



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:

9/18/26 8:20 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: 9/18/2026 8:20 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	92.153	92.076	92.006	5.250	92.284	92.319	92.235	5.125	93.081	93.060	92.981
5.375	92.815	92.751	92.700	5.375	92.904	92.945	92.857	5.250	93.857	93.826	93.753
5.500	93.590	93.543	93.492	5.500	93.614	93.660	93.568	5.375	94.404	94.395	94.307
5.625	94.205	94.158	94.107	5.625	94.205	94.158	94.107	5.500	94.931	94.925	94.835
5.750	94.743	94.704	94.613	5.750	94.961	94.975	94.866	5.625	95.583	95.542	95.438
5.875	95.435	95.390	95.304	5.875	95.565	95.574	95.462	5.750	96.340	96.290	96.190
6.000	96.190	96.119	96.048	6.000	96.190	96.156	96.048	5.875	96.867	96.837	96.725
6.125	96.809	96.739	96.664	6.125	96.809	96.739	96.664	6.000	97.515	97.465	97.383
6.250	97.361	97.298	97.194	6.250	97.488	97.479	97.409	6.125	98.035	97.980	97.902
6.375	98.029	97.940	97.840	6.375	98.135	98.070	97.970	6.250	98.130	98.070	97.966
6.500	98.696	98.587	98.480	6.500	98.696	98.587	98.481	6.375	98.733	98.668	98.568
6.625	99.275	99.165	99.059	6.625	99.275	99.165	99.059	6.500	99.265	99.195	99.100
6.750	99.759	99.650	99.544	6.750	99.861	99.832	99.752	6.625	99.535	99.459	99.369
6.875	100.272	100.148	100.047	6.875	100.331	100.308	100.224	6.750	99.847	99.766	99.633
7.000	100.819	100.696	100.594	7.000	100.820	100.737	100.649	6.875	100.388	100.301	100.173
7.125	101.292	101.174	101.063	7.125	101.402	101.348	101.248	7.000	100.914	100.823	100.699
7.250	101.841	101.739	101.602	7.250	102.064	102.016	101.912	7.125	101.391	101.294	101.144
7.375	102.314	102.206	102.065	7.375	102.444	102.363	102.255	7.250	101.998	101.896	101.750
7.500	102.763	102.651	102.513	7.500	102.893	102.781	102.659	7.375	102.319	102.212	102.117
7.625	103.253	103.136	103.050	7.625	103.384	103.309	103.185	7.500	102.923	102.811	102.720
7.750	103.850	103.728	103.646	7.750	103.980	103.860	103.776	7.625	103.537	103.419	103.333
7.875	104.180	104.052	103.976	7.875	104.310	104.191	104.106	7.750	104.020	103.897	103.816
8.000	104.382	104.274	104.183	8.000	104.623	104.540	104.420	7.875	104.303	104.175	104.099
8.125	104.726	104.588	104.520	8.125	104.931	104.848	104.728	8.000	104.777	104.643	104.571
8.250	103.986	103.878	103.798								
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	93.773	93.758	93.742	4.625	94.317	94.214	94.214	5.250	91.500	91.446	91.381
4.750	94.325	94.228	94.228	4.750	95.008	94.911	94.911	5.375	92.225	92.171	92.106
4.875	94.987	94.897	94.894	4.875	95.728	95.637	95.634	5.500	92.924	92.869	92.805
5.000	95.393	95.309	95.301	5.000	96.204	96.120	96.112	5.625	93.744	93.667	93.585
5.125	95.872	95.794	95.781	5.125	96.614	96.536	96.523	5.750	94.760	94.683	94.602
5.250	96.293	96.222	96.203	5.250	96.963	96.891	96.873	5.875	95.523	95.426	95.331
5.375	96.715	96.650	96.626	5.375	97.301	97.236	97.212	6.000	96.046	95.950	95.854
5.500	97.283	97.222	97.188	5.500	97.735	97.676	97.647	6.125	96.553	96.465	96.361
5.625	97.825	97.741	97.706	5.625	97.950	97.866	97.832	6.250	97.390	97.293	97.198
5.750	98.299	98.221	98.182	5.750	98.406	98.329	98.289	6.375	97.828	97.770	97.696
5.875	98.783	98.711	98.667	5.875	98.780	98.708	98.663	6.500	98.361	98.315	98.237
6.000	99.062	98.997	98.947	6.000	99.021	98.956	98.906	6.625	98.993	98.917	98.780
6.125	99.401	99.326	99.271	6.125	99.342	99.267	99.212	6.750	99.707	99.626	99.493
6.250	99.825	99.757	99.697	6.250	99.766	99.698	99.638	6.875	100.130	100.043	99.915
6.375	100.200	100.113	100.057	6.375	100.129	100.067	100.002	7.000	100.622	100.531	100.407
6.500	100.480	100.415	100.345	6.500	100.497	100.441	100.370	7.125	101.174	101.070	100.970
6.625	100.854	100.805	100.729	6.625	100.795	100.745	100.669	7.250	101.753	101.654	101.550
6.750	101.192	101.149	101.068	6.750	101.135	101.091	101.010	7.375	102.162	102.070	101.961
6.875	101.495	101.458	101.371	6.875	101.419	101.382	101.296	7.500	102.494	102.387	102.285
7.000	101.774	101.743	101.651	7.000	101.636	101.605	101.513	7.625	102.252	102.135	102.135
7.125	101.456	101.355	101.284	7.125	98.609	98.538	98.467	7.750	101.177	101.068	100.977
7.250	101.537	101.436	101.365	7.250	98.810	98.738	98.667	7.875	101.631	101.523	101.432
7.375	101.795	101.694	101.623	7.375	98.986	98.915	98.844	8.000	102.069	101.961	101.870
								8.125	102.275	102.167	102.076

Conventional 20 Yr Fixed HB				Conventional 15 Yr Fixed HB							
Rate	15	30	45	Rate	15	30	45				
5.500	92.513	92.458	92.394	5.250	94.970	94.869	94.798				
5.625	93.203	93.149	93.084	5.375	95.395	95.294	95.223				
5.750	94.554	94.477	94.418	5.500	95.796	95.695	95.624				
5.875	95.142	95.065	95.006	5.625	96.186	96.085	96.014				
6.000	95.777	95.727	95.614	5.750	96.557	96.456	96.385				
6.125	96.673	96.618	96.509	5.875	96.922	96.821	96.750				
6.250	97.375	97.315	97.211	6.000	97.256	97.155	97.084				
6.375	97.919	97.853	97.754	6.125	97.550	97.449	97.378				
6.500	98.434	98.363	98.268	6.250	97.879	97.815	97.719				
6.625	99.132	99.056	98.918	6.375	98.338	98.274	98.179				
6.750	99.807	99.726	99.593	6.500	98.749	98.685	98.590				
6.875	100.301	100.215	100.087	6.625	99.141	99.077	98.982				
7.000	100.717	100.625	100.502	6.750	99.441	99.377	99.282				
7.125	101.025	100.928	100.862	6.875	99.679	99.615	99.520				
7.250	101.257	101.156	101.156	7.000	99.918	99.854	99.759				
7.375	101.673	101.566	101.566	7.125	99.117	99.002	98.917				
Conventional Fixed Rate Adjustments											
Cumulative LLPA Cap											
FTHB with AMI at or below 100% or 120% in designated High Cost Areas 0											
Purchase LTV / FICO Adjusters: All Products w/Terms > 15 years only											
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97		
≥ 780		0	0	0	0	-0.375	-0.375	-0.25	-0.25	-0.125	-0.125
760-779		0	0	0	-0.25	-0.625	-0.625	-0.5	-0.5	-0.25	-0.25
740-759		0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625	-0.5	-0.5
720-739		0	0	-0.25	-0.75	-1.25	-1.25	-1	-0.875	-0.75	-0.75
700-719		0	0	-0.375	-0.875	-1.375	-1.5	-1.25	-1.125	-0.875	-0.875
680-699		0	0	-0.625	-1.125	-1.75	-1.875	-1.5	-1.375	-1.125	-1.125
660-679		0	0	-0.75	-1.375	-1.875	-2.125	-1.75	-1.625	-1.25	-1.25
640-659		0	0	-1.125	-1.5	-2.25	-2.5	-2	-1.875	-1.5	-1.5
620-639		0	-0.125	-1.5	-2.125	-2.75	-2.875	-2.625	-2.25	-1.75	-1.75
Additional Purchase LLPA Adjusters											
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97		
Attached Condo		0	0	-0.125	-0.125	-0.75	-0.75	-0.75	-0.75	-0.75	-0.75
Investment Property		-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125
2nd Home		-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125
Manufactured Home		-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units		0	0	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance		-0.5	-0.5	-0.75	-0.75	-1	-1	-1	-1	-1	-1
Secondary Financing		-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875	-1.875
DTI > 40%		0	0	0	0	0	0	0	0	0	0
R/T Refinance LTV / FICO Adjusters: All Products w/Terms > 15 years only											
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97		
≥ 780		0	0	0	-0.125	-0.5	-0.625	-0.5	-0.375	-0.375	-0.375
760-779		0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625	-0.625	-0.625
740-759		0	0	-0.25	-0.75	-1.125	-1.375	-1.125	-1	-1	-1
720-739		0	0	-0.5	-1	-1.625	-1.75	-1.5	-1.25	-1.25	-1.25
700-719		0	0	-0.625	-1.25	-1.875	-2.125	-1.75	-1.625	-1.625	-1.625
680-699		0	0	-0.875	-1.625	-2.25	-2.5	-2.125	-1.75	-1.75	-1.75
660-679		0	-0.125	-1.125	-1.875	-2.5	-3	-2.375	-2.125	-2.125	-2.125
640-659		0	-0.25	-1.375	-2.125	-2.875	-3.375	-2.875	-2.5	-2.5	-2.5
620-639		0	-0.375	-1.75	-2.5	-3.5	-3.875	-3.625	-2.5	-2.5	-2.5
Additional R/T Refinance LLPA Adjusters											
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97		
Attached Condo		0	0	-0.125	-0.125	-0.75	-0.75	-0.75	-0.75	-0.75	-0.75
Investment Property		-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125
2nd Home		-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125
Manufactured Home		-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units		0	0	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance		-0.5	-0.5	-0.75	-0.75	-1	-1	-1	-1	-1	-1
Secondary Financing		-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875	-1.875
DTI > 40%		0	0	0	0	0	0	0	0	0	0

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

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



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

Conventional NOO Fixed Rate Sheet

Effective: 9/18/2026 8:20 PST

Conforming Balance 30 Yr Fixed				Conforming High Balance 30 YR Fixed			
Rate	15	30	45	Rate	15	30	45
5.000	91.425	91.275	91.125	5.000	91.300	91.150	91.000
5.125	92.142	91.992	91.842	5.125	92.017	91.867	91.717
5.250	92.849	92.699	92.549	5.250	92.724	92.574	92.424
5.375	93.548	93.398	93.248	5.375	93.423	93.273	93.123
5.500	94.236	94.086	93.936	5.500	94.111	93.961	93.811
5.625	94.911	94.761	94.611	5.625	94.786	94.636	94.486
5.750	95.571	95.421	95.271	5.750	95.446	95.296	95.146
5.875	96.216	96.066	95.916	5.875	96.091	95.941	95.791
6.000	96.848	96.698	96.548	6.000	96.723	96.573	96.423
6.125	97.467	97.317	97.167	6.125	97.342	97.192	97.042
6.250	98.075	97.925	97.775	6.250	97.950	97.800	97.650
6.375	98.672	98.522	98.372	6.375	98.547	98.397	98.247
6.500	99.257	99.107	98.957	6.500	99.100	98.950	98.800
6.625	99.826	99.676	99.526	6.625	99.598	99.448	99.298
6.750	100.380	100.230	100.080	6.750	100.083	99.933	99.783
6.875	100.918	100.768	100.618	6.875	100.553	100.403	100.253
7.000	101.441	101.291	101.141	7.000	101.011	100.861	100.711
7.125	101.944	101.794	101.644	7.125	101.451	101.301	101.151
7.250	102.428	102.278	102.128	7.250	101.874	101.724	101.574

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: 9/18/2026 8:20 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	96.268	96.265	96.230	5.000	95.070	95.007	94.944	5.000	94.004	93.946	93.908
5.125	96.729	96.721	96.682	5.125	95.580	95.517	95.454	5.125	94.549	94.497	94.456
5.250	97.105	97.092	97.048	5.250	96.034	95.971	95.908	5.250	95.103	95.053	95.011
5.375	97.462	97.444	97.396	5.375	96.462	96.399	96.336	5.375	95.669	95.624	95.580
5.500	97.813	97.790	97.738	5.500	96.891	96.853	96.813	5.500	96.218	96.178	96.133
5.625	98.155	98.127	98.071	5.625	97.322	97.298	97.256	5.625	96.730	96.695	96.647
5.750	98.497	98.463	98.403	5.750	97.757	97.733	97.692	5.750	97.224	97.193	97.144
5.875	98.839	98.800	98.735	5.875	98.183	98.157	98.116	5.875	97.680	97.651	97.603
6.000	99.133	99.089	99.020	6.000	98.579	98.558	98.519	6.000	98.091	98.063	98.017
6.125	99.325	99.275	99.203	6.125	98.934	98.913	98.877	6.125	98.412	98.385	98.343
6.250	99.511	99.457	99.380	6.250	99.249	99.229	99.194	6.250	98.702	98.675	98.636
6.375	99.426	99.396	99.365	6.375	99.479	99.460	99.428	6.375	98.925	98.900	98.863
6.500	99.581	99.564	99.535	6.500	99.687	99.669	99.640	6.500	99.142	99.117	99.085
6.625	99.649	99.632	99.605	6.625	99.940	99.870	99.807	6.625	99.346	99.322	99.291
6.750	99.757	99.706	99.681	6.750	100.097	100.021	99.992	6.750	99.556	99.533	99.505
6.875	99.282	99.219	99.156	6.875	99.520	99.457	99.394	6.875	98.517	98.454	98.391
7.000	99.327	99.264	99.201	7.000	99.578	99.515	99.452	7.000	98.587	98.524	98.461
7.125	98.127	98.008	97.923	7.125	98.150	98.030	97.945	7.125	97.725	97.606	97.521

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	96.157	96.154	96.119	5.000	94.935	94.872	94.809	5.000	93.898	93.895	93.860
5.125	96.618	96.610	96.571	5.125	95.445	95.382	95.319	5.125	94.530	94.522	94.483
5.250	97.033	97.020	96.977	5.250	95.899	95.854	95.810	5.250	95.109	95.096	95.052
5.375	97.440	97.422	97.374	5.375	96.454	96.436	96.388	5.375	95.667	95.649	95.602
5.500	97.741	97.718	97.666	5.500	96.883	96.859	96.808	5.500	96.134	96.111	96.059
5.625	98.113	98.084	98.029	5.625	97.301	97.272	97.216	5.625	96.694	96.665	96.609
5.750	98.405	98.371	98.311	5.750	97.671	97.637	97.577	5.750	97.121	97.087	97.027
5.875	98.836	98.797	98.733	5.875	98.232	98.193	98.129	5.875	97.609	97.570	97.506
6.000	99.060	99.016	98.948	6.000	98.591	98.547	98.478	6.000	97.905	97.860	97.792
6.125	99.212	99.163	99.090	6.125	98.885	98.836	98.763	6.125	98.168	98.141	98.098
6.250	99.399	99.345	99.268	6.250	99.287	99.232	99.155	6.250	98.543	98.488	98.411
6.375	99.315	99.255	99.174	6.375	99.526	99.466	99.385	6.375	98.831	98.771	98.690
6.500	99.417	99.352	99.267	6.500	99.875	99.810	99.725	6.500	99.190	99.124	99.039
6.625	99.540	99.469	99.380	6.625	100.132	100.062	99.973	6.625	99.398	99.327	99.238
6.750	99.650	99.575	99.481	6.750	100.290	100.214	100.121	6.750	99.512	99.437	99.343
6.875	99.297	99.234	99.171	6.875	99.385	99.322	99.259	6.875	98.382	98.319	98.256
7.000	99.342	99.279	99.216	7.000	99.443	99.380	99.317	7.000	98.452	98.389	98.326
7.125	97.889	97.770	97.684	7.125	97.911	97.792	97.707	7.125	97.487	97.367	97.282

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: 9/18/2026 8:20 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	92.244	92.194	91.949	5.750	95.631	95.554	95.495	5.000	94.625	94.583	94.540
5.375	92.881	92.810	92.578	5.875	96.222	96.145	96.086	5.125	94.919	94.877	94.834
5.500	93.539	93.468	93.325	6.000	96.791	96.714	96.655	5.250	95.868	95.812	95.755
5.625	94.102	94.027	93.966	6.125	97.236	97.159	97.100	5.375	96.269	96.212	96.155
5.750	94.786	94.709	94.650	6.250	97.797	97.704	97.629	5.500	96.768	96.711	96.654
5.875	95.447	95.370	95.311	6.375	98.343	98.251	98.176	5.625	97.109	97.052	96.996
6.000	96.108	96.031	95.972	6.500	98.838	98.746	98.671	5.750	97.545	97.489	97.432
6.125	96.690	96.613	96.554	6.625	99.290	99.166	99.064	5.875	98.014	97.957	97.900
6.250	97.384	97.291	97.216	6.750	99.945	99.821	99.720	6.000	98.303	98.246	98.189
6.375	98.022	97.929	97.854	6.875	100.446	100.322	100.221	6.125	98.543	98.486	98.429
6.500	98.641	98.549	98.474	7.000	100.887	100.763	100.662	6.250	98.912	98.855	98.797
6.625	99.156	99.063	98.988	7.125	99.086	98.969	98.857	6.375	99.301	99.230	99.159
				7.250	100.127	100.042	99.954	6.500	99.656	99.585	99.514
				7.375	100.788	100.702	100.614	6.625	99.696	99.625	99.554

Home Ready 10 Yr Fixed			
Rate	15	30	45
5.000	93.726	93.669	93.612
5.125	94.065	94.008	93.952
5.250	94.794	94.723	94.652
5.375	95.125	95.054	94.983
5.500	95.458	95.387	95.316
5.625	95.783	95.712	95.641
5.750	96.094	96.023	95.952
5.875	96.391	96.320	96.249
6.000	96.900	96.829	96.758
6.125	97.138	97.067	96.996
6.250	97.561	97.490	97.419
6.375	97.838	97.767	97.696

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								

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: 9/18/2026 8:20 PST

RefiNow 30 Yr Fixed			
Rate	15	30	45
5.250	92.334	92.369	92.285
5.375	92.982	92.995	92.907
5.500	93.664	93.710	93.618
5.625	94.352	94.318	94.112
5.750	95.033	95.025	94.916
5.875	95.725	95.680	95.594
6.000	96.325	96.275	96.193
6.125	96.909	96.854	96.768
6.250	97.648	97.588	97.484
6.375	98.295	98.230	98.130
6.500	98.807	98.736	98.641
6.625	99.274	99.199	99.061
6.750	99.939	99.882	99.802
6.875	100.482	100.389	100.274
7.000	101.029	100.906	100.804
7.125	101.452	101.398	101.298
7.250	102.131	102.066	101.962
7.375	102.604	102.496	102.355
7.500	103.053	102.941	102.803

RefiNow Adjustments

Cumulative LLPA Cap

FTHB with AMI at or below 100% or 120% in designated High Cos	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: 9/18/2026 8:20 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	93.219	93.158	93.127	5.000	93.219	93.158	93.127	5.000	92.919	92.858	92.827
5.125	93.701	93.639	93.608	5.125	93.701	93.639	93.608	5.125	93.401	93.339	93.308
5.250	95.108	95.033	95.014	5.250	95.108	95.033	95.014	5.250	94.954	94.888	94.860
5.375	95.731	95.661	95.637	5.375	95.731	95.661	95.637	5.375	95.557	95.487	95.463
5.500	96.424	96.347	96.300	5.500	96.424	96.347	96.300	5.500	96.124	96.047	96.000
5.625	96.866	96.789	96.742	5.625	96.866	96.789	96.742	5.625	96.566	96.489	96.442
5.750	97.816	97.731	97.691	5.750	97.816	97.731	97.691	5.750	97.693	97.607	97.568
5.875	98.354	98.274	98.229	5.875	98.354	98.274	98.229	5.875	98.197	98.116	98.072
6.000	98.834	98.741	98.678	6.000	98.834	98.741	98.678	6.000	98.586	98.511	98.461
6.125	99.239	99.146	99.084	6.125	99.239	99.146	99.084	6.125	98.939	98.846	98.784
6.250	100.020	99.910	99.807	6.250	100.020	99.910	99.807	6.250	99.970	99.860	99.751
6.375	100.721	100.584	100.518	6.375	100.721	100.584	100.518	6.375	100.554	100.417	100.351
6.500	101.124	100.992	100.921	6.500	101.124	100.992	100.921	6.500	100.915	100.783	100.712
6.625	101.491	101.364	101.288	6.625	101.491	101.364	101.288	6.625	101.283	101.155	101.080
6.750	101.857	101.725	101.592	6.750	101.857	101.725	101.592	6.750	101.807	101.675	101.542
6.875	102.273	102.094	102.007	6.875	102.273	102.094	102.007	6.875	102.176	101.997	101.910
7.000	102.791	102.617	102.526	7.000	102.791	102.617	102.526	7.000	102.599	102.456	102.372
7.125	103.185	103.016	102.919	7.125	103.185	103.016	102.919	7.125	102.948	102.779	102.682
7.250	103.495	103.331	103.230	7.250	103.495	103.331	103.230	7.250	103.266	103.191	103.116
7.375	103.699	103.699	103.592	7.375	103.699	103.699	103.592	7.375	103.657	103.657	103.550
7.500	104.190	104.190	104.078	7.500	104.190	104.190	104.078	7.500	104.090	104.090	103.978
7.625	104.521	104.521	104.403	7.625	104.521	104.521	104.403	7.625	104.46	104.46	104.342
7.750	104.754	104.754	104.632	7.750	104.754	104.754	104.632	7.75	104.671	104.671	104.549
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	93.582	93.510	93.467	4.750	95.842	95.800	95.757	5.000	91.894	91.855	91.816
4.375	94.149	94.076	94.033	4.875	96.086	96.034	95.991	5.125	92.302	92.194	92.176
4.500	94.715	94.642	94.600	5.000	96.652	96.580	96.537	5.250	94.555	94.480	94.461
4.625	95.255	95.182	95.140	5.125	97.192	97.120	97.077	5.375	95.198	95.128	95.104
4.750	95.842	95.800	95.757	5.250	98.022	97.965	97.908	5.500	95.606	95.541	95.512
4.875	96.086	96.034	95.991	5.375	98.145	98.088	98.031	5.625	95.941	95.882	95.848
5.000	96.652	96.580	96.537	5.500	98.581	98.494	98.437	5.750	97.225	97.069	97.029
5.125	97.192	97.120	97.077	5.625	99.098	99.012	98.955	5.875	97.887	97.736	97.691
5.250	98.022	97.965	97.908	5.750	99.071	99.000	98.929	6.000	98.313	98.167	98.117
5.375	98.145	98.088	98.031	5.875	99.261	99.121	99.079	6.125	98.703	98.563	98.508
5.500	98.581	98.494	98.437	6.000	99.772	99.645	99.589	6.250	99.505	99.346	99.285
5.625	99.098	99.012	98.955	6.125	100.229	100.142	100.085	6.375	100.095	99.941	99.875
5.750	99.071	99.000	98.929	6.250	99.742	99.671	99.600	6.500	100.513	100.364	100.293
5.875	99.261	99.121	99.079	6.375	99.999	99.935	99.872	6.625	100.988	100.844	100.768
6.000	99.772	99.645	99.589	6.500	100.399	100.335	100.271	6.750	101.310	101.172	101.091
								6.875	101.606	101.426	101.340
								7.000	102.044	101.870	101.778
								7.125	102.466	102.297	102.201
								7.250	102.711	102.547	102.446
								7.375	101.280	101.280	101.173
								7.500	101.713	101.713	101.601

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	94.555	94.480	94.461	5.000	91.894	91.855	91.816	5.250	93.942	93.832	93.722
5.375	95.198	95.128	95.104	5.125	92.302	92.194	92.176	5.375	94.385	94.275	94.165
5.500	95.606	95.541	95.512	5.250	94.607	94.532	94.513	5.500	94.824	94.714	94.604
5.625	95.941	95.882	95.848	5.375	95.210	95.140	95.116	5.625	95.260	95.150	95.039
5.750	97.225	97.069	97.029	5.500	95.628	95.563	95.535	5.750	95.732	95.654	95.576
5.875	97.887	97.736	97.691	5.625	96.021	95.962	95.928	5.875	96.037	95.959	95.881
6.000	98.313	98.167	98.117	5.750	97.471	97.314	97.275	6.000	96.263	96.185	96.106
6.125	98.703	98.563	98.508	5.875	98.064	97.913	97.868	6.125	96.537	96.459	96.381
6.250	99.505	99.346	99.285	6.000	98.464	98.318	98.268	6.250	97.024	96.954	96.883
6.375	100.095	99.941	99.875	6.125	98.830	98.689	98.634	6.375	97.117	97.046	96.976
6.500	100.513	100.364	100.293	6.250	99.716	99.556	99.496	6.500	97.563	97.493	97.423
6.625	100.988	100.844	100.768	6.375	100.289	100.135	100.069	6.625	97.826	97.755	97.685
6.750	101.310	101.172	101.091	6.500	100.672	100.523	100.452				
6.875	101.606	101.426	101.340	6.625	101.159	101.015	100.939				
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	95.033	94.958	94.940	5.250	95.033	94.958	94.940	5.250	95.004	94.929	94.910
5.375	95.674	95.604	95.580	5.375	95.674	95.604	95.580	5.375	95.607	95.537	95.513
5.500	96.124	96.059	96.030	5.500	96.124	96.059	96.030	5.500	96.124	96.047	96.000
5.625	96.566	96.489	96.442	5.625	96.566	96.489	96.442	5.625	96.566	96.489	96.442
5.750	97.765	97.679	97.640	5.750	97.765	97.679	97.640	5.750	97.743	97.657	97.618
5.875	98.308	98.227	98.183	5.875	98.308	98.227	98.183	5.875	98.236	98.156	98.111
6.000	98.729	98.654	98.604	6.000	98.729	98.654	98.604	6.000	98.636	98.561	98.511
6.125	99.081	99.011	98.956	6.125	99.081	99.011	98.956	6.125	98.952	98.882	98.827
6.250	99.983	99.860	99.780	6.250	99.983	99.860	99.780	6.250	99.970	99.860	99.751
6.375	100.702	100.564	100.499	6.375	100.702	100.564	100.499	6.375	100.598	100.460	100.395
6.500	101.089	100.957	100.886	6.500	101.089	100.957	100.886	6.500	100.951	100.818	100.748
6.625	101.437	101.310	101.234	6.625	101.437	101.310	101.234	6.625	101.318	101.191	101.115
6.750	101.807	101.675	101.542	6.750	101.807	101.675	101.542	6.750	101.807	101.675	101.542
6.875	102.214	102.035	101.949	6.875	102.214	102.035	101.949	6.875	102.223	102.044	101.958
7.000	102.784	102.609	102.518	7.000	102.784	102.609	102.518	7.000	102.612	102.456	102.372
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	94.715	94.642	94.600	4.250	93.582	93.510	93.467	5.250	94.594	94.519	94.501
4.625	95.255	95.182	95.140	4.375	94.149	94.076	94.033	5.375	95.354	95.284	95.260
4.750	95.842	95.800	95.757	4.500	94.715	94.642	94.600	5.500	95.797	95.732	95.703
4.875	96.086	96.034	95.991	4.625	95.255	95.182	95.140	5.625	96.184	96.094	96.004
5.000	96.652	96.580	96.537	4.750	95.520	95.447	95.405	5.750	97.374	97.217	97.178
5.125	97.192	97.120	97.077	4.875	96.086	96.013	95.971	5.875	97.927	97.776	97.731
5.250	98.022	97.965	97.908	5.000	96.652	96.580	96.537	6.000	98.360	98.214	98.164
5.375	98.145	98.088	98.031	5.125	97.192	97.120	97.077	6.125	98.760	98.619	98.564
5.500	98.581	98.494	98.437	5.250	97.469	97.382	97.325	6.250	99.539	99.380	99.319
5.625	99.098	99.012	98.955	5.375	98.027	97.941	97.884	6.375	100.127	99.972	99.907
5.750	99.071	99.000	98.929	5.500	98.581	98.494	98.437	6.500	100.544	100.395	100.324
5.875	99.201	99.114	99.057	5.625	99.098	99.012	98.955	6.625	101.034	100.890	100.815
6.000	99.732	99.645	99.588	5.750	98.665	98.572	98.515	6.750	101.408	101.269	101.188

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	94.594	94.519	94.501	5.250	94.555	94.480	94.461	5.500	93.359	93.027	93.001
5.375	95.354	95.284	95.260	5.375	95.198	95.128	95.104	5.625	93.248	92.915	92.890
5.500	95.797	95.732	95.703	5.500	95.606	95.541	95.512	5.750	91.859	91.772	91.715
5.625	96.184	96.094	96.004	5.625	95.941	95.882	95.848	5.875	92.401	92.314	92.257
5.750	97.374	97.217	97.178	5.750	97.225	97.069	97.029	6.000	92.932	92.845	92.788
5.875	97.927	97.776	97.731	5.875	97.887	97.736	97.691	6.125	93.429	93.342	93.285
6.000	98.360	98.214	98.164	6.000	98.313	98.167	98.117	6.250	93.278	93.192	93.135
6.125	98.760	98.619	98.564	6.125	98.703	98.563	98.508	6.375	92.108	91.691	91.633
6.250	99.539	99.380	99.319	6.250	99.505	99.346	99.285	6.500	92.471	92.054	91.995
6.375	100.127	99.972	99.907	6.375	100.095	99.941	99.875	6.625	92.173	91.756	91.697
6.500	100.544	100.395	100.324	6.500	100.513	100.364	100.293				
6.625	101.034	100.890	100.815	6.625	100.988	100.844	100.768				
6.750	101.408	101.269	101.188	6.750	101.310	101.172	101.091				
6.875	101.693	101.514	101.428	6.875	101.606	101.426	101.340				

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	93.165	93.204	93.165	5	93.1651	93.2042	93.1651
5.125	93.651	93.593	93.558	5.125	93.651	93.5927	93.558
5.250	95.338	95.384	95.338	5.25	95.3375	95.3844	95.3375
5.375	95.770	95.817	95.770	5.375	95.77	95.8169	95.77
5.500	96.345	96.392	96.345	5.5	96.345	96.3919	96.345
5.625	96.816	96.803	96.756	5.625	96.816	96.8031	96.7563
5.750	97.923	97.994	97.923	5.75	97.9234	97.9938	97.9234
5.875	98.231	98.301	98.231	5.875	98.2309	98.3013	98.2309
6.000	98.800	98.870	98.800	6	98.7997	98.87	98.7997
6.125	99.259	99.304	99.233	6.125	99.259	99.3038	99.2334
6.250	100.244	100.353	100.244	6.25	100.2437	100.3531	100.2437
6.375	100.823	100.721	100.598	6.375	100.622	100.6085	100.4992
6.500	101.390	101.289	101.165	6.5	101.1367	101.246	101.1367
6.625	101.550	101.634	101.524	6.625	101.55	101.6335	101.5242

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: 9/18/2026 8:20 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	92.191	92.129	92.098	4.875	92.191	92.129	92.098	4.875	92.191	92.129	92.098
5.000	92.919	92.858	92.827	5.000	92.919	92.858	92.827	5.000	92.919	92.858	92.827
5.125	93.401	93.339	93.308	5.125	93.401	93.339	93.308	5.125	93.401	93.339	93.308
5.250	94.859	94.813	94.766	5.250	94.859	94.813	94.766	5.250	94.859	94.813	94.766
5.375	95.420	95.343	95.296	5.375	95.420	95.343	95.296	5.375	95.420	95.343	95.296
5.500	96.124	96.047	96.000	5.500	96.124	96.047	96.000	5.500	96.124	96.047	96.000
5.625	96.566	96.489	96.442	5.625	96.566	96.489	96.442	5.625	96.566	96.489	96.442
5.750	97.419	97.348	97.278	5.750	97.419	97.348	97.278	5.750	97.419	97.348	97.278
5.875	97.906	97.836	97.771	5.875	97.906	97.836	97.771	5.875	97.906	97.836	97.771
6.000	98.548	98.455	98.392	6.000	98.548	98.455	98.392	6.000	98.534	98.441	98.378
6.125	98.953	98.860	98.798	6.125	98.953	98.860	98.798	6.125	98.939	98.846	98.784
6.250	99.751	99.642	99.532	6.250	99.751	99.642	99.532	6.250	99.751	99.642	99.532
6.375	100.166	100.042	99.948	6.375	100.166	100.042	99.948	6.375	100.129	100.005	99.911
6.500	100.787	100.663	100.569	6.500	100.787	100.663	100.569	6.500	100.750	100.626	100.532
6.625	101.150	101.026	100.932	6.625	101.150	101.026	100.932	6.625	101.113	100.989	100.895
6.750	101.651	101.518	101.385	6.750	101.651	101.518	101.385	6.750	101.651	101.518	101.385
6.875	101.810	101.690	101.605	6.875	101.810	101.690	101.605	6.875	101.810	101.690	101.605
7.000	102.365	102.225	102.129	7.000	102.365	102.225	102.129	7.000	102.365	102.225	102.129
7.125	102.656	102.516	102.407	7.125	102.656	102.516	102.407	7.125	102.247	102.080	102.003
7.250	102.241	102.166	102.091	7.250	102.241	102.166	102.091	7.250	102.241	102.166	102.091
7.375	102.508	102.433	102.358	7.375	102.508	102.433	102.358	7.375	102.508	102.433	102.358
7.500	102.867	102.792	102.717	7.500	102.867	102.792	102.717	7.500	102.867	102.792	102.717
7.625	103.149	103.074	102.999	7.625	103.149	103.074	102.999	7.625	103.149	103.074	102.999
7.750	102.490	102.350	102.209								
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	93.582	93.510	93.467	4.250	93.582	93.510	93.467	5.250	94.328	94.281	94.234
4.375	94.149	94.076	94.033	4.375	94.149	94.076	94.033	5.375	94.714	94.637	94.590
4.500	94.715	94.642	94.600	4.500	94.715	94.642	94.600	5.500	95.418	95.341	95.294
4.625	95.255	95.182	95.140	4.625	95.255	95.182	95.140	5.625	95.810	95.733	95.686
4.750	95.874	95.831	95.788	4.750	95.527	95.447	95.405	5.750	96.981	96.911	96.841
4.875	96.086	96.034	95.991	4.875	96.086	96.013	95.971	5.875	97.379	97.283	97.221
5.000	96.652	96.580	96.537	5.000	96.652	96.580	96.537	6.000	97.991	97.868	97.817
5.125	97.192	97.120	97.077	5.125	97.192	97.120	97.077	6.125	98.356	98.233	98.182
5.250	97.897	97.840	97.783	5.250	97.594	97.462	97.436	6.250	98.794	98.621	98.553
5.375	98.051	97.994	97.937	5.375	98.041	97.941	97.884	6.375	99.476	99.303	99.235
5.500	98.581	98.494	98.437	5.500	98.581	98.494	98.437	6.500	100.053	99.880	99.813
5.625	99.098	99.012	98.955	5.625	99.098	99.012	98.955	6.625	100.435	100.262	100.194
5.750	98.860	98.720	98.678	5.750	98.860	98.720	98.678	6.750	100.152	99.974	99.889
5.875	99.255	99.115	99.073	5.875	99.255	99.115	99.073	6.875	100.695	100.517	100.432
6.000	99.732	99.645	99.588	6.000	99.732	99.645	99.588	7.000	101.219	101.041	100.956
								7.125	101.525	101.347	101.263
								7.250	97.761	97.686	97.611
								7.375	98.176	98.130	98.114
								7.500	98.668	98.623	98.607

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	92.201	92.162	92.123	5.000	91.601	91.562	91.523	5.500	94.424	94.362	94.299
5.250	94.328	94.281	94.234	5.125	92.201	92.162	92.123	5.625	94.906	94.843	94.781
5.375	94.714	94.637	94.590	5.250	94.328	94.281	94.234	5.750	95.732	95.654	95.576
5.500	95.418	95.341	95.294	5.375	94.584	94.538	94.491	5.875	96.037	95.959	95.881
5.625	95.810	95.733	95.686	5.500	95.175	95.087	95.053	6.000	96.263	96.185	96.106
5.750	96.981	96.911	96.841	5.625	95.723	95.636	95.602	6.125	96.537	96.459	96.381
5.875	97.379	97.283	97.221	5.750	96.981	96.911	96.841	6.250	97.024	96.954	96.883
6.000	97.991	97.868	97.817	5.875	97.379	97.257	97.206	6.375	97.117	97.046	96.976
6.125	98.356	98.233	98.182	6.000	97.991	97.868	97.817	6.500	97.563	97.493	97.423
6.250	98.794	98.621	98.553	6.125	98.356	98.233	98.182	6.625	97.826	97.755	97.685
6.375	99.476	99.303	99.235	6.250	98.794	98.621	98.553				
6.500	100.053	99.880	99.813	6.375	99.476	99.303	99.235				
6.625	100.435	100.262	100.194	6.500	100.053	99.880	99.813				
6.750	100.152	99.974	99.889	6.625	100.435	100.262	100.194				
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	92.919	92.858	92.827	5.000	92.919	92.858	92.827	5.000	92.919	92.858	92.827
5.125	93.401	93.339	93.308	5.125	93.401	93.339	93.308	5.125	93.401	93.339	93.308
5.250	94.859	94.813	94.766	5.250	94.859	94.813	94.766	5.250	94.859	94.813	94.766
5.375	95.420	95.343	95.298	5.375	95.420	95.343	95.298	5.375	95.420	95.343	95.298
5.500	96.124	96.047	96.000	5.500	96.124	96.047	96.000	5.500	96.124	96.047	96.000
5.625	96.566	96.489	96.442	5.625	96.566	96.489	96.442	5.625	96.566	96.489	96.442
5.750	97.419	97.348	97.278	5.750	97.419	97.348	97.278	5.750	97.419	97.348	97.278
5.875	97.962	97.892	97.841	5.875	97.962	97.892	97.841	5.875	97.962	97.892	97.841
6.000	98.548	98.455	98.392	6.000	98.548	98.455	98.392	6.000	98.534	98.441	98.378
6.125	98.953	98.860	98.798	6.125	98.953	98.860	98.798	6.125	98.939	98.846	98.784
6.250	99.751	99.642	99.532	6.250	99.751	99.642	99.532	6.250	99.751	99.642	99.532
6.375	100.166	100.042	99.948	6.375	100.166	100.042	99.948	6.375	100.129	100.005	99.911
6.500	100.787	100.663	100.569	6.500	100.787	100.663	100.569	6.500	100.750	100.626	100.532
6.625	101.150	101.026	100.932	6.625	101.150	101.026	100.932	6.625	101.113	100.989	100.895
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	94.715	94.642	94.600	4.500	94.715	94.642	94.600	5.000	91.601	91.562	91.523
4.625	95.255	95.182	95.140	4.625	95.255	95.182	95.140	5.125	92.201	92.162	92.123
4.750	95.874	95.831	95.788	4.750	95.527	95.447	95.405	5.250	94.328	94.281	94.234
4.875	96.086	96.034	95.991	4.875	96.086	96.013	95.971	5.375	94.714	94.637	94.590
5.000	96.652	96.580	96.537	5.000	96.652	96.580	96.537	5.500	95.418	95.341	95.294
5.125	97.192	97.120	97.077	5.125	97.192	97.120	97.077	5.625	95.810	95.733	95.686
5.250	97.897	97.840	97.783	5.250	97.594	97.462	97.436	5.750	96.981	96.911	96.841
5.375	98.051	97.994	97.937	5.375	98.041	97.941	97.884	5.875	97.379	97.283	97.221
5.500	98.581	98.494	98.437	5.500	98.581	98.494	98.437	6.000	97.991	97.868	97.817
5.625	99.098	99.012	98.955	5.625	99.098	99.012	98.955	6.125	98.356	98.233	98.182
5.750	98.860	98.720	98.678	5.750	98.860	98.720	98.678	6.250	98.794	98.621	98.553
5.875	99.255	99.115	99.073	5.875	99.255	99.115	99.073	6.375	99.476	99.303	99.235
6.000	99.732	99.645	99.588	6.000	99.732	99.645	99.588	6.500	100.053	99.880	99.813
6.125	100.229	100.142	100.085	6.125	100.229	100.142	100.085	6.625	100.435	100.262	100.194

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	91.601	91.562	91.523	5.000	91.601	91.562	91.523	5.500	94.424	94.362	94.299
5.125	92.201	92.162	92.123	5.125	92.201	92.162	92.123	5.625	94.906	94.843	94.781
5.250	94.328	94.281	94.234	5.250	94.328	94.281	94.234	5.750	95.732	95.654	95.576
5.375	94.714	94.637	94.590	5.375	94.714	94.637	94.590	5.875	96.037	95.959	95.881
5.500	95.418	95.341	95.294	5.500	95.418	95.341	95.294	6.000	96.263	96.185	96.106
5.625	95.810	95.733	95.686	5.625	95.810	95.733	95.686	6.125	96.537	96.459	96.381
5.750	96.981	96.911	96.841	5.750	96.981	96.911	96.841	6.250	97.024	96.954	96.883
5.875	97.379	97.283	97.221	5.875	97.379	97.257	97.206	6.375	97.117	97.046	96.976
6.000	97.991	97.868	97.817	6.000	97.991	97.868	97.817	6.500	97.563	97.493	97.423
6.125	98.356	98.233	98.182	6.125	98.356	98.233	98.182	6.625	97.826	97.755	97.685
6.250	98.794	98.621	98.553	6.250	98.794	98.621	98.553				
6.375	99.476	99.303	99.235	6.375	99.476	99.303	99.235				
6.500	100.053	99.880	99.813	6.500	100.053	99.880	99.813				
6.625	100.435	100.262	100.194	6.625	100.435	100.262	100.194				

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: 9/18/2026 8:20 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	97.389	97.182	96.882	6.375	94.889	94.682	94.382	6.625	96.570	96.363	96.063
6.500	97.990	97.783	97.483	6.500	95.490	95.283	94.983	6.750	97.141	96.934	96.634
6.625	98.570	98.363	98.063	6.625	96.070	95.863	95.563	6.875	96.771	96.534	96.234
6.750	99.141	98.934	98.634	6.750	96.641	96.434	96.134	7.000	97.332	97.095	96.795
6.875	98.771	98.534	98.234	6.875	96.271	96.034	95.734	7.125	97.872	97.635	97.335
7.000	99.332	99.095	98.795	7.000	96.832	96.595	96.295	7.250	98.403	98.166	97.866
7.125	99.872	99.635	99.335	7.125	97.372	97.135	96.835	7.375	98.611	98.345	98.045
7.250	100.403	100.166	99.866	7.250	97.903	97.666	97.366	7.500	99.132	98.866	98.566
7.375	100.611	100.345	100.045	7.375	98.111	97.845	97.545	7.625	99.642	99.376	99.076
7.500	101.132	100.866	100.566	7.500	98.632	98.366	98.066	7.750	100.133	99.867	99.567
7.625	101.642	101.376	101.076	7.625	99.142	98.876	98.576	7.875	98.402	98.122	97.822
7.750	102.133	101.867	101.567	7.750	99.633	99.367	99.067	8.000	98.893	98.613	98.313
7.875	100.402	100.122	99.822	7.875	97.902	97.622	97.322	8.125	99.363	99.083	98.783
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	94.266	94.059	93.759	6.375	96.639	96.432	96.132	6.625	95.820	95.613	95.313
6.875	93.896	93.659	93.359	6.500	97.240	97.033	96.733	6.750	96.391	96.184	95.884
7.000	94.457	94.220	93.920	6.625	97.820	97.613	97.313	6.875	96.021	95.784	95.484
7.125	94.997	94.760	94.460	6.750	98.391	98.184	97.884	7.000	96.582	96.345	96.045
7.250	95.528	95.291	94.991	6.875	98.021	97.784	97.484	7.125	97.122	96.885	96.585
7.375	95.736	95.470	95.170	7.000	98.582	98.345	98.045	7.250	97.653	97.416	97.116
7.500	96.257	95.991	95.691	7.125	99.122	98.885	98.585	7.375	97.861	97.595	97.295
7.625	96.767	96.501	96.201	7.250	99.653	99.416	99.116	7.500	98.382	98.116	97.816
7.750	97.258	96.992	96.692	7.375	99.861	99.595	99.295	7.625	98.892	98.626	98.326
7.875	95.527	95.247	94.947	7.500	100.382	100.116	99.816	7.750	99.383	99.117	98.817
8.000	96.018	95.738	95.438	7.625	100.892	100.626	100.326	7.875	97.652	97.372	97.072
8.125	96.488	96.208	95.908	7.750	101.383	101.117	100.817	8.000	98.143	97.863	97.563
8.250	96.939	96.659	96.359	7.875	99.652	99.372	99.072	8.125	98.613	98.333	98.033

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.