269	97.223	5.250	96.588	96.531	96.474
5.625	94.586	94.509	94.462	6.125	97.766	97.689	97.642	5.375	96.977	96.920	96.863
5.750	95.364	95.287	95.240	6.250	98.390	98.297	98.234	5.500	97.464	97.406	97.350
5.875	96.025	95.948	95.901	6.375	98.924	98.831	98.769	5.625	97.787	97.730	97.673
6.000	96.676	96.599	96.552	6.500	99.408	99.315	99.252	5.750	98.296	98.237	98.180
6.125	97.243	97.166	97.119	6.625	99.799	99.691	99.624	5.875	98.748	98.689	98.632
6.250	97.978	97.885	97.822	6.750	100.452	100.343	100.265	6.000	99.017	98.958	98.901
6.375	98.605	98.512	98.450	6.875	100.935	100.827	100.749	6.125	99.233	99.174	99.117
6.500	99.208	99.115	99.053	7.000	101.358	101.250	101.172	6.250	99.671	99.616	99.567
6.625	99.698	99.605	99.543	7.125	99.406	99.314	99.220	6.375	100.041	99.987	99.937
				7.250	100.363	100.271	100.177	6.500	100.383	100.329	100.279
				7.375	100.935	100.850	100.764	6.625	100.415	100.361	100.311

Home Ready 10 Yr Fixed			
Rate	15	30	45
5.000	94.272	94.213	94.156
5.125	94.605	94.546	94.489
5.250	95.479	95.406	95.335
5.375	95.804	95.732	95.661
5.500	96.126	96.054	95.983
5.625	96.437	96.365	96.294
5.750	96.732	96.660	96.589
5.875	97.011	96.939	96.868
6.000	97.503	97.431	97.360
6.125	97.737	97.664	97.593
6.250	98.315	98.261	98.211
6.375	98.573	98.519	98.469

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								



Effective: 9/11/2026 8:44 PST

Home Possible 10 Yr Fixed			
Rate	15	30	45
4.875	95.338	95.263	95.221
5.000	95.774	95.699	95.657
5.125	96.254	96.180	96.137
5.250	97.006	96.931	96.889
5.375	97.450	97.408	97.358
5.500	97.872	97.797	97.754
5.625	98.316	98.241	98.199
5.750	98.737	98.663	98.620
5.875	99.151	99.076	99.034
6.000	99.469	99.395	99.352
6.125	99.753	99.679	99.636
6.250	100.144	100.055	99.998
6.375	100.527	100.438	100.381
6.500	100.800	100.711	100.654
6.625	101.066	101.056	100.995

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]



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

RefiNow Rate Sheet

Effective: 9/11/2026 8:44 PST

RefiNow 30 Yr Fixed			
Rate	15	30	45
5.250	92.784	92.721	92.731
5.375	93.405	93.337	93.354
5.500	94.114	94.040	94.065
5.625	94.644	94.578	94.568
5.750	95.490	95.447	95.443
5.875	96.151	96.071	96.026
6.000	96.754	96.679	96.629
6.125	97.399	97.313	97.258
6.250	98.126	98.046	97.985
6.375	98.675	98.582	98.520
6.500	99.278	99.199	99.128
6.625	99.742	99.652	99.612
6.750	100.480	100.374	100.319
6.875	100.987	100.886	100.800
7.000	101.456	101.347	101.269
7.125	101.881	101.852	101.776
7.250	102.524	102.502	102.399
7.375	102.977	102.960	102.852
7.500	103.380	103.367	103.255

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

	≤ 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: 9/11/2026 8:44 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	93.683	93.606	93.559	5.000	93.683	93.606	93.559	5.000	93.383	93.306	93.259
5.125	94.163	94.085	94.038	5.125	94.163	94.085	94.038	5.125	93.863	93.785	93.738
5.250	95.486	95.392	95.329	5.250	95.486	95.392	95.329	5.250	95.358	95.301	95.233
5.375	96.197	96.104	96.041	5.375	96.197	96.104	96.041	5.375	95.931	95.850	95.806
5.500	96.891	96.797	96.735	5.500	96.891	96.797	96.735	5.500	96.591	96.497	96.435
5.625	97.322	97.228	97.165	5.625	97.322	97.228	97.165	5.625	97.022	96.928	96.865
5.750	98.180	98.085	98.023	5.750	98.180	98.085	98.023	5.750	98.107	98.035	97.957
5.875	98.878	98.767	98.722	5.875	98.878	98.767	98.722	5.875	98.720	98.608	98.564
6.000	99.477	99.367	99.289	6.000	99.477	99.367	99.289	6.000	99.177	99.067	98.989
6.125	99.871	99.761	99.683	6.125	99.871	99.761	99.683	6.125	99.571	99.461	99.383
6.250	100.541	100.444	100.350	6.250	100.541	100.444	100.350	6.250	100.491	100.394	100.300
6.375	101.252	101.115	101.049	6.375	101.252	101.115	101.049	6.375	101.079	100.941	100.876
6.500	101.664	101.532	101.461	6.500	101.664	101.532	101.461	6.500	101.461	101.329	101.258
6.625	102.059	101.932	101.856	6.625	102.059	101.932	101.856	6.625	101.863	101.736	101.659
6.750	102.806	102.677	102.497	6.750	102.806	102.677	102.497	6.750	102.756	102.627	102.447
6.875	103.235	102.993	102.907	6.875	103.235	102.993	102.907	6.875	103.036	102.833	102.707
7.000	103.676	103.446	103.348	7.000	103.676	103.446	103.348	7.000	103.431	103.239	103.130
7.125	104.077	103.846	103.749	7.125	104.077	103.846	103.749	7.125	103.861	103.658	103.533
7.250	104.422	104.196	104.094	7.250	104.422	104.196	104.094	7.250	104.062	103.836	103.734
7.375	103.893	103.893	103.785	7.375	103.893	103.893	103.785	7.375	103.850	103.850	103.743
7.500	104.393	104.393	104.280	7.500	104.393	104.393	104.280	7.500	104.292	104.292	104.180
7.625	104.728	104.728	104.611	7.625	104.728	104.728	104.611	7.625	104.666	104.666	104.548
7.750	104.999	104.999	104.876	7.750	104.999	104.999	104.876	7.75	104.811	104.811	104.688
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	94.164	94.104	94.076	4.750	96.393	96.345	96.274	5.000	92.257	92.217	92.184
4.375	94.730	94.671	94.642	4.875	96.704	96.629	96.586	5.125	92.741	92.564	92.566
4.500	95.297	95.237	95.209	5.000	97.270	97.195	97.153	5.250	94.775	94.669	94.650
4.625	95.837	95.777	95.749	5.125	97.802	97.728	97.685	5.375	95.570	95.469	95.445
4.750	96.393	96.345	96.274	5.250	98.180	98.105	98.062	5.500	96.010	95.916	95.876
4.875	96.704	96.629	96.586	5.375	98.735	98.660	98.618	5.625	96.390	96.297	96.244
5.000	97.270	97.195	97.153	5.500	99.282	99.207	99.164	5.750	97.611	97.463	97.390
5.125	97.802	97.728	97.685	5.625	99.794	99.720	99.677	5.875	98.427	98.196	98.151
5.250	98.180	98.105	98.062	5.750	99.462	99.331	99.311	6.000	98.877	98.651	98.601
5.375	98.735	98.660	98.618	5.875	99.990	99.860	99.839	6.125	99.306	99.086	99.030
5.500	99.282	99.207	99.164	6.000	100.501	100.371	100.351	6.250	99.831	99.489	99.428
5.625	99.794	99.720	99.677	6.125	100.852	100.721	100.701	6.375	100.572	100.235	100.169
5.750	99.462	99.331	99.311	6.250	100.076	100.009	99.947	6.500	101.014	100.682	100.611
5.875	99.990	99.860	99.839	6.375	100.509	100.465	100.430	6.625	101.519	101.193	101.116
6.000	100.501	100.371	100.351	6.500	100.964	100.919	100.884	6.750	101.853	101.531	101.450
								6.875	102.405	102.163	102.077
								7.000	102.853	102.617	102.525
								7.125	103.300	103.069	102.972
								7.250	103.613	103.387	103.285
								7.375	101.473	101.473	101.366
								7.500	101.915	101.915	101.802

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	94.775	94.669	94.650	5.000	92.257	92.217	92.184	5.250	94.193	94.088	93.983
5.375	95.570	95.469	95.445	5.125	92.741	92.564	92.566	5.375	94.639	94.534	94.429
5.500	96.010	95.916	95.876	5.250	94.826	94.720	94.701	5.500	95.080	94.974	94.869
5.625	96.390	96.297	96.244	5.375	95.584	95.483	95.459	5.625	95.517	95.412	95.307
5.750	97.611	97.463	97.390	5.500	96.026	95.930	95.901	5.750	96.226	96.170	96.113
5.875	98.427	98.196	98.151	5.625	96.463	96.372	96.338	5.875	96.530	96.474	96.417
6.000	98.877	98.651	98.601	5.750	97.855	97.619	97.579	6.000	96.750	96.694	96.637
6.125	99.306	99.086	99.030	5.875	98.605	98.374	98.329	6.125	97.011	96.954	96.898
6.250	99.831	99.489	99.428	6.000	99.033	98.807	98.757	6.250	97.502	97.413	97.324
6.375	100.572	100.235	100.169	6.125	99.432	99.212	99.156	6.375	97.581	97.492	97.403
6.500	101.014	100.682	100.611	6.250	100.041	99.699	99.638	6.500	98.017	97.928	97.839
6.625	101.519	101.193	101.116	6.375	100.768	100.431	100.365	6.625	98.277	98.188	98.099
6.750	101.853	101.531	101.450	6.500	101.173	100.841	100.770				
6.875	102.405	102.163	102.077	6.625	101.693	101.366	101.290				
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	95.358	95.301	95.233	5.250	95.358	95.301	95.233	5.250	95.358	95.301	95.233
5.375	96.046	95.945	95.921	5.375	96.046	95.945	95.921	5.375	95.981	95.880	95.856
5.500	96.591	96.497	96.435	5.500	96.591	96.497	96.435	5.500	96.591	96.497	96.435
5.625	97.022	96.928	96.865	5.625	97.022	96.928	96.865	5.625	97.022	96.928	96.865
5.750	98.133	98.035	97.977	5.750	98.133	98.035	97.977	5.750	98.109	98.035	97.957
5.875	98.831	98.720	98.675	5.875	98.831	98.720	98.675	5.875	98.759	98.648	98.603
6.000	99.277	99.171	99.121	6.000	99.277	99.171	99.121	6.000	99.187	99.081	99.031
6.125	99.660	99.559	99.504	6.125	99.660	99.559	99.504	6.125	99.571	99.461	99.383
6.250	100.491	100.394	100.300	6.250	100.491	100.394	100.300	6.250	100.491	100.394	100.300
6.375	101.227	101.089	101.023	6.375	101.227	101.089	101.023	6.375	101.123	100.985	100.920
6.500	101.633	101.501	101.430	6.500	101.633	101.501	101.430	6.500	101.498	101.366	101.295
6.625	102.022	101.895	101.819	6.625	102.022	101.895	101.819	6.625	101.898	101.771	101.695
6.750	102.756	102.627	102.447	6.750	102.756	102.627	102.447	6.750	102.756	102.627	102.447
6.875	103.185	102.943	102.857	6.875	103.185	102.943	102.857	6.875	103.084	102.842	102.755
7.000	103.653	103.416	103.324	7.000	103.653	103.416	103.324	7.000	103.481	103.244	103.153
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	95.297	95.237	95.209	4.250	94.164	94.104	94.076	5.250	95.064	94.996	94.928
4.625	95.837	95.777	95.749	4.375	94.730	94.671	94.642	5.375	95.726	95.625	95.601
4.750	96.393	96.345	96.274	4.500	95.297	95.237	95.209	5.500	96.192	96.105	96.067
4.875	96.704	96.629	96.586	4.625	95.837	95.777	95.749	5.625	96.720	96.652	96.584
5.000	97.270	97.195	97.153	4.750	96.137	96.063	96.020	5.750	97.759	97.658	97.558
5.125	97.802	97.728	97.685	4.875	96.704	96.629	96.586	5.875	98.467	98.236	98.191
5.250	98.180	98.105	98.062	5.000	97.270	97.195	97.153	6.000	98.925	98.737	98.649
5.375	98.735	98.660	98.618	5.125	97.802	97.728	97.685	6.125	99.356	99.253	99.153
5.500	99.282	99.207	99.164	5.250	98.180	98.105	98.062	6.250	100.060	99.945	99.830
5.625	99.794	99.720	99.677	5.375	98.735	98.660	98.618	6.375	100.604	100.460	100.345
5.750	99.392	99.261	99.241	5.500	99.282	99.207	99.164	6.500	101.073	100.958	100.843
5.875	99.920	99.790	99.769	5.625	99.794	99.720	99.677	6.625	101.567	101.442	101.326
6.000	100.431	100.301	100.281	5.750	99.392	99.261	99.241	6.750	102.272	102.126	101.980



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	93.533	93.568	93.527	5	93.533	93.5677	93.5273
5.125	94.113	94.035	93.988	5.125	94.113	94.035	93.988
5.250	95.755	95.808	95.751	5.25	95.7551	95.8079	95.7513
5.375	96.188	96.240	96.184	5.375	96.1876	96.2404	96.1838
5.500	96.763	96.815	96.759	5.5	96.7626	96.8154	96.7588
5.625	97.272	97.227	97.170	5.625	97.272	97.2266	97.17
5.750	98.477	98.545	98.472	5.75	98.477	98.5449	98.4722
5.875	98.785	98.852	98.780	5.875	98.7845	98.8524	98.7797
6.000	99.353	99.421	99.348	6	99.3533	99.4212	99.3484
6.125	99.851	99.903	99.836	6.125	99.844	99.8549	99.7822
6.250	100.963	100.879	100.778	6.25	100.7839	100.8744	100.7775
6.375	101.657	101.573	101.446	6.375	101.239	101.136	101.05
6.500	102.227	102.142	102.016	6.5	101.6769	101.7674	101.6704
6.625	102.722	102.638	102.511	6.625	102.0644	102.1549	102.0579

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: 9/11/2026 8:44 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	92.655	92.577	92.530	4.875	92.655	92.577	92.530	4.875	92.655	92.577	92.530
5.000	93.383	93.306	93.259	5.000	93.383	93.306	93.259	5.000	93.383	93.306	93.259
5.125	93.863	93.785	93.738	5.125	93.863	93.785	93.738	5.125	93.863	93.785	93.738
5.250	95.283	95.226	95.158	5.250	95.283	95.226	95.158	5.250	95.283	95.226	95.158
5.375	95.897	95.804	95.741	5.375	95.897	95.804	95.741	5.375	95.897	95.804	95.741
5.500	96.591	96.497	96.435	5.500	96.591	96.497	96.435	5.500	96.591	96.497	96.435
5.625	97.022	96.928	96.865	5.625	97.022	96.928	96.865	5.625	97.022	96.928	96.865
5.750	97.970	97.897	97.820	5.750	97.970	97.897	97.820	5.750	97.970	97.897	97.820
5.875	98.528	98.419	98.341	5.875	98.528	98.419	98.341	5.875	98.524	98.415	98.337
6.000	99.181	99.071	98.993	6.000	99.181	99.071	98.993	6.000	99.177	99.067	98.989
6.125	99.575	99.465	99.387	6.125	99.575	99.465	99.387	6.125	99.571	99.461	99.383
6.250	100.272	100.175	100.081	6.250	100.272	100.175	100.081	6.250	100.272	100.175	100.081
6.375	100.738	100.613	100.519	6.375	100.738	100.613	100.519	6.375	100.710	100.585	100.491
6.500	101.346	101.220	101.126	6.500	101.346	101.220	101.126	6.500	101.318	101.192	101.098
6.625	101.691	101.565	101.471	6.625	101.691	101.565	101.471	6.625	101.663	101.537	101.443
6.750	102.600	102.470	102.291	6.750	102.600	102.470	102.291	6.750	102.600	102.470	102.291
6.875	102.781	102.624	102.499	6.875	102.781	102.624	102.499	6.875	102.772	102.615	102.490
7.000	103.313	103.155	103.030	7.000	103.313	103.155	103.030	7.000	103.304	103.146	103.021
7.125	103.588	103.430	103.305	7.125	103.588	103.430	103.305	7.125	103.330	103.308	103.248
7.250	103.185	103.037	102.850	7.250	102.535	102.500	102.425	7.250	102.535	102.500	102.425
7.375	103.310	103.162	102.975	7.375	102.873	102.837	102.762	7.375	102.873	102.837	102.762
7.500	103.435	103.287	103.200	7.500	103.310	103.275	103.200	7.500	103.310	103.275	103.200
7.625	103.560	103.412	103.337	7.625	103.447	103.412	103.337	7.625	103.447	103.412	103.337
7.750	103.685	103.537	103.350								
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	94.164	94.104	94.076	4.250	94.164	94.104	94.076	5.250	94.752	94.695	94.627
4.375	94.730	94.671	94.642	4.375	94.730	94.671	94.642	5.375	95.316	95.222	95.160
4.500	95.297	95.237	95.209	4.500	95.297	95.237	95.209	5.500	96.010	95.916	95.854
4.625	95.837	95.777	95.749	4.625	95.837	95.777	95.749	5.625	96.390	96.297	96.234
4.750	96.424	96.376	96.305	4.750	96.137	96.063	96.020	5.750	97.532	97.460	97.382
4.875	96.704	96.629	96.586	4.875	96.704	96.629	96.586	5.875	97.898	97.825	97.766
5.000	97.270	97.195	97.153	5.000	97.270	97.195	97.153	6.000	98.502	98.408	98.379
5.125	97.802	97.728	97.685	5.125	97.802	97.728	97.685	6.125	98.846	98.775	98.746
5.250	98.188	98.105	98.062	5.250	98.188	98.105	98.062	6.250	99.175	99.038	98.961
5.375	98.735	98.660	98.618	5.375	98.735	98.660	98.618	6.375	99.859	99.689	99.645
5.500	99.282	99.207	99.164	5.500	99.282	99.207	99.164	6.500	100.438	100.268	100.224
5.625	99.794	99.720	99.677	5.625	99.794	99.720	99.677	6.625	100.820	100.651	100.607
5.750	99.586	99.455	99.435	5.750	99.586	99.455	99.435	6.750	100.556	100.427	100.247
5.875	99.980	99.849	99.829	5.875	99.980	99.849	99.829	6.875	100.754	100.596	100.471
6.000	100.346	100.215	100.195	6.000	100.346	100.215	100.195	7.000	101.285	101.128	101.003
								7.125	101.510	101.353	101.228
								7.250	98.487	98.407	98.329
								7.375	98.991	98.911	98.833
								7.500	98.508	98.301	98.226

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	92.565	92.524	92.492	5.000	91.965	91.924	91.892	5.500	94.497	94.440	94.384
5.250	94.752	94.695	94.627	5.125	92.565	92.524	92.492	5.625	94.976	94.919	94.863
5.375	95.316	95.222	95.160	5.250	94.752	94.695	94.627	5.750	96.226	96.170	96.113
5.500	96.010	95.916	95.854	5.375	95.008	94.951	94.883	5.875	96.530	96.474	96.417
5.625	96.390	96.297	96.234	5.500	95.665	95.494	95.480	6.000	96.750	96.694	96.637
5.750	97.532	97.460	97.382	5.625	96.216	96.045	96.031	6.125	97.011	96.954	96.898
5.875	97.898	97.825	97.766	5.750	97.532	97.460	97.382	6.250	97.502	97.413	97.324
6.000	98.502	98.408	98.379	5.875	97.813	97.795	97.766	6.375	97.581	97.492	97.403
6.125	98.846	98.775	98.746	6.000	98.427	98.408	98.379	6.500	98.017	97.928	97.839
6.250	99.175	99.038	98.961	6.125	98.794	98.775	98.746	6.625	98.277	98.188	98.099
6.375	99.859	99.689	99.645	6.250	99.175	99.038	98.961				
6.500	100.438	100.268	100.224	6.375	99.859	99.689	99.645				
6.625	100.820	100.651	100.607	6.500	100.438	100.268	100.224				
6.750	100.556	100.427	100.247	6.625	100.820	100.651	100.607				
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	93.383	93.306	93.259	5.000	93.383	93.306	93.259	5.000	93.383	93.306	93.259
5.125	93.863	93.785	93.738	5.125	93.863	93.785	93.738	5.125	93.863	93.785	93.738
5.250	95.283	95.226	95.158	5.250	95.283	95.226	95.158	5.250	95.283	95.226	95.158
5.375	95.897	95.804	95.741	5.375	95.897	95.804	95.741	5.375	95.897	95.804	95.741
5.500	96.591	96.497	96.435	5.500	96.591	96.497	96.435	5.500	96.591	96.497	96.435
5.625	97.022	96.928	96.865	5.625	97.022	96.928	96.865	5.625	97.022	96.928	96.865
5.750	97.970	97.897	97.820	5.750	97.970	97.897	97.820	5.750	97.970	97.897	97.820
5.875	98.528	98.430	98.401	5.875	98.528	98.430	98.401	5.875	98.524	98.430	98.401
6.000	99.181	99.071	98.993	6.000	99.181	99.071	98.993	6.000	99.177	99.067	98.989
6.125	99.575	99.465	99.387	6.125	99.575	99.465	99.387	6.125	99.571	99.461	99.383
6.250	100.272	100.175	100.081	6.250	100.272	100.175	100.081	6.250	100.272	100.175	100.081
6.375	100.738	100.613	100.519	6.375	100.738	100.613	100.519	6.375	100.710	100.585	100.494
6.500	101.346	101.220	101.126	6.500	101.346	101.220	101.126	6.500	101.318	101.192	101.098
6.625	101.691	101.565	101.471	6.625	101.691	101.565	101.471	6.625	101.663	101.537	101.443
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	95.297	95.237	95.209	4.500	95.297	95.237	95.209	5.000	91.965	91.924	91.892
4.625	95.837	95.777	95.749	4.625	95.837	95.777	95.749	5.125	92.565	92.524	92.492
4.750	96.424	96.376	96.305	4.750	96.137	96.063	96.020	5.250	94.752	94.695	94.627
4.875	96.704	96.629	96.586	4.875	96.704	96.629	96.586	5.375	95.316	95.222	95.160
5.000	97.270	97.195	97.153	5.000	97.270	97.195	97.153	5.500	96.010	95.916	95.854
5.125	97.802	97.728	97.685	5.125	97.802	97.728	97.685	5.625	96.390	96.297	96.234
5.250	98.188	98.105	98.062	5.250	98.188	98.105	98.062	5.750	97.532	97.460	97.382
5.375	98.735	98.660	98.618	5.375	98.735	98.660	98.618	5.875	97.898	97.825	97.766
5.500	99.282	99.207	99.164	5.500	99.282	99.207	99.164	6.000	98.502	98.408	98.379
5.625	99.794	99.720	99.677	5.625	99.794	99.720	99.677	6.125	98.846	98.775	98.746
5.750	99.586	99.455	99.435	5.750	99.586	99.455	99.435	6.250	99.175	99.038	98.961
5.875	99.980	99.849	99.829	5.875	99.980	99.849	99.829	6.375	99.859	99.689	99.645
6.000	100.346	100.215	100.195	6.000	100.346	100.215	100.195	6.500	100.438	100.268	100.224
6.125	100.769	100.679	100.622	6.125	100.769	100.679	100.622	6.625	100.820	100.651	100.607

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	91.965	91.924	91.892	5.000	91.965	91.924	91.892	5.500	94.497	94.440	94.384
5.125	92.565	92.524	92.492	5.125	92.565	92.524	92.492	5.625	94.976	94.919	94.863
5.250	94.752	94.695	94.627	5.250	94.752	94.695	94.627	5.750	96.226	96.170	96.113
5.375	95.316	95.222	95.160	5.375	95.316	95.222	95.160	5.875	96.530	96.474	96.417
5.500	96.010	95.916	95.854	5.500	96.010	95.916	95.854	6.000	96.750	96.694	96.637
5.625	96.390	96.297	96.234	5.625	96.390	96.297	96.234	6.125	97.011	96.954	96.898
5.750	97.532	97.460	97.382	5.750	97.532	97.460	97.382	6.250	97.502	97.413	97.324
5.875	97.898	97.825	97.766	5.875	97.849	97.795	97.766	6.375	97.581	97.492	97.403
6.000	98.502	98.408	98.379	6.000	98.502	98.408	98.379	6.500	98.017	97.928	97.839
6.125	98.846	98.775	98.746	6.125	98.846	98.775	98.746	6.625	98.277	98.188	98.099
6.250	99.175	99.038	98.961	6.250	99.175	99.038	98.961				
6.375	99.859	99.689	99.645	6.375	99.859	99.689	99.645				
6.500	100.438	100.268	100.224	6.500	100.438	100.268	100.224				
6.625	100.820	100.651	100.607	6.625	100.820	100.651	100.607				
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								



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

FHA DPA Fixed Rate Sheet

Effective: 9/11/2026 8:44 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	98.030	97.823	97.523	6.375	95.530	95.323	95.023	6.625	97.211	97.004	96.704
6.500	98.631	98.424	98.124	6.500	96.131	95.924	95.624	6.750	97.782	97.575	97.275
6.625	99.211	99.004	98.704	6.625	96.711	96.504	96.204	6.875	97.726	97.461	97.161
6.750	99.782	99.575	99.275	6.750	97.282	97.075	96.775	7.000	98.287	98.022	97.722
6.875	99.726	99.461	99.161	6.875	97.226	96.961	96.661	7.125	98.827	98.562	98.262
7.000	100.287	100.022	99.722	7.000	97.787	97.522	97.222	7.250	99.358	99.093	98.793
7.125	100.827	100.562	100.262	7.125	98.327	98.062	97.762	7.375	99.519	99.224	98.924
7.250	101.358	101.093	100.793	7.250	98.858	98.593	98.293	7.500	100.040	99.745	99.445
7.375	101.519	101.224	100.924	7.375	99.019	98.724	98.424	7.625	100.550	100.255	99.955
7.500	102.040	101.745	101.445	7.500	99.540	99.245	98.945	7.750	101.041	100.746	100.446
7.625	102.550	102.255	101.955	7.625	100.050	99.755	99.455	7.875	99.218	98.894	98.594
7.750	103.041	102.746	102.446	7.750	100.541	100.246	99.946	8.000	99.709	99.385	99.085
7.875	101.218	100.894	100.594	7.875	98.718	98.394	98.094	8.125	100.179	99.855	99.555
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	94.907	94.700	94.400	6.375	97.280	97.073	96.773	6.625	96.461	96.254	95.954
6.875	94.851	94.586	94.286	6.500	97.881	97.674	97.374	6.750	97.032	96.825	96.525
7.000	95.412	95.147	94.847	6.625	98.461	98.254	97.954	6.875	96.976	96.711	96.411
7.125	95.952	95.687	95.387	6.750	99.032	98.825	98.525	7.000	97.537	97.272	96.972
7.250	96.483	96.218	95.918	6.875	98.976	98.711	98.411	7.125	98.077	97.812	97.512
7.375	96.644	96.349	96.049	7.000	99.537	99.272	98.972	7.250	98.608	98.343	98.043
7.500	97.165	96.870	96.570	7.125	100.077	99.812	99.512	7.375	98.769	98.474	98.174
7.625	97.675	97.380	97.080	7.250	100.608	100.343	100.043	7.500	99.290	98.995	98.695
7.750	98.166	97.871	97.571	7.375	100.769	100.474	100.174	7.625	99.800	99.505	99.205
7.875	96.343	96.019	95.719	7.500	101.290	100.995	100.695	7.750	100.291	99.996	99.696
8.000	96.834	96.510	96.210	7.625	101.800	101.505	101.205	7.875	98.468	98.144	97.844
8.125	97.304	96.980	96.680	7.750	102.291	101.996	101.696	8.000	98.959	98.635	98.335
8.250	97.755	97.431	97.131	7.875	100.468	100.144	99.844	8.125	99.429	99.105	98.805

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.