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: 11/3/26 8:32 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
0.125 / 5-days, 0.250 / 7-days, 0.375 / 10-days, or 0.500 / 15-days

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

BROKERS FIRST FUNDING

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

Conventional Fixed Rate Sheet

Effective: 11/3/2026 8:32 PST

Conventional 30 Yr Fixed

Rate	15	30	45
6.375	98.234	98.151	98.096
6.500	98.884	98.808	98.748
6.625	99.347	99.264	99.198
6.750	99.775	99.681	99.611
6.875	100.294	100.208	100.132
7.000	100.767	100.687	100.606
7.125	101.206	101.078	100.998
7.250	101.455	101.373	101.282
7.375	101.904	101.830	101.734
7.500	102.393	102.326	102.224
7.625	102.696	102.635	102.528
7.750	103.193	103.077	102.964
7.875	103.539	103.429	103.312
8.000	103.886	103.784	103.662
8.125	104.145	104.030	103.902

Conventional 25 Yr Fixed

Rate	15	30	45
6.375	98.364	98.281	98.226
6.500	99.014	98.938	98.878
6.625	99.463	99.394	99.328
6.750	99.905	99.811	99.741
6.875	100.424	100.338	100.262
7.000	100.897	100.817	100.736
7.125	101.274	101.201	101.115
7.250	101.585	101.503	101.412
7.375	102.034	101.960	101.864
7.500	102.523	102.456	102.354
7.625	102.826	102.765	102.658
7.750	103.323	103.207	103.094
7.875	103.669	103.559	103.442
8.000	104.016	103.914	103.792
8.125	104.255	104.160	104.032

Conventional 20 Yr Fixed

Rate	15	30	45
6.375	99.486	99.382	99.295
6.500	99.935	99.827	99.730
6.625	100.300	100.192	100.094
6.750	100.321	100.224	100.127
6.875	100.735	100.637	100.538
7.000	101.131	101.033	100.932
7.125	101.513	101.414	101.314
7.250	101.561	101.479	101.388
7.375	101.899	101.825	101.728
7.500	102.399	102.332	102.230
7.625	102.641	102.581	102.474
7.750	102.923	102.805	102.675
7.875	103.217	103.095	102.963
8.000	103.585	103.483	103.360
8.125	103.990	103.894	103.767

Conventional 15 Yr Fixed

Rate	15	30	45
6.375	100.500	100.446	100.347
6.500	100.827	100.767	100.675
6.625	101.086	100.976	100.909
6.750	101.298	101.227	101.150
6.875	101.658	101.583	101.512
7.000	101.931	101.848	101.784
7.125	101.791	101.682	101.579
7.250	101.628	101.536	101.447
7.375	101.868	101.776	101.687
7.500	102.092	102.000	101.911
7.625	102.316	102.224	102.136

Conventional 10 Yr Fixed

Rate	15	30	45
6.375	100.361	100.306	100.207
6.500	100.628	100.568	100.476
6.625	100.754	100.689	100.604
6.750	101.127	101.056	100.978
6.875	101.530	101.454	101.383
7.000	101.773	101.692	101.628
7.125	101.289	101.252	101.214
7.250	98.539	98.450	98.377
7.375	98.714	98.625	98.552
7.500	98.874	98.785	98.712
7.625	99.007	98.918	98.845

Conventional 30 Yr Fixed HB

Rate	15	30	45
6.375	98.273	98.165	98.114
6.500	98.707	98.609	98.549
6.625	99.187	99.118	99.053
6.750	99.810	99.717	99.646
6.875	100.313	100.227	100.151
7.000	100.618	100.539	100.458
7.125	100.967	100.894	100.808
7.250	101.437	101.355	101.264
7.375	101.933	101.859	101.763
7.500	102.379	102.312	102.210
7.625	102.597	102.537	102.430
7.750	102.499	102.371	102.231
7.875	102.811	102.688	102.555
8.000	103.123	102.996	102.859
8.125	103.370	103.243	103.108

Conventional 20 Yr Fixed HB			
Rate	15	30	45
6.375	98.236	98.153	98.098
6.500	98.778	98.701	98.641
6.625	99.274	99.205	99.140
6.750	99.910	99.817	99.746
6.875	100.412	100.326	100.250
7.000	100.823	100.744	100.663
7.125	101.151	101.078	100.992
7.250	101.548	101.466	101.375
7.375	102.026	101.952	101.855
7.500	102.438	102.371	102.269
7.625	102.743	102.683	102.576
7.750	100.904	100.759	100.691
7.875	101.181	101.036	100.968
8.000	101.425	101.281	101.213
8.125	101.653	101.508	101.441

Conventional 15 Yr Fixed HB			
Rate	15	30	45
6.375	98.393	98.312	98.201
6.500	98.782	98.701	98.590
6.625	99.134	99.052	98.942
6.750	99.422	99.340	99.230
6.875	99.687	99.605	99.495
7.000	99.958	99.877	99.766
7.125	99.478	99.352	99.258
7.250	99.272	99.163	99.059
7.375	99.469	99.360	99.255
7.500	99.641	99.532	99.428
7.625	99.798	99.689	99.584

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

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

BROKERS FIRST FUNDING

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

Conventional NOO Fixed Rate Sheet

Effective: 11/3/2026 8:32 PST

Conforming Balance 30 Yr Fixed				Conforming High Balance 30 YR Fixed			
Rate	15	30	45	Rate	15	30	45
5.000	91.408	91.258	91.108	5.000	91.283	91.133	90.983
5.125	92.118	91.968	91.818	5.125	91.993	91.843	91.693
5.250	92.819	92.669	92.519	5.250	92.694	92.544	92.394
5.375	93.510	93.360	93.210	5.375	93.385	93.235	93.085
5.500	94.191	94.041	93.891	5.500	94.066	93.916	93.766
5.625	94.859	94.709	94.559	5.625	94.734	94.584	94.434
5.750	95.513	95.363	95.213	5.750	95.388	95.238	95.088
5.875	96.154	96.004	95.854	5.875	96.029	95.879	95.729
6.000	96.782	96.632	96.482	6.000	96.657	96.507	96.357
6.125	97.397	97.247	97.097	6.125	97.272	97.122	96.972
6.250	98.000	97.850	97.700	6.250	97.875	97.725	97.575
6.375	98.591	98.441	98.291	6.375	98.466	98.316	98.166
6.500	99.170	99.020	98.870	6.500	99.024	98.874	98.724
6.625	99.734	99.584	99.434	6.625	99.517	99.367	99.217
6.750	100.283	100.133	99.983	6.750	99.997	99.847	99.697
6.875	100.816	100.666	100.516	6.875	100.464	100.314	100.164
7.000	101.335	101.185	101.035	7.000	100.918	100.768	100.618
7.125	101.836	101.686	101.536	7.125	101.356	101.206	101.056
7.250	102.319	102.169	102.019	7.250	101.779	101.629	101.479

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

BROKERS FIRST FUNDING

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

Conventional ARM Rate Sheet

Effective: 11/3/2026 8:32 PST

Conventional 5/6 ARM			
Rate	15	30	45
6.125	99.515	99.447	99.395
6.250	99.742	99.652	99.637
6.375	99.954	99.859	99.844
6.500	100.147	100.045	100.031
6.625	100.297	100.190	100.177
6.750	100.455	100.342	100.329
6.875	100.619	100.500	100.487
7.000	100.723	100.598	100.584
7.125	100.695	100.563	100.549
7.250	100.693	100.555	100.540
7.375	100.745	100.601	100.585
7.500	100.788	100.637	100.622
7.625	99.127	99.033	98.933
7.750	99.070	98.976	98.875
7.875	98.948	98.854	98.753
8.000	98.847	98.752	98.652

Conventional 7/6 ARM			
Rate	15	30	45
6.125	99.163	99.100	99.040
6.250	99.548	99.456	99.439
6.375	99.901	99.804	99.788
6.500	100.198	100.095	100.080
6.625	100.373	100.266	100.252
6.750	100.577	100.463	100.449
6.875	100.835	100.717	100.704
7.000	101.046	100.921	100.908
7.125	101.150	101.019	101.005
7.250	101.212	101.074	101.060
7.375	101.180	101.035	101.020
7.500	101.164	101.013	100.998
7.625	99.136	99.041	98.941
7.750	99.106	99.012	98.912
7.875	98.625	98.530	98.430
8.000	98.221	98.126	98.026

Conventional 10/6 ARM			
Rate	15	30	45
6.125	98.402	98.307	98.283
6.250	98.927	98.828	98.806
6.375	99.360	99.255	99.234
6.500	99.754	99.645	99.625
6.625	100.070	99.955	99.936
6.750	100.350	100.230	100.212
6.875	100.559	100.434	100.416
7.000	100.726	100.596	100.577
7.125	100.802	100.665	100.646
7.250	100.993	100.849	100.830
7.375	101.426	101.276	101.257
7.500	101.726	101.571	101.552
7.625	98.310	98.216	98.115
7.750	98.293	98.198	98.098
7.875	97.803	97.709	97.608
8.000	97.407	97.313	97.213

Conventional 5/6 ARM HB			
Rate	15	30	45
6.000	99.302	99.239	99.176
6.125	99.525	99.462	99.399
6.250	99.674	99.611	99.548
6.375	99.802	99.739	99.676
6.500	99.968	99.862	99.749
6.625	100.146	100.034	99.904
6.750	100.316	100.200	100.065
6.875	100.039	99.976	99.913
7.000	100.033	99.970	99.907
7.125	99.885	99.753	99.739
7.250	99.886	99.748	99.733
7.375	99.941	99.797	99.781
7.500	99.987	99.836	99.821
7.625	98.906	98.811	98.711
7.750	98.848	98.753	98.653
7.875	98.725	98.630	98.530
8.000	98.623	98.528	98.428

Conventional 7/6 ARM HB			
Rate	15	30	45
6.125	99.032	98.965	98.902
6.250	99.447	99.353	99.234
6.375	99.761	99.661	99.539
6.500	100.220	100.114	99.988
6.625	100.445	100.333	100.203
6.750	100.727	100.610	100.475
6.875	100.343	100.280	100.217
7.000	100.305	100.242	100.179
7.125	99.817	99.686	99.672
7.250	99.880	99.743	99.729
7.375	99.850	99.706	99.691
7.500	99.836	99.687	99.672
7.625	98.914	98.820	98.719
7.750	98.884	98.789	98.689
7.875	98.402	98.307	98.207
8.000	97.996	97.902	97.802

Conventional 10/6 ARM HB			
Rate	15	30	45
6.125	98.149	98.072	98.032
6.250	98.671	98.572	98.550
6.375	98.999	98.906	98.874
6.500	99.412	99.306	99.210
6.625	99.773	99.661	99.531
6.750	100.076	99.959	99.824
6.875	99.635	99.510	99.492
7.000	99.801	99.671	99.652
7.125	99.876	99.740	99.721
7.250	100.068	99.925	99.906
7.375	100.503	100.354	100.335
7.500	100.806	100.651	100.632
7.625	98.089	97.994	97.894
7.750	98.070	97.976	97.875
7.875	97.580	97.486	97.385
8.000	97.183	97.089	96.988

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

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	-2	-2	-2.25	-2.25	-3.25
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125
DTI > 40%	0	0	0	0	0

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

BROKERS FIRST FUNDING

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

Home Ready Rate Sheet

Effective: 11/3/2026 8:32 PST

Home Ready 30 Yr Fixed

Rate	15	30	45
7.125	101.130	101.002	100.922
7.250	101.255	101.115	101.056
7.375	101.693	101.572	101.523
7.500	102.140	102.020	101.971
7.625	102.470	102.350	102.300
7.750	102.801	102.656	102.590
7.875	103.190	103.025	102.967
8.000	103.619	103.454	103.347
8.125	103.967	103.802	103.695

Home Ready 20 Yr Fixed

Rate	15	30	45
7.125	101.178	101.050	100.970
7.250	101.289	101.161	101.081
7.375	101.701	101.573	101.493
7.500	102.004	101.876	101.796
7.625	101.092	100.994	100.907

Home Ready 15 Yr Fixed

Rate	15	30	45
6.625	99.745	99.655	99.575
6.750	100.150	100.047	99.967
6.875	100.433	100.330	100.249

Home Ready 10 Yr Fixed

Rate	15	30	45
7.125	98.628	98.525	98.444
7.250	98.689	98.600	98.527
7.375	98.864	98.775	98.702
7.500	99.024	98.935	98.862
7.625	99.157	99.068	98.995

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

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

Additional Miscellaneous LLPA Adjusters

Escrow Waiver	-0.25
Temporary Buydowns	-0.25
Lock Extension per Day	-0.025

BROKERS FIRST FUNDING

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

Home Possible Rate Sheet

Effective: 11/3/2026 8:32 PST

Home Possible 30 Yr Fixed

Rate	15	30	45
6.750	99.921	99.828	99.757
6.875	100.446	100.360	100.284
7.000	101.007	100.928	100.847
7.125	101.371	101.298	101.212
7.250	101.541	101.460	101.369
7.375	102.107	102.032	101.936
7.500	102.489	102.422	102.320
7.625	102.986	102.926	102.819
7.750	103.289	103.173	103.061
7.875	103.676	103.567	103.450
8.000	104.115	104.012	103.890
8.125	104.494	104.399	104.271

Home Possible 20 Yr Fixed

Rate	15	30	45
6.500	100.021	99.941	99.872
6.625	100.391	100.311	100.242
6.750	100.464	100.380	100.293
6.875	100.881	100.797	100.709
7.000	101.295	101.211	101.124
7.125	101.674	101.589	101.502
7.250	101.541	101.460	101.369
7.375	102.107	102.032	101.936
7.500	102.489	102.422	102.320
7.625	102.986	102.926	102.819
7.750	103.289	103.173	103.061
7.875	103.676	103.567	103.450
8.000	104.115	104.012	103.890
8.125	104.494	104.399	104.271

Home Possible 15 Yr Fixed

Rate	15	30	45
6.000	99.426	99.334	99.244
6.125	99.793	99.701	99.611
6.250	100.240	100.190	100.085
6.375	100.677	100.623	100.524
6.500	100.987	100.927	100.835
6.625	101.177	101.112	101.027
6.750	101.421	101.351	101.273
6.875	101.789	101.713	101.642
7.000	102.106	102.025	101.961
7.125	101.941	101.832	101.729
7.250	101.778	101.686	101.597
7.375	102.018	101.926	101.837
7.500	102.242	102.150	102.061
7.625	102.466	102.374	102.286

Home Possible 10 Yr Fixed

Rate	15	30	45
6.000	99.639	99.506	99.455
6.125	99.305	99.195	99.128
6.250	99.732	99.622	99.555
6.375	100.115	100.005	99.938
6.500	100.425	100.315	100.248
6.625	100.695	100.584	100.517
6.750	100.896	100.814	100.728
6.875	101.255	101.142	101.062
7.000	101.539	101.427	101.346
7.125	100.726	100.639	100.594
7.250	100.990	100.902	100.857
7.375	101.225	101.135	101.090
7.500	101.453	101.366	101.321

Home Possible Adjustments

Cumulative LLPA Caps	
Home Possible	0

Purchase LTV / FICO Adjusters: All Products w/Terms > 15 years only

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

Additional Purchase LLPA Adjusters

	≤ 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

Additional Miscellaneous LLPA Adjusters	
Escrow Waiver	-0.25
Temporary Buydowns	-0.25
Lock Extension per Day	-0.025

BROKERS FIRST FUNDING

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

RefiNow Rate Sheet

Effective: 11/3/2026 8:32 PST

RefiNow 30 Yr Fixed			
Rate	15	30	45
6.500	99.174	99.098	99.038
6.625	99.623	99.554	99.488
6.750	100.065	99.971	99.901
6.875	100.584	100.498	100.422
7.000	101.057	100.977	100.896
7.125	101.434	101.361	101.275
7.250	101.745	101.663	101.572
7.375	102.194	102.120	102.024
7.500	102.683	102.616	102.514
7.625	102.986	102.925	102.818
7.750	103.483	103.367	103.254
7.875	103.829	103.719	103.602
8.000	104.176	104.074	103.952
8.125	104.415	104.320	104.192

RefiNow Adjustments

Cumulative LLPA Cap	
FTHB with AMI at or below 100% or 120% in designated High Cos	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

BROKERS FIRST FUNDING

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

FHA Fixed Rate Sheet

Effective: 11/3/2026 8:32 PST

FHA 30 Yr Fixed			
Rate	15	30	45
6.000	99.079	98.982	98.915
6.125	99.378	99.281	99.214
6.250	99.888	99.779	99.678
6.375	100.425	100.356	100.226
6.500	100.930	100.816	100.736
6.625	101.247	101.182	101.066
6.750	101.559	101.489	101.380
6.875	101.860	101.784	101.579
7.000	102.346	102.183	102.062
7.125	102.528	102.365	102.245
7.250	102.872	102.781	102.597
7.375	102.587	102.407	102.273
7.500	103.070	102.891	102.807
7.625	103.302	103.195	103.166
7.750	103.734	103.622	103.599
7.875	103.109	102.908	102.779
8.000	103.168	102.967	102.837

FHA 25 Yr Fixed			
Rate	15	30	45
6.000	99.079	98.982	98.915
6.125	99.378	99.281	99.214
6.250	99.888	99.779	99.678
6.375	100.425	100.356	100.226
6.500	100.930	100.816	100.736
6.625	101.247	101.182	101.066
6.750	101.559	101.489	101.380
6.875	101.860	101.784	101.579
7.000	102.346	102.183	102.062
7.125	102.528	102.365	102.245
7.250	102.872	102.781	102.597
7.375	102.587	102.407	102.273
7.500	103.070	102.891	102.807
7.625	103.302	103.195	103.166
7.750	103.734	103.622	103.599
7.875	103.109	102.908	102.779
8.000	103.168	102.967	102.837

FHA 20 Yr Fixed			
Rate	15	30	45
6.000	98.879	98.804	98.733
6.125	99.111	99.035	98.964
6.250	99.838	99.729	99.628
6.375	100.375	100.266	100.166
6.500	100.788	100.679	100.578
6.625	101.037	100.971	100.855
6.750	101.357	101.286	101.177
6.875	101.686	101.569	101.376
7.000	102.068	101.945	101.793
7.125	102.292	102.125	101.983
7.250	102.667	102.575	102.392
7.375	102.403	102.307	102.264
7.500	102.814	102.712	102.676
7.625	103.204	103.097	103.068
7.750	103.341	103.228	103.206
7.875	103.059	102.858	102.729
8.000	103.118	102.917	102.787

FHA 15 Yr Fixed			
Rate	15	30	45
5.250	98.608	98.541	98.474
5.375	98.731	98.664	98.597
5.500	99.049	98.982	98.915
5.625	99.261	99.167	99.114
5.750	99.643	99.559	99.487
5.875	99.788	99.714	99.523
6.000	100.304	100.229	100.038
6.125	100.465	100.355	100.288
6.250	100.455	100.372	100.299
6.375	100.336	100.183	100.030
6.500	100.746	100.593	100.440
6.625	101.150	100.997	100.843
6.750	100.669	100.588	100.508
6.875	101.108	101.028	100.948
7.000	101.539	101.458	101.378

FHA 10 Yr Fixed			
Rate	15	30	45
5.250	98.608	98.541	98.474
5.375	98.731	98.664	98.597
5.500	99.049	98.982	98.915
5.625	99.261	99.167	99.114
5.750	99.643	99.559	99.487
5.875	99.788	99.714	99.523
6.000	100.304	100.229	100.038
6.125	100.465	100.355	100.288
6.250	100.455	100.372	100.299
6.375	100.140	100.042	99.963
6.500	100.596	100.498	100.419
6.625	100.758	100.738	100.698
6.750	100.669	100.588	100.508
6.875	101.108	101.028	100.948
7.000	101.539	101.458	101.378

FHA 30 Yr Fixed HB			
Rate	15	30	45
6.000	98.150	98.110	98.110
6.125	98.553	98.508	98.508
6.250	99.189	99.139	99.034
6.375	99.762	99.677	99.578
6.500	100.158	100.098	100.006
6.625	100.691	100.625	100.540
6.750	101.055	100.984	100.906
6.875	101.061	100.916	100.760
7.000	101.641	101.518	101.362
7.125	101.778	101.692	101.150
7.250	102.076	101.985	101.450
7.375	101.698	101.497	101.367
7.500	102.066	101.865	101.736
7.625	102.354	102.153	102.024
7.750	101.241	101.128	101.106
7.875	99.925	99.807	99.792
8.000	100.315	100.192	100.184
8.125	100.690	100.562	100.560
8.250	98.360	98.227	98.227

FHA 25 Yr Fixed HB			
Rate	15	30	45
6.000	98.150	98.110	98.110
6.125	98.553	98.508	98.508
6.250	99.189	99.139	99.034
6.375	99.762	99.677	99.578
6.500	100.158	100.098	100.006
6.625	100.691	100.625	100.540
6.750	101.055	100.984	100.906
6.875	101.061	100.916	100.760
7.000	101.641	101.518	101.362
7.125	101.778	101.692	101.150
7.250	102.076	101.985	101.450
7.375	101.698	101.497	101.367
7.500	102.066	101.865	101.736
7.625	102.354	102.153	102.024

FHA 20 Yr Fixed HB			
Rate	15	30	45
6.000	98.324	98.284	98.284
6.125	98.704	98.659	98.659
6.250	99.392	99.342	99.236
6.375	99.926	99.871	99.772
6.500	100.318	100.258	100.166
6.625	100.865	100.799	100.714
6.750	101.238	101.168	101.090
6.875	101.333	101.257	100.760
7.000	101.712	101.631	101.362
7.125	102.124	102.037	101.496
7.250	102.393	102.301	101.766
7.375	101.698	101.497	101.367
7.500	102.066	101.865	101.736
7.625	102.354	102.153	102.024

FHA 15 Yr Fixed HB			
Rate	15	30	45
6.250	96.946	96.854	96.762
6.375	97.023	96.931	96.839
6.500	97.452	97.360	97.268
6.625	97.697	97.604	97.512
6.750	98.927	98.846	98.766
6.875	99.366	99.286	99.206
7.000	99.797	99.716	99.636

FHA 30 Yr Fixed Streamline			
Rate	15	30	45
6.000	98.879	98.804	98.733
6.125	99.166	99.121	98.993
6.250	99.838	99.729	99.628
6.375	100.395	100.340	100.210
6.500	100.788	100.727	100.604
6.625	101.185	101.119	101.003
6.750	101.294	101.207	101.098
6.875	101.811	101.735	101.530
7.000	102.211	102.130	101.932
7.125	102.642	102.555	102.365
7.250	102.989	102.897	102.713
7.375	102.549	102.452	102.409
7.500	103.010	102.908	102.872
7.625	103.411	103.304	103.274
7.750	103.625	103.513	103.490

FHA 25 Yr Fixed Streamline			
Rate	15	30	45
6.000	98.879	98.804	98.733
6.125	99.166	99.121	98.993
6.250	99.838	99.729	99.628
6.375	100.395	100.340	100.210
6.500	100.788	100.727	100.604
6.625	101.185	101.119	101.003
6.750	101.294	101.207	101.098
6.875	101.811	101.735	101.530
7.000	102.211	102.130	101.932
7.125	102.642	102.555	102.365
7.250	102.989	102.897	102.713
7.375	102.549	102.452	102.409
7.500	103.010	102.908	102.872
7.625	103.411	103.304	103.274
7.750	103.625	103.513	103.490

FHA 20 Yr Fixed Streamline			
Rate	15	30	45
6.000	98.879	98.804	98.733
6.125	99.111	99.035	98.964
6.250	99.838	99.729	99.628
6.375	100.375	100.266	100.166
6.500	100.788	100.679	100.578
6.625	101.079	101.014	100.898
6.750	101.393	101.323	101.214
6.875	101.697	101.621	101.417
7.000	102.098	101.996	101.823
7.125	102.488	102.402	102.211
7.250	102.757	102.666	102.482
7.375	102.453	102.357	102.314
7.500	102.857	102.755	102.719
7.625	103.254	103.147	103.118
7.750	103.391	103.278	103.256

FHA 15 Yr Fixed Streamline			
Rate	15	30	45
5.500	99.049	98.982	98.915
5.625	99.261	99.167	99.114
5.750	99.643	99.559	99.487
5.875	99.718	99.644	99.453
6.000	100.234	100.159	99.968
6.125	100.465	100.355	100.288
6.250	100.455	100.372	100.299
6.375	100.336	100.183	100.030
6.500	100.746	100.593	100.440
6.625	101.150	100.997	100.843
6.750	100.669	100.588	100.508
6.875	101.108	101.028	100.948
7.000	101.539	101.458	101.378

FHA 10 Yr Fixed Streamline			
Rate	15	30	45
5.250	97.799	97.749	97.665
5.375	98.357	98.306	98.222
5.500	98.907	98.857	98.773
5.625	99.261	99.167	99.114
5.750	99.184	99.110	98.919
5.875	99.718	99.644	99.453
6.000	100.234	100.159	99.968
6.125	100.465	100.355	100.288
6.250	99.587	99.490	99.410
6.375	100.070	99.972	99.893
6.500	100.526	100.428	100.349
6.625	100.754	100.671	100.590
6.750	100.669	100.588	100.508

FHA 30 Yr Fixed Streamline HB			
Rate	15	30	45
6.000	98.412	98.302	98.192
6.125	98.924	98.814	98.705
6.250	99.420	99.310	99.201
6.375	99.849	99.724	99.610
6.500	100.340	100.215	100.090
6.625	100.820	100.695	100.583
6.750	101.278	101.152	101.027
6.875	101.453	101.281	101.109
7.000	101.911	101.738	101.566
7.125	102.322	102.150	101.978
7.250	102.753	102.581	102.409
7.375	102.166	101.978	101.790
7.500	102.575	102.387	102.200

FHA 25 Yr Fixed Streamline HB			
Rate	15	30	45
6.000	98.412	98.302	98.192
6.125	98.924	98.814	98.705
6.250	99.420	99.310	99.201
6.375	99.849	99.724	99.610
6.500	100.340	100.215	100.090
6.625	100.820	100.695	100.583
6.750	101.278	101.152	101.027
6.875	101.453	101.281	101.109
7.000	101.911	101.738	101.566
7.125	102.322	102.150	101.978
7.250	102.753	102.581	102.409
7.375	102.166	101.978	101.790
7.500	102.575	102.387	102.200

FHA 20 Yr Fixed Streamline HB			
Rate	15	30	45
6.000	98.150	98.110	98.110
6.125	98.553	98.508	98.508
6.250	99.189	99.139	99.034
6.375	99.762	99.677	99.578
6.500	100.158	100.098	100.006
6.625	100.691	100.625	100.540
6.750	101.055	100.984	100.906
6.875	101.061	100.916	100.760
7.000	101.641	101.518	101.362
7.125	101.778	101.692	101.150
7.250	102.076	101.985	101.450
7.375	101.698	101.497	101.367
7.500	102.066	101.865	101.736

FHA 15 Yr Fixed Streamline HB			
Rate	15	30	45
6.000	96.782	96.700	96.627
6.125	97.216	97.135	97.061
6.250	96.499	96.416	96.336
6.375	96.925	96.842	96.761
6.500	97.324	97.241	97.161
6.625	97.704	97.621	97.540
6.750	88.927	88.846	88.766
6.875	89.366	89.286	89.206
7.000	89.797	89.716	89.636

FHA 5/1 ARM				FHA 5/1 ARM HB			
Rate	15	30	45	Rate	15	30	45
4.750	96.698	96.631	96.566	4.750	96.698	96.631	96.566
4.875	97.135	97.068	97.004	4.875	97.135	97.068	97.004
5.000	97.467	97.400	97.335	5.000	97.467	97.400	97.335
5.125	97.667	97.600	97.535	5.125	97.667	97.600	97.535
5.250	98.624	98.557	98.492	5.250	98.624	98.557	98.492
5.375	98.936	98.869	98.805	5.375	98.936	98.869	98.805
5.500	99.242	99.175	99.111	5.500	99.242	99.175	99.111
5.625	99.417	99.350	99.286	5.625	99.417	99.350	99.286
5.750	100.100	100.033	99.969	5.750	100.100	100.033	99.969
5.875	100.444	100.377	100.312	5.875	100.444	100.377	100.312
6.000	100.819	100.752	100.687	6.000	100.819	100.752	100.687
6.125	100.875	100.808	100.744	6.125	100.875	100.808	100.744

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

BROKERS FIRST FUNDING

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	93.062	92.981	92.928	5	93.062	92.981	92.928
5.125	93.643	93.563	93.509	5.125	93.643	93.563	93.509
5.250	94.954	94.849	94.761	5.25	94.954	94.849	94.761
5.375	95.821	95.707	95.627	5.375	95.821	95.707	95.627
5.500	96.520	96.407	96.326	5.5	96.52	96.407	96.326
5.625	97.056	96.942	96.862	5.625	97.056	96.942	96.862
5.750	98.070	98.136	98.060	5.75	98.0702	98.1355	98.0602
5.875	98.409	98.474	98.399	5.875	98.409	98.4742	98.3989
6.000	98.978	99.043	98.968	6	98.9777	99.043	98.9677
6.125	99.378	99.414	99.339	6.125	99.378	99.4142	99.3389
6.250	100.095	100.190	100.081	6.25	100.0954	100.1897	100.0809
6.375	100.606	100.477	100.368	6.375	100.4	100.4765	100.3677
6.500	101.267	101.054	100.974	6.5	100.9572	101.0515	100.9427
6.625	101.345	101.439	101.330	6.625	101.3447	101.439	101.3302

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

BROKERS FIRST FUNDING

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

VA Fixed Rate Sheet

Effective: 11/3/2026 8:32 PST

VA 30 Yr Fixed

Rate	15	30	45
5.875	98.204	98.129	98.058
6.000	98.729	98.632	98.565
6.125	99.028	98.931	98.864
6.250	99.557	99.448	99.347
6.375	100.094	99.985	99.884
6.500	100.583	100.469	100.389
6.625	100.838	100.724	100.644
6.750	101.136	100.969	100.826
6.875	101.467	101.300	101.175
7.000	101.999	101.836	101.715
7.125	102.181	102.018	101.898
7.250	101.973	101.772	101.642
7.375	102.237	102.057	101.923
7.500	102.720	102.541	102.407
7.625	102.803	102.623	102.489
7.750	102.729	102.528	102.399
7.875	102.809	102.608	102.479
8.000	102.868	102.667	102.537
8.125	102.959	102.758	102.628

VA 25 Yr Fixed

Rate	15	30	45
5.875	98.204	98.129	98.058
6.000	98.729	98.632	98.565
6.125	99.028	98.931	98.864
6.250	99.557	99.448	99.347
6.375	100.094	99.985	99.884
6.500	100.583	100.469	100.389
6.625	100.838	100.724	100.644
6.750	101.136	100.969	100.826
6.875	101.467	101.300	101.175
7.000	101.999	101.836	101.715
7.125	102.181	102.018	101.898
7.250	101.973	101.772	101.642
7.375	102.237	102.057	101.923
7.500	102.720	102.541	102.407
7.625	102.803	102.623	102.489
7.750	102.729	102.528	102.399
7.875	102.809	102.608	102.479
8.000	102.868	102.667	102.537
8.125	102.959	102.758	102.628

VA 20 Yr Fixed

Rate	15	30	45
5.875	98.204	98.129	98.058
6.000	98.729	98.632	98.565
6.125	99.028	98.931	98.864
6.250	99.557	99.448	99.347
6.375	100.094	99.985	99.884
6.500	100.580	100.466	100.386
6.625	100.835	100.721	100.641
6.750	101.136	100.969	100.826
6.875	101.467	101.300	101.172
7.000	101.996	101.833	101.712
7.125	101.917	101.750	101.608
7.250	101.973	101.772	101.642
7.375	102.010	101.876	101.680
7.500	102.531	102.434	102.178
7.625	102.427	102.214	102.124
7.750	102.729	102.528	102.399
7.875	102.809	102.608	102.479
8.000	102.868	102.667	102.537
8.125	102.959	102.758	102.628

VA 15 Yr Fixed

Rate	15	30	45
5.125	97.425	97.347	97.307
5.250	98.483	98.416	98.349
5.375	98.637	98.570	98.503
5.500	98.919	98.868	98.784
5.625	99.261	99.167	99.114
5.750	99.376	99.302	99.205
5.875	99.773	99.699	99.508
6.000	100.139	100.065	99.874
6.125	100.465	100.355	100.288
6.250	100.174	100.090	100.018
6.375	100.054	99.956	99.876
6.500	100.498	100.385	100.304
6.625	100.754	100.671	100.590

VA 10 Yr Fixed

Rate	15	30	45
5.125	97.425	97.347	97.307
5.250	98.039	97.988	97.904
5.375	98.489	98.438	98.354
5.500	98.919	98.868	98.784
5.625	99.261	99.167	99.114
5.750	99.376	99.302	99.111
5.875	99.773	99.699	99.508
6.000	100.139	100.065	99.874
6.125	100.465	100.355	100.288
6.250	99.725	99.627	99.547
6.375	100.054	99.956	99.876
6.500	100.355	100.258	100.178
6.625	99.754	99.656	99.577

VA 30 Yr Fixed HB

Rate	15	30	45
5.750	96.654	96.579	96.508
5.875	97.261	97.185	97.068
6.000	97.887	97.811	97.694
6.125	97.716	97.619	97.552
6.250	98.869	98.761	98.703
6.375	99.480	99.371	99.271
6.500	99.928	99.828	99.717
6.625	100.054	99.940	99.860
6.750	100.378	100.255	100.099
6.875	100.937	100.814	100.658
7.000	101.475	101.352	101.196
7.125	101.147	100.984	100.863
7.250	101.348	101.147	101.017
7.375	101.385	101.184	101.055
7.500	101.504	101.303	101.173
7.625	101.729	101.528	101.399

VA 25 Yr Fixed HB			
Rate	15	30	45
5.875	97.261	97.185	97.068
6.000	97.887	97.811	97.694
6.125	97.716	97.619	97.552
6.250	98.869	98.761	98.703
6.375	99.480	99.371	99.271
6.500	99.928	99.828	99.717
6.625	100.054	99.940	99.860
6.750	100.378	100.255	100.099
6.875	100.937	100.814	100.658
7.000	101.475	101.352	101.196
7.125	101.147	100.984	100.863
7.250	101.348	101.147	101.017
7.375	101.385	101.184	101.055
7.500	101.504	101.303	101.173

VA 20 Yr Fixed HB			
Rate	15	30	45
5.875	97.261	97.185	97.068
6.000	97.887	97.811	97.694
6.125	97.661	97.585	97.514
6.250	98.874	98.766	98.708
6.375	99.480	99.371	99.271
6.500	99.928	99.828	99.717
6.625	100.181	100.073	100.017
6.750	100.378	100.255	100.099
6.875	100.937	100.814	100.658
7.000	101.475	101.352	101.196
7.125	101.045	100.922	100.766
7.250	101.348	101.147	101.017
7.375	101.385	101.184	101.055
7.500	101.504	101.303	101.173

VA 15 Yr Fixed HB			
Rate	15	30	45
5.875	96.184	96.101	96.017
6.000	96.399	96.316	96.232
6.125	96.653	96.569	96.485
6.250	96.946	96.854	96.762
6.375	97.023	96.931	96.839
6.500	97.452	97.360	97.268
6.625	97.697	97.604	97.512

VA 30 Yr Fixed IRRRL			
Rate	15	30	45
5.625	96.706	96.592	96.512
5.750	97.717	97.641	97.571
5.875	98.204	98.129	98.058
6.000	98.729	98.632	98.565
6.125	99.028	98.931	98.864
6.250	99.557	99.448	99.347
6.375	100.094	99.985	99.884
6.500	100.583	100.469	100.389
6.625	100.838	100.724	100.644
6.750	101.136	100.969	100.826
6.875	101.467	101.300	101.175
7.000	101.999	101.836	101.715
7.125	102.181	102.018	101.898
7.250	101.973	101.772	101.642

VA 25 Yr Fixed IRRRL			
Rate	15	30	45
5.625	96.706	96.592	96.512
5.750	97.717	97.641	97.571
5.875	98.204	98.129	98.058
6.000	98.729	98.632	98.565
6.125	99.028	98.931	98.864
6.250	99.557	99.448	99.347
6.375	100.094	99.985	99.884
6.500	100.583	100.469	100.389
6.625	100.838	100.724	100.644
6.750	101.136	100.969	100.826
6.875	101.467	101.300	101.175
7.000	101.999	101.836	101.715
7.125	102.181	102.018	101.898
7.250	101.973	101.772	101.642

VA 20 Yr Fixed IRRRL			
Rate	15	30	45
5.625	96.706	96.592	96.512
5.750	97.717	97.641	97.571
5.875	98.204	98.129	98.058
6.000	98.729	98.632	98.565
6.125	99.028	98.931	98.864
6.250	99.557	99.448	99.347
6.375	100.094	99.985	99.884
6.500	100.580	100.466	100.386
6.625	100.835	100.721	100.641
6.750	101.136	100.969	100.826
6.875	101.467	101.300	101.172
7.000	101.996	101.833	101.712
7.125	101.917	101.750	101.608
7.250	101.973	101.772	101.642

VA 15 Yr Fixed IRRRL			
Rate	15	30	45
5.000	96.885	96.812	96.767
5.125	97.425	97.347	97.307
5.250	98.483	98.416	98.349
5.375	98.637	98.570	98.503
5.500	98.919	98.868	98.784
5.625	99.261	99.167	99.114
5.750	99.376	99.302	99.205
5.875	99.773	99.699	99.508
6.000	100.139	100.065	99.874
6.125	100.465	100.355	100.288
6.250	100.174	100.090	100.018
6.375	100.054	99.956	99.876
6.500	100.498	100.385	100.304
6.625	100.754	100.671	100.590

VA 10 Yr Fixed IRRRL			
Rate	15	30	45
5.000	96.885	96.812	96.767
5.125	97.425	97.347	97.307
5.250	98.039	97.988	97.904
5.375	98.489	98.438	98.354
5.500	98.919	98.868	98.784
5.625	99.261	99.167	99.114
5.750	99.376	99.302	99.111
5.875	99.773	99.699	99.508
6.000	100.139	100.065	99.874
6.125	100.465	100.355	100.288
6.250	99.725	99.627	99.547
6.375	100.054	99.956	99.876
6.500	100.355	100.258	100.178
6.625	99.754	99.656	99.577

VA 30 Yr Fixed HB IRRRL			
Rate	15	30	45
5.750	96.654	96.579	96.508
5.875	97.261	97.185	97.068
6.000	97.887	97.811	97.694
6.125	97.716	97.619	97.552
6.250	98.699	98.600	98.527
6.375	99.480	99.371	99.271
6.500	99.928	99.828	99.717
6.625	100.054	99.940	99.860
6.750	100.378	100.255	100.099
6.875	100.937	100.814	100.658
7.000	101.475	101.352	101.196
7.125	101.147	100.984	100.863
7.250	101.348	101.147	101.017
7.375	101.385	101.184	101.055

VA 25 Yr Fixed HB IRRRL			
Rate	15	30	45
5.750	96.654	96.579	96.508
5.875	97.261	97.185	97.068
6.000	97.887	97.811	97.694
6.125	97.716	97.619	97.552
6.250	98.669	98.560	98.459
6.375	99.480	99.371	99.271
6.500	99.928	99.828	99.717
6.625	100.054	99.940	99.860
6.750	100.378	100.255	100.099
6.875	100.937	100.814	100.658
7.000	101.475	101.352	101.196
7.125	101.147	100.984	100.863
7.250	101.348	101.147	101.017
7.375	101.385	101.184	101.055

VA 20 Yr Fixed HB IRRRL			
Rate	15	30	45
5.750	96.654	96.579	96.508
5.875	97.261	97.185	97.068
6.000	97.887	97.811	97.694
6.125	97.716	97.619	97.552
6.250	98.669	98.560	98.459
6.375	99.480	99.371	99.271
6.500	99.928	99.828	99.717
6.625	100.054	99.940	99.860
6.750	100.378	100.255	100.099
6.875	100.937	100.814	100.658
7.000	101.475	101.352	101.196
7.125	101.045	100.922	100.766
7.250	101.348	101.147	101.017
7.375	101.385	101.184	101.055

VA 15 Yr Fixed HB IRRRL			
Rate	15	30	45
6.000	99.782	99.700	99.627
6.125	100.216	100.135	100.061
6.250	99.499	99.416	99.336
6.375	99.925	99.842	99.761
6.500	100.324	100.241	100.161
6.625	100.704	100.621	100.540

VA 5/1 ARM				VA 5/1 ARM HB			
Rate	15	30	45	Rate	15	30	45
4.750	96.648	96.581	96.516	4.750	96.648	96.581	96.516
4.875	97.085	97.018	96.954	4.875	97.085	97.018	96.954
5.000	97.417	97.350	97.285	5.000	97.417	97.350	97.285
5.125	97.617	97.550	97.485	5.125	97.617	97.550	97.485
5.250	98.574	98.507	98.442	5.250	98.574	98.507	98.442
5.375	98.886	98.819	98.755	5.375	98.886	98.819	98.755
5.500	99.192	99.125	99.061	5.500	99.192	99.125	99.061
5.625	99.367	99.300	99.236	5.625	99.367	99.300	99.236
5.750	100.050	99.983	99.919	5.750	100.050	99.983	99.919
5.875	100.394	100.327	100.262	5.875	100.394	100.327	100.262
6.000	100.769	100.702	100.637	6.000	100.769	100.702	100.637
6.125	100.825	100.758	100.694	6.125	100.825	100.758	100.694

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

BROKERS FIRST FUNDING

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

FHA DPA Fixed Rate Sheet

Effective: 11/3/2026 8:32 PST

BFF_3.5%_DPA_Repayable1			
Rate	15	30	45
6.375	96.906	96.709	96.409
6.500	97.528	97.331	97.031
6.625	98.117	97.920	97.620
6.750	98.667	98.470	98.170
6.875	98.173	97.900	97.600
7.000	98.695	98.422	98.122
7.125	99.164	98.891	98.591
7.250	100.182	99.874	99.574
7.375	100.706	100.398	100.098
7.500	101.198	100.890	100.590
7.625	101.577	101.269	100.969
7.750	101.927	101.619	101.319
7.875	100.277	99.935	99.635

BFF_3.5%_DPA_Forgivable2			
Rate	15	30	45
6.875	95.673	95.400	95.100
7.000	96.195	95.922	95.622
7.125	96.664	96.391	96.091
7.250	97.682	97.374	97.074
7.375	98.206	97.898	97.598
7.500	98.698	98.390	98.090
7.625	99.077	98.769	98.469
7.750	99.427	99.119	98.819
7.875	97.777	97.435	97.135
8.000	98.199	97.857	97.557
8.125	98.548	98.206	97.906
8.250	98.898	98.556	98.256

BFF_3.5%_DPA_HB_Repayable1			
Rate	15	30	45
6.625	96.117	95.920	95.620
6.750	96.667	96.470	96.170
6.875	96.173	95.900	95.600
7.000	96.695	96.422	96.122
7.125	97.164	96.891	96.591
7.250	98.182	97.874	97.574
7.375	98.706	98.398	98.098
7.500	99.198	98.890	98.590
7.625	99.577	99.269	98.969
7.750	99.927	99.619	99.319
7.875	98.277	97.935	97.635
8.000	98.699	98.357	98.057
8.125	99.048	98.706	98.406

BFF_3.5%_DPA_HB_Forgivable2			
Rate	15	30	45
6.750	93.792	93.595	93.295
6.875	93.298	93.025	92.725
7.000	93.820	93.547	93.247
7.125	94.289	94.016	93.716
7.250	95.307	94.999	94.699
7.375	95.831	95.523	95.223
7.500	96.323	96.015	95.715
7.625	96.702	96.394	96.094
7.750	97.052	96.744	96.444
7.875	95.402	95.060	94.760
8.000	95.824	95.482	95.182
8.125	96.173	95.831	95.531
8.250	96.523	96.181	95.881

BFF_5%_DPA_Repayable1			
Rate	15	30	45
6.375	96.156	95.959	95.659
6.500	96.778	96.581	96.281
6.625	97.367	97.170	96.870
6.750	97.917	97.720	97.420
6.875	97.423	97.150	96.850
7.000	97.945	97.672	97.372
7.125	98.414	98.141	97.841
7.250	99.432	99.124	98.824
7.375	99.956	99.648	99.348
7.500	100.448	100.140	99.840
7.625	100.827	100.519	100.219
7.750	101.177	100.869	100.569
7.875	99.527	99.185	98.885

BFF_5%_DPA_HB_Repayable1			
Rate	15	30	45
6.625	95.367	95.170	94.870
6.750	95.917	95.720	95.420
6.875	95.423	95.150	94.850
7.000	95.945	95.672	95.372
7.125	96.414	96.141	95.841
7.250	97.432	97.124	96.824
7.375	97.956	97.648	97.348
7.500	98.448	98.140	97.840
7.625	98.827	98.519	98.219
7.750	99.177	98.869	98.569
7.875	97.527	97.185	96.885
8.000	97.949	97.607	97.307
8.125	98.298	97.956	97.656

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.