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: 11/4/26 8:44 AM

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Eligible States

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

Lender ID

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

Relock Policy

Locks expired or cancelled ≤ 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: 11/4/2026 8:44 PST

Conventional 30 Yr Fixed

Rate	15	30	45
6.375	98.354	98.280	98.213
6.500	98.999	98.926	98.859
6.625	99.507	99.433	99.366
6.750	99.949	99.846	99.759
6.875	100.459	100.356	100.271
7.000	100.971	100.846	100.766
7.125	101.418	101.293	101.212
7.250	101.626	101.529	101.438
7.375	102.044	101.954	101.858
7.500	102.568	102.484	102.383
7.625	102.829	102.752	102.646
7.750	103.200	103.084	102.972
7.875	103.545	103.436	103.319
8.000	103.916	103.813	103.691
8.125	104.201	104.046	103.939

Conventional 25 Yr Fixed

Rate	15	30	45
6.375	98.472	98.389	98.334
6.500	99.121	99.044	98.984
6.625	99.572	99.503	99.438
6.750	100.058	100.015	99.913
6.875	100.579	100.478	100.401
7.000	101.030	100.934	100.854
7.125	101.445	101.357	101.271
7.250	101.756	101.663	101.568
7.375	102.174	102.084	101.988
7.500	102.698	102.614	102.513
7.625	102.959	102.882	102.776
7.750	103.330	103.214	103.102
7.875	103.675	103.566	103.449
8.000	104.046	103.943	103.821
8.125	104.271	104.176	104.048

Conventional 20 Yr Fixed

Rate	15	30	45
6.375	99.616	99.525	99.441
6.500	100.069	99.974	99.880
6.625	100.432	100.336	100.243
6.750	100.540	100.457	100.363
6.875	100.957	100.870	100.775
7.000	101.353	101.268	101.171
7.125	101.735	101.651	101.554
7.250	101.734	101.637	101.546
7.375	102.067	101.976	101.880
7.500	102.570	102.487	102.385
7.625	102.814	102.738	102.631
7.750	103.066	102.945	102.818
7.875	103.361	103.238	103.109
8.000	103.623	103.500	103.378
8.125	104.003	103.908	103.780

Conventional 15 Yr Fixed

Rate	15	30	45
6.375	100.558	100.460	100.405
6.500	100.882	100.790	100.730
6.625	101.116	101.007	100.940
6.750	101.336	101.258	101.188
6.875	101.696	101.625	101.549
7.000	101.970	101.906	101.825
7.125	101.877	101.768	101.667
7.250	101.677	101.585	101.498
7.375	101.922	101.830	101.743
7.500	102.149	102.057	101.970
7.625	102.349	102.257	102.170

Conventional 10 Yr Fixed

Rate	15	30	45
6.375	100.416	100.317	100.262
6.500	100.684	100.592	100.532
6.625	100.783	100.698	100.633
6.750	101.163	101.085	101.015
6.875	101.569	101.498	101.423
7.000	101.813	101.749	101.668
7.125	101.464	101.426	101.359
7.250	98.593	98.506	98.432
7.375	98.776	98.689	98.615
7.500	98.934	98.847	98.773
7.625	99.079	98.992	98.918

Conventional 30 Yr Fixed HB

Rate	15	30	45
6.375	98.444	98.335	98.281
6.500	98.879	98.770	98.717
6.625	99.297	99.228	99.162
6.750	100.021	99.885	99.826
6.875	100.473	100.336	100.278
7.000	100.868	100.731	100.673
7.125	101.235	101.097	101.040
7.250	101.608	101.511	101.419
7.375	102.067	101.977	101.881
7.500	102.501	102.418	102.316
7.625	102.770	102.693	102.587
7.750	102.645	102.513	102.377
7.875	102.960	102.835	102.705
8.000	103.276	103.146	103.012
8.125	103.517	103.388	103.257

Conventional 20 Yr Fixed HB			
Rate	15	30	45
6.375	98.342	98.259	98.204
6.500	98.885	98.808	98.748
6.625	99.384	99.314	99.249
6.750	100.064	99.910	99.840
6.875	100.567	100.420	100.345
7.000	100.975	100.835	100.754
7.125	101.308	101.175	101.089
7.250	101.716	101.619	101.528
7.375	102.192	102.101	102.005
7.500	102.613	102.530	102.428
7.625	102.864	102.788	102.681
7.750	101.050	100.904	100.833
7.875	101.330	101.184	101.113
8.000	101.577	101.431	101.360
8.125	101.808	101.662	101.591

Conventional 15 Yr Fixed HB			
Rate	15	30	45
6.375	98.461	98.380	98.277
6.500	98.830	98.751	98.647
6.625	99.177	99.099	98.995
6.750	99.464	99.386	99.282
6.875	99.729	99.650	99.546
7.000	99.999	99.921	99.817
7.125	99.573	99.447	99.330
7.250	99.319	99.210	99.107
7.375	99.518	99.409	99.306
7.500	99.693	99.584	99.481
7.625	99.847	99.739	99.636

Conventional Fixed Rate Adjustments

Cumulative LLPA Cap	
FTHB with AMI at or below 100% or 120% in designated High Cost Areas	0

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

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

Additional Purchase LLPA Adjusters

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Attached Condo	0	0	-0.125	-0.125	-0.75	-0.75	-0.75	-0.75	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-0.5	-0.5	-0.75	-0.75	-1	-1	-1	-1	-1
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0	0	0	0	0	0	0	0	0

R/T Refinance LTV / FICO Adjusters: All Products w/Terms > 15 years only

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 780	0	0	0	-0.125	-0.5	-0.625	-0.5	-0.375	-0.375
760-779	0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625	-0.625
740-759	0	0	-0.25	-0.75	-1.125	-1.375	-1.125	-1	-1
720-739	0	0	-0.5	-1	-1.625	-1.75	-1.5	-1.25	-1.25
700-719	0	0	-0.625	-1.25	-1.875	-2.125	-1.75	-1.625	-1.625
680-699	0	0	-0.875	-1.625	-2.25	-2.5	-2.125	-1.75	-1.75
660-679	0	-0.125	-1.125	-1.875	-2.5	-3	-2.375	-2.125	-2.125
640-659	0	-0.25	-1.375	-2.125	-2.875	-3.375	-2.875	-2.5	-2.5
620-639	0	-0.375	-1.75	-2.5	-3.5	-3.875	-3.625	-2.5	-2.5

Additional R/T Refinance LLPA Adjusters

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Attached Condo	0	0	-0.125	-0.125	-0.75	-0.75	-0.75	-0.75	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-0.5	-0.5	-0.75	-0.75	-1	-1	-1	-1	-1
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0	0	0	0	0	0	0	0	0

Cash-Out Refinance LTV / FICO Adjusters: All Products

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80
≥ 780	-0.375	-0.375	-0.625	-0.875	-1.375
760-779	-0.375	-0.375	-0.875	-1.25	-1.875
740-759	-0.375	-0.375	-1	-1.625	-2.375
720-739	-0.375	-0.5	-1.375	-2	-2.75
700-719	-0.375	-0.5	-1.625	-2.625	-3.25
680-699	-0.375	-0.625	-2	-2.875	-3.75
660-679	-0.375	-0.875	-2.75	-4	-4.75
640-659	-0.375	-1.375	-3.125	-4.625	-5.125
620-639	-0.375	-1.375	-3.375	-4.875	-5.125

Additional Cash-Out Refinance LLPA Adjusters

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80
Attached Condo	0	0	-0.125	-0.125	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625
High Balance	-1.25	-1.25	-1.5	-1.5	-1.75
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125
DTI > 40%	0	0	0	0	0

Additional Miscellaneous LLPA Adjusters

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

Property State Adjustments

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

BROKERS FIRST FUNDING

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

Conventional NOO Fixed Rate Sheet

Effective: 11/4/2026 8:44 PST

Conforming Balance 30 Yr Fixed				Conforming High Balance 30 YR Fixed			
Rate	15	30	45	Rate	15	30	45
5.000	91.366	91.216	91.066	5.000	91.241	91.091	90.941
5.125	92.076	91.926	91.776	5.125	91.951	91.801	91.651
5.250	92.777	92.627	92.477	5.250	92.652	92.502	92.352
5.375	93.468	93.318	93.168	5.375	93.343	93.193	93.043
5.500	94.149	93.999	93.849	5.500	94.024	93.874	93.724
5.625	94.817	94.667	94.517	5.625	94.692	94.542	94.392
5.750	95.471	95.321	95.171	5.750	95.346	95.196	95.046
5.875	96.112	95.962	95.812	5.875	95.987	95.837	95.687
6.000	96.739	96.589	96.439	6.000	96.614	96.464	96.314
6.125	97.355	97.205	97.055	6.125	97.230	97.080	96.930
6.250	97.958	97.808	97.658	6.250	97.833	97.683	97.533
6.375	98.549	98.399	98.249	6.375	98.424	98.274	98.124
6.500	99.128	98.978	98.828	6.500	98.987	98.837	98.687
6.625	99.691	99.541	99.391	6.625	99.480	99.330	99.180
6.750	100.240	100.090	99.940	6.750	99.960	99.810	99.660
6.875	100.774	100.624	100.474	6.875	100.427	100.277	100.127
7.000	101.293	101.143	100.993	7.000	100.881	100.731	100.581
7.125	101.793	101.643	101.493	7.125	101.319	101.169	101.019
7.250	102.277	102.127	101.977	7.250	101.742	101.592	101.442

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: 11/4/2026 8:44 PST

Conventional 5/6 ARM			
Rate	15	30	45
6.125	99.526	99.444	99.381
6.250	99.720	99.600	99.547
6.375	99.894	99.798	99.783
6.500	100.107	100.006	99.991
6.625	100.268	100.150	100.136
6.750	100.449	100.302	100.288
6.875	100.578	100.459	100.445
7.000	100.681	100.556	100.542
7.125	100.652	100.520	100.506
7.250	100.655	100.517	100.502
7.375	100.721	100.577	100.562
7.500	100.774	100.622	100.607
7.625	99.132	99.036	98.936
7.750	99.084	98.988	98.888
7.875	98.961	98.866	98.766
8.000	98.860	98.765	98.664

Conventional 7/6 ARM			
Rate	15	30	45
6.125	99.168	99.105	99.042
6.250	99.451	99.375	99.340
6.375	99.840	99.742	99.726
6.500	100.159	100.056	100.041
6.625	100.335	100.226	100.211
6.750	100.565	100.423	100.409
6.875	100.795	100.676	100.662
7.000	101.006	100.881	100.867
7.125	101.109	100.977	100.963
7.250	101.174	101.036	101.022
7.375	101.160	101.015	101.000
7.500	101.156	101.005	100.989
7.625	99.147	99.051	98.951
7.750	99.120	99.025	98.924
7.875	98.638	98.543	98.443
8.000	98.234	98.138	98.038

Conventional 10/6 ARM			
Rate	15	30	45
6.125	98.276	98.210	98.157
6.250	98.814	98.714	98.691
6.375	99.285	99.180	99.158
6.500	99.705	99.596	99.574
6.625	100.019	99.905	99.885
6.750	100.300	100.180	100.161
6.875	100.509	100.382	100.363
7.000	100.675	100.544	100.525
7.125	100.751	100.613	100.594
7.250	100.947	100.803	100.784
7.375	101.398	101.249	101.229
7.500	101.711	101.556	101.536
7.625	98.321	98.226	98.125
7.750	98.306	98.211	98.111
7.875	97.817	97.721	97.621
8.000	97.421	97.325	97.225

Conventional 5/6 ARM HB			
Rate	15	30	45
6.000	99.300	99.237	99.174
6.125	99.522	99.459	99.396
6.250	99.678	99.615	99.552
6.375	99.804	99.741	99.678
6.500	99.977	99.815	99.752
6.625	100.154	99.967	99.912
6.750	100.336	100.144	100.085
6.875	100.042	99.979	99.916
7.000	100.036	99.973	99.910
7.125	99.842	99.711	99.697
7.250	99.848	99.710	99.695
7.375	99.917	99.774	99.759
7.500	99.973	99.822	99.807
7.625	98.892	98.796	98.696
7.750	98.862	98.766	98.666
7.875	98.738	98.643	98.543
8.000	98.636	98.541	98.440

Conventional 7/6 ARM HB			
Rate	15	30	45
6.125	99.079	98.970	98.907
6.250	99.487	99.317	99.274
6.375	99.784	99.608	99.561
6.500	100.232	100.051	100.000
6.625	100.456	100.269	100.214
6.750	100.752	100.560	100.500
6.875	100.348	100.285	100.222
7.000	100.311	100.248	100.185
7.125	99.776	99.645	99.631
7.250	99.843	99.705	99.691
7.375	99.831	99.686	99.671
7.500	99.829	99.679	99.663
7.625	98.907	98.811	98.711
7.750	98.898	98.802	98.702
7.875	98.415	98.320	98.220
8.000	98.010	97.914	97.814

Conventional 10/6 ARM HB			
Rate	15	30	45
6.125	98.138	98.075	98.012
6.250	98.601	98.538	98.475
6.375	98.971	98.908	98.845
6.500	99.420	99.239	99.188
6.625	99.781	99.594	99.539
6.750	100.099	99.906	99.847
6.875	99.585	99.460	99.441
7.000	99.751	99.620	99.601
7.125	99.827	99.689	99.670
7.250	100.024	99.880	99.861
7.375	100.476	100.328	100.308
7.500	100.792	100.637	100.617
7.625	98.081	97.986	97.885
7.750	98.084	97.989	97.888
7.875	97.594	97.498	97.398
8.000	97.197	97.101	97.001

Conventional ARM Adjustments

Cumulative LLPA Cap	
FTHB with AMI at or below 100% or 120% in designated High Cost Areas	0

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

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

Additional Purchase LLPA Adjusters									
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Attached Condo	0	0	-0.125	-0.125	-0.75	-0.75	-0.75	-0.75	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-1.25	-1.25	-1.5	-1.5	-2.5	-2.5	-2.5	-2.75	2.75
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0	0	0	0	0	0	0	0	0
ARM	0	0	0	0	0	0	0	-0.25	-0.25

R/T Refinance LTV / FICO Adjusters: All Products w/Terms > 15 years only									
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 780	0	0	0	-0.125	-0.5	-0.625	-0.5	-0.375	-0.375
760-779	0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625	-0.625
740-759	0	0	-0.25	-0.75	-1.125	-1.375	-1.125	-1	-1
720-739	0	0	-0.5	-1	-1.625	-1.75	-1.5	-1.25	-1.25
700-719	0	0	-0.625	-1.25	-1.875	-2.125	-1.75	-1.625	-1.625
680-699	0	0	-0.875	-1.625	-2.25	-2.5	-2.125	-1.75	-1.75
660-679	0	-0.125	-1.125	-1.875	-2.5	-3	-2.375	-2.125	-2.125
640-659	0	-0.25	-1.375	-2.125	-2.875	-3.375	-2.875	-2.5	-2.5
620-639	0	-0.375	-1.75	-2.5	-3.5	-3.875	-3.625	-2.5	-2.5

Additional R/T Refinance LLPA Adjusters									
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Attached Condo	0	0	-0.125	-0.125	-0.75	-0.75	-0.75	-0.75	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-1.25	-1.25	-1.5	-1.5	-2.5	-2.5	-2.5	-2.75	2.75
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0	0	0	0	0	0	0	0	0
ARM	0	0	0	0	0	0	0	-0.25	-0.25

Cash-Out Refinance LTV / FICO Adjusters: All Products					
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80
≥ 780	-0.375	-0.375	-0.625	-0.875	-1.375
760-779	-0.375	-0.375	-0.875	-1.25	-1.875
740-759	-0.375	-0.375	-1	-1.625	-2.375
720-739	-0.375	-0.5	-1.375	-2	-2.75
700-719	-0.375	-0.5	-1.625	-2.625	-3.25
680-699	-0.375	-0.625	-2	-2.875	-3.75
660-679	-0.375	-0.875	-2.75	-4	-4.75
640-659	-0.375	-1.375	-3.125	-4.625	-5.125
620-639	-0.375	-1.375	-3.375	-4.875	-5.125

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

Additional 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

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: 11/4/2026 8:44 PST

Home Ready 30 Yr Fixed

Rate	15	30	45
7.125	101.326	101.201	101.120
7.250	101.548	101.408	101.345
7.375	101.991	101.871	101.785
7.500	102.440	102.319	102.235
7.625	102.776	102.655	102.571
7.750	102.952	102.805	102.736
7.875	103.306	103.179	103.086
8.000	103.676	103.548	103.456
8.125	104.023	103.871	103.780

Home Ready 20 Yr Fixed

Rate	15	30	45
7.125	101.390	101.265	101.184
7.250	101.480	101.355	101.274
7.375	101.897	101.772	101.692
7.500	102.221	102.096	102.016
7.625	101.337	101.235	101.147

Home Ready 15 Yr Fixed

Rate	15	30	45
6.625	99.842	99.753	99.673
6.750	100.233	100.132	100.052
6.875	100.520	100.418	100.338

Home Ready 10 Yr Fixed

Rate	15	30	45
7.125	98.716	98.615	98.535
7.250	98.743	98.656	98.582
7.375	98.926	98.839	98.765
7.500	99.084	98.997	98.923
7.625	99.229	99.142	99.068

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: 11/4/2026 8:44 PST

Home Possible 30 Yr Fixed

Rate	15	30	45
6.750	100.107	99.998	99.927
6.875	100.597	100.510	100.423
7.000	101.143	101.048	100.967
7.125	101.570	101.483	101.396
7.250	101.708	101.632	101.530
7.375	102.217	102.127	102.030
7.500	102.725	102.642	102.540
7.625	103.152	103.076	102.969
7.750	103.301	103.185	103.073
7.875	103.689	103.580	103.463
8.000	104.128	104.026	103.903
8.125	104.509	104.413	104.286

Home Possible 20 Yr Fixed

Rate	15	30	45
6.500	100.155	100.089	100.022
6.625	100.523	100.457	100.390
6.750	100.683	100.613	100.529
6.875	101.099	101.029	100.944
7.000	101.515	101.445	101.360
7.125	101.896	101.826	101.741
7.250	101.708	101.611	101.520
7.375	102.217	102.127	102.030
7.500	102.725	102.642	102.540
7.625	103.152	103.076	102.969
7.750	103.301	103.185	103.073
7.875	103.689	103.580	103.463
8.000	104.128	104.026	103.903
8.125	104.509	104.413	104.286

Home Possible 15 Yr Fixed

Rate	15	30	45
6.000	99.498	99.405	99.351
6.125	99.876	99.784	99.695
6.250	100.289	100.183	100.134
6.375	100.732	100.633	100.578
6.500	101.041	100.949	100.889
6.625	101.227	101.142	101.076
6.750	101.456	101.378	101.307
6.875	101.813	101.742	101.666
7.000	102.147	102.083	102.002
7.125	102.027	101.918	101.817
7.250	101.827	101.735	101.648
7.375	102.072	101.980	101.893
7.500	102.299	102.207	102.120
7.625	102.499	102.407	102.320

Home Possible 10 Yr Fixed

Rate	15	30	45
6.000	99.802	99.665	99.620
6.125	99.393	99.300	99.246
6.250	99.761	99.652	99.585
6.375	100.144	100.035	99.968
6.500	100.454	100.345	100.278
6.625	100.722	100.613	100.546
6.750	101.022	100.939	100.856
6.875	101.324	101.241	101.158
7.000	101.645	101.561	101.478
7.125	100.762	100.676	100.636
7.250	101.028	100.942	100.902
7.375	101.265	101.176	101.136
7.500	101.494	101.408	101.368

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: 11/4/2026 8:44 PST

RefiNow 30 Yr Fixed			
Rate	15	30	45
6.500	99.281	99.204	99.144
6.625	99.732	99.663	99.598
6.750	100.218	100.108	100.038
6.875	100.739	100.636	100.561
7.000	101.190	101.094	101.014
7.125	101.605	101.517	101.431
7.250	101.916	101.819	101.728
7.375	102.334	102.244	102.148
7.500	102.858	102.774	102.673
7.625	103.119	103.042	102.936
7.750	103.490	103.374	103.262
7.875	103.835	103.726	103.609
8.000	104.206	104.103	103.981
8.125	104.431	104.336	104.208

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: 11/4/2026 8:44 PST

FHA 30 Yr Fixed

Rate	15	30	45
6.000	99.173	99.076	99.010
6.125	99.476	99.379	99.312
6.250	99.998	99.906	99.809
6.375	100.611	100.557	100.427
6.500	101.195	101.065	100.972
6.625	101.454	101.380	101.264
6.750	101.757	101.687	101.578
6.875	102.150	102.074	101.816
7.000	102.581	102.404	102.284
7.125	102.768	102.591	102.471
7.250	103.063	102.972	102.734
7.375	102.678	102.499	102.366
7.500	103.166	102.987	102.884
7.625	103.426	103.319	103.243
7.750	103.740	103.628	103.558
7.875	103.283	103.116	103.009
8.000	103.342	103.174	103.067

FHA 25 Yr Fixed

Rate	15	30	45
6.000	99.173	99.076	99.010
6.125	99.476	99.379	99.312
6.250	99.998	99.906	99.809
6.375	100.611	100.557	100.427
6.500	101.195	101.065	100.972
6.625	101.454	101.380	101.264
6.750	101.757	101.687	101.578
6.875	102.150	102.074	101.816
7.000	102.581	102.404	102.284
7.125	102.768	102.591	102.471
7.250	103.063	102.972	102.734
7.375	102.678	102.499	102.366
7.500	103.166	102.987	102.884
7.625	103.426	103.319	103.243
7.750	103.740	103.628	103.558
7.875	103.283	103.116	103.009
8.000	103.342	103.174	103.067

FHA 20 Yr Fixed

Rate	15	30	45
6.000	98.843	98.768	98.697
6.125	99.154	99.087	99.020
6.250	99.948	99.856	99.759
6.375	100.485	100.393	100.296
6.500	100.898	100.806	100.709
6.625	101.240	101.175	101.059
6.750	101.561	101.491	101.381
6.875	101.937	101.861	101.603
7.000	102.270	102.144	102.058
7.125	102.487	102.338	102.271
7.250	102.857	102.766	102.528
7.375	102.497	102.329	102.235
7.500	102.865	102.732	102.648
7.625	103.153	103.021	102.945
7.750	103.368	103.256	103.187
7.875	103.233	103.066	102.959
8.000	103.292	103.124	103.017

FHA 15 Yr Fixed

Rate	15	30	45
5.250	98.593	98.534	98.470
5.375	98.716	98.657	98.592
5.500	99.034	98.977	98.911
5.625	99.464	99.370	99.317
5.750	99.684	99.600	99.529
5.875	99.887	99.782	99.699
6.000	100.405	100.300	100.217
6.125	100.496	100.387	100.320
6.250	100.404	100.298	100.248
6.375	100.437	100.284	100.131
6.500	100.848	100.694	100.552
6.625	101.253	101.099	100.946
6.750	100.763	100.682	100.602
6.875	101.206	101.126	101.045
7.000	101.638	101.557	101.477

FHA 10 Yr Fixed

Rate	15	30	45
5.250	98.593	98.534	98.470
5.375	98.716	98.657	98.592
5.500	99.034	98.977	98.911
5.625	99.464	99.370	99.317
5.750	99.684	99.600	99.529
5.875	99.887	99.782	99.699
6.000	100.405	100.300	100.217
6.125	100.496	100.387	100.320
6.250	100.278	100.194	100.123
6.375	100.272	100.192	100.094
6.500	100.731	100.651	100.552
6.625	100.866	100.779	100.705
6.750	100.763	100.682	100.602
6.875	101.206	101.126	101.045
7.000	101.638	101.557	101.477

FHA 30 Yr Fixed HB

Rate	15	30	45
6.000	98.299	98.260	98.260
6.125	98.702	98.658	98.658
6.250	99.437	99.387	99.268
6.375	99.979	99.924	99.812
6.500	100.405	100.345	100.239
6.625	100.937	100.872	100.774
6.750	101.301	101.230	101.139
6.875	101.349	101.273	101.024
7.000	101.843	101.723	101.627
7.125	102.067	101.981	101.439
7.250	102.362	102.271	101.736
7.375	101.872	101.704	101.597
7.500	102.240	102.073	101.966
7.625	102.528	102.361	102.254
7.750	101.271	101.238	101.198
7.875	99.948	99.831	99.769
8.000	100.330	100.208	100.152
8.125	100.708	100.580	100.532
8.250	98.386	98.253	98.211

FHA 25 Yr Fixed HB			
Rate	15	30	45
6.000	98.299	98.260	98.260
6.125	98.702	98.658	98.658
6.250	99.437	99.387	99.268
6.375	99.979	99.924	99.812
6.500	100.405	100.345	100.239
6.625	100.937	100.872	100.774
6.750	101.301	101.230	101.139
6.875	101.349	101.273	101.024
7.000	101.843	101.723	101.627
7.125	102.067	101.981	101.439
7.250	102.362	102.271	101.736
7.375	101.872	101.704	101.597
7.500	102.240	102.073	101.966
7.625	102.528	102.361	102.254

FHA 20 Yr Fixed HB			
Rate	15	30	45
6.000	98.474	98.435	98.435
6.125	98.855	98.810	98.810
6.250	99.640	99.590	99.471
6.375	100.175	100.120	100.007
6.500	100.567	100.507	100.402
6.625	101.115	101.050	100.952
6.750	101.491	101.421	101.330
6.875	101.625	101.549	101.024
7.000	102.013	101.932	101.627
7.125	102.413	102.327	101.785
7.250	102.678	102.587	102.052
7.375	101.872	101.704	101.597
7.500	102.240	102.073	101.966
7.625	102.528	102.361	102.254

FHA 15 Yr Fixed HB			
Rate	15	30	45
6.250	97.066	96.982	96.898
6.375	97.144	97.061	96.977
6.500	97.574	97.490	97.406
6.625	97.821	97.738	97.654
6.750	99.021	98.940	98.860
6.875	99.464	99.384	99.303
7.000	99.896	99.815	99.735

FHA 30 Yr Fixed Streamline			
Rate	15	30	45
6.000	98.870	98.831	98.697
6.125	99.225	99.181	99.053
6.250	99.948	99.870	99.759
6.375	100.594	100.540	100.410
6.500	100.986	100.926	100.803
6.625	101.387	101.322	101.206
6.750	101.478	101.407	101.298
6.875	102.104	102.028	101.770
7.000	102.513	102.432	102.181
7.125	102.929	102.843	102.599
7.250	103.279	103.188	102.950
7.375	102.567	102.471	102.380
7.500	103.029	102.928	102.845
7.625	103.426	103.319	103.243
7.750	103.651	103.539	103.469

FHA 25 Yr Fixed Streamline			
Rate	15	30	45
6.000	98.870	98.831	98.697
6.125	99.225	99.181	99.053
6.250	99.948	99.870	99.759
6.375	100.594	100.540	100.410
6.500	100.986	100.926	100.803
6.625	101.387	101.322	101.206
6.750	101.478	101.407	101.298
6.875	102.104	102.028	101.770
7.000	102.513	102.432	102.181
7.125	102.929	102.843	102.599
7.250	103.279	103.188	102.950
7.375	102.567	102.471	102.380
7.500	103.029	102.928	102.845
7.625	103.426	103.319	103.243
7.750	103.651	103.539	103.469

FHA 20 Yr Fixed Streamline			
Rate	15	30	45
6.000	98.843	98.768	98.697
6.125	99.154	99.087	99.020
6.250	99.948	99.856	99.759
6.375	100.491	100.437	100.307
6.500	100.898	100.806	100.709
6.625	101.282	101.217	101.101
6.750	101.598	101.528	101.419
6.875	101.990	101.914	101.655
7.000	102.377	102.296	102.088
7.125	102.779	102.693	102.448
7.250	103.043	102.952	102.714
7.375	102.497	102.375	102.285
7.500	102.893	102.778	102.694
7.625	103.272	103.165	103.089
7.750	103.418	103.306	103.237

FHA 15 Yr Fixed Streamline			
Rate	15	30	45
5.500	99.034	98.976	98.911
5.625	99.464	99.370	99.317
5.750	99.684	99.600	99.529
5.875	99.817	99.712	99.629
6.000	100.335	100.230	100.147
6.125	100.496	100.387	100.320
6.250	100.350	100.244	100.194
6.375	100.437	100.284	100.131
6.500	100.848	100.694	100.541
6.625	101.253	101.099	100.946
6.750	100.763	100.682	100.602
6.875	101.206	101.126	101.045
7.000	101.638	101.557	101.477

FHA 10 Yr Fixed Streamline			
Rate	15	30	45
5.250	97.849	97.797	97.729
5.375	98.407	98.356	98.288
5.500	98.959	98.907	98.839
5.625	99.464	99.370	99.317
5.750	99.281	99.176	99.093
5.875	99.817	99.712	99.629
6.000	100.335	100.230	100.147
6.125	100.496	100.387	100.320
6.250	99.716	99.636	99.537
6.375	100.202	100.122	100.024
6.500	100.661	100.581	100.482
6.625	100.866	100.779	100.705
6.750	100.763	100.682	100.602

FHA 30 Yr Fixed Streamline HB			
Rate	15	30	45
6.000	98.523	98.412	98.301
6.125	99.033	98.922	98.811
6.250	99.548	99.422	99.296
6.375	100.055	99.956	99.844
6.500	100.540	100.413	100.287
6.625	101.009	100.915	100.817
6.750	101.452	101.325	101.199
6.875	101.587	101.413	101.240
7.000	102.023	101.849	101.676
7.125	102.410	102.236	102.063
7.250	102.810	102.636	102.463
7.375	102.304	102.115	101.926
7.500	102.693	102.504	102.315

FHA 25 Yr Fixed Streamline HB			
Rate	15	30	45
6.000	98.523	98.412	98.301
6.125	99.033	98.922	98.811
6.250	99.548	99.422	99.296
6.375	100.055	99.956	99.844
6.500	100.540	100.413	100.287
6.625	101.009	100.915	100.817
6.750	101.452	101.325	101.199
6.875	101.587	101.413	101.240
7.000	102.023	101.849	101.676
7.125	102.410	102.236	102.063
7.250	102.810	102.636	102.463
7.375	102.304	102.115	101.926
7.500	102.693	102.504	102.315

FHA 20 Yr Fixed Streamline HB			
Rate	15	30	45
6.000	98.299	98.260	98.260
6.125	98.702	98.658	98.658
6.250	99.437	99.387	99.268
6.375	99.979	99.924	99.812
6.500	100.405	100.345	100.239
6.625	100.937	100.872	100.774
6.750	101.301	101.230	101.139
6.875	101.349	101.273	101.024
7.000	101.843	101.723	101.627
7.125	102.067	101.981	101.439
7.250	102.362	102.271	101.736
7.375	101.872	101.704	101.597
7.500	102.240	102.073	101.966

FHA 15 Yr Fixed Streamline HB			
Rate	15	30	45
6.000	96.897	96.822	96.748
6.125	97.342	97.267	97.193
6.250	96.572	96.485	96.412
6.375	97.012	96.925	96.851
6.500	97.428	97.341	97.267
6.625	97.816	97.729	97.655
6.750	89.021	88.940	88.860
6.875	89.464	89.384	89.303
7.000	89.896	89.815	89.735

FHA 5/1 ARM			
Rate	15	30	45
4.750	96.720	96.653	96.589
4.875	97.158	97.091	97.027
5.000	97.489	97.422	97.358
5.125	97.689	97.622	97.558
5.250	98.646	98.579	98.515
5.375	98.959	98.892	98.828
5.500	99.265	99.198	99.134
5.625	99.440	99.373	99.309
5.750	100.076	100.009	99.945
5.875	100.419	100.352	100.289
6.000	100.794	100.727	100.664
6.125	100.851	100.784	100.720

FHA 5/1 ARM HB			
Rate	15	30	45
4.750	96.720	96.653	96.589
4.875	97.158	97.091	97.027
5.000	97.489	97.422	97.358
5.125	97.689	97.622	97.558
5.250	98.646	98.579	98.515
5.375	98.959	98.892	98.828
5.500	99.265	99.198	99.134
5.625	99.440	99.373	99.309
5.750	100.076	100.009	99.945
5.875	100.419	100.352	100.289
6.000	100.794	100.727	100.664
6.125	100.851	100.784	100.720

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 o		-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	93.105	93.027	92.986	5	93.105	93.027	92.986
5.125	93.687	93.608	93.568	5.125	93.687	93.608	93.568
5.250	95.211	95.102	94.993	5.25	95.211	95.102	94.993
5.375	95.896	95.783	95.702	5.375	95.896	95.783	95.702
5.500	96.597	96.484	96.404	5.5	96.597	96.484	96.404
5.625	97.136	97.023	96.942	5.625	97.136	97.023	96.942
5.750	98.034	98.099	98.024	5.75	98.0339	98.0992	98.0239
5.875	98.373	98.438	98.363	5.875	98.3727	98.438	98.3626
6.000	98.973	99.007	98.931	6	98.973	99.0067	98.9314
6.125	99.476	99.379	99.312	6.125	99.476	99.379	99.312
6.250	100.327	100.300	100.208	6.25	100.327	100.2997	100.2076
6.375	101.013	100.757	100.776	6.375	100.784	100.668	100.605
6.500	101.673	101.418	101.436	6.5	101.224	101.1614	101.0693
6.625	101.638	101.549	101.459	6.625	101.638	101.5489	101.459

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: 11/4/2026 8:44 PST

VA 30 Yr Fixed

Rate	15	30	45
5.875	98.168	98.093	98.022
6.000	98.823	98.726	98.660
6.125	99.126	99.029	98.962
6.250	99.737	99.628	99.519
6.375	100.231	100.112	100.015
6.500	100.848	100.718	100.625
6.625	101.107	100.977	100.884
6.750	101.313	101.179	101.053
6.875	101.690	101.513	101.393
7.000	102.234	102.057	101.937
7.125	102.421	102.244	102.124
7.250	102.147	101.980	101.872
7.375	102.328	102.149	102.016
7.500	102.816	102.637	102.503
7.625	102.901	102.723	102.589
7.750	102.903	102.736	102.629
7.875	102.983	102.816	102.709
8.000	103.042	102.874	102.767
8.125	103.133	102.965	102.858

VA 25 Yr Fixed

Rate	15	30	45
5.875	98.168	98.093	98.022
6.000	98.823	98.726	98.660
6.125	99.126	99.029	98.962
6.250	99.737	99.628	99.519
6.375	100.231	100.112	100.015
6.500	100.848	100.718	100.625
6.625	101.107	100.977	100.884
6.750	101.313	101.179	101.053
6.875	101.690	101.513	101.393
7.000	102.234	102.057	101.937
7.125	102.421	102.244	102.124
7.250	102.147	101.980	101.872
7.375	102.328	102.149	102.016
7.500	102.816	102.637	102.503
7.625	102.901	102.723	102.589
7.750	102.903	102.736	102.629
7.875	102.983	102.816	102.709
8.000	103.042	102.874	102.767
8.125	103.133	102.965	102.858

VA 20 Yr Fixed

Rate	15	30	45
5.875	98.168	98.093	98.022
6.000	98.823	98.726	98.660
6.125	99.126	99.029	98.962
6.250	99.737	99.628	99.519
6.375	100.228	100.112	100.015
6.500	100.845	100.715	100.622
6.625	101.104	100.974	100.881
6.750	101.313	101.179	101.053
6.875	101.687	101.510	101.390
7.000	102.231	102.054	101.934
7.125	102.198	102.051	101.986
7.250	102.147	101.980	101.872
7.375	102.184	102.017	101.910
7.500	102.626	102.526	102.351
7.625	102.810	102.580	102.505
7.750	102.903	102.736	102.629
7.875	102.983	102.816	102.709
8.000	103.042	102.874	102.767
8.125	103.133	102.965	102.858

VA 15 Yr Fixed

Rate	15	30	45
5.125	97.625	97.548	97.507
5.250	98.468	98.409	98.345
5.375	98.622	98.563	98.498
5.500	98.977	98.925	98.857
5.625	99.464	99.370	99.317
5.750	99.476	99.371	99.288
5.875	99.877	99.772	99.689
6.000	100.247	100.142	100.059
6.125	100.496	100.387	100.320
6.250	99.997	99.913	99.842
6.375	100.189	100.109	100.011
6.500	100.528	100.416	100.335
6.625	100.866	100.779	100.705

VA 10 Yr Fixed

Rate	15	30	45
5.125	97.625	97.548	97.507
5.250	98.091	98.039	97.971
5.375	98.544	98.492	98.424
5.500	98.977	98.925	98.857
5.625	99.464	99.370	99.317
5.750	99.476	99.371	99.288
5.875	99.877	99.772	99.689
6.000	100.247	100.142	100.059
6.125	100.496	100.387	100.320
6.250	99.856	99.776	99.678
6.375	100.189	100.109	100.011
6.500	100.492	100.412	100.314
6.625	99.894	99.814	99.715

VA 30 Yr Fixed HB

Rate	15	30	45
5.750	96.650	96.570	96.582
5.875	97.372	97.292	97.304
6.000	97.998	97.918	97.930
6.125	97.813	97.744	97.677
6.250	99.199	99.090	99.034
6.375	99.684	99.592	99.495
6.500	100.178	100.075	100.061
6.625	100.323	100.206	100.150
6.750	100.579	100.453	100.363
6.875	101.139	101.013	100.923
7.000	101.678	101.551	101.461
7.125	101.387	101.210	101.089
7.250	101.522	101.355	101.247
7.375	101.559	101.392	101.285
7.500	101.678	101.510	101.403
7.625	101.903	101.736	101.629

VA 25 Yr Fixed HB			
Rate	15	30	45
5.875	97.372	97.292	97.304
6.000	97.998	97.918	97.930
6.125	97.813	97.744	97.677
6.250	99.199	99.090	99.034
6.375	99.684	99.592	99.495
6.500	100.178	100.075	100.061
6.625	100.323	100.206	100.150
6.750	100.579	100.453	100.363
6.875	101.139	101.013	100.923
7.000	101.678	101.551	101.461
7.125	101.387	101.210	101.089
7.250	101.522	101.355	101.247
7.375	101.559	101.392	101.285
7.500	101.678	101.510	101.403

VA 20 Yr Fixed HB			
Rate	15	30	45
5.875	97.372	97.292	97.304
6.000	97.998	97.918	97.930
6.125	97.706	97.619	97.620
6.250	99.201	99.093	99.036
6.375	99.684	99.592	99.495
6.500	100.178	100.075	100.061
6.625	100.519	100.410	100.354
6.750	100.579	100.453	100.363
6.875	101.139	101.013	100.923
7.000	101.678	101.551	101.461
7.125	101.248	101.122	101.032
7.250	101.522	101.355	101.247
7.375	101.559	101.392	101.285
7.500	101.678	101.510	101.403

VA 15 Yr Fixed HB			
Rate	15	30	45
5.875	96.358	96.274	96.190
6.000	96.571	96.487	96.403
6.125	96.829	96.745	96.662
6.250	97.066	96.982	96.898
6.375	97.144	97.061	96.977
6.500	97.574	97.490	97.406
6.625	97.821	97.738	97.654

VA 30 Yr Fixed IRRRL			
Rate	15	30	45
5.625	96.786	96.673	96.592
5.750	97.681	97.605	97.535
5.875	98.168	98.093	98.075
6.000	98.823	98.726	98.660
6.125	99.126	99.029	98.962
6.250	99.737	99.628	99.563
6.375	100.231	100.112	100.015
6.500	100.848	100.718	100.625
6.625	101.107	100.977	100.884
6.750	101.313	101.179	101.053
6.875	101.690	101.513	101.393
7.000	102.234	102.057	101.937
7.125	102.421	102.244	102.124
7.250	102.147	101.980	101.872

VA 25 Yr Fixed IRRRL			
Rate	15	30	45
5.625	96.786	96.673	96.592
5.750	97.681	97.605	97.535
5.875	98.168	98.093	98.075
6.000	98.823	98.726	98.660
6.125	99.126	99.029	98.962
6.250	99.737	99.628	99.563
6.375	100.231	100.112	100.015
6.500	100.848	100.718	100.625
6.625	101.107	100.977	100.884
6.750	101.313	101.179	101.053
6.875	101.690	101.513	101.393
7.000	102.234	102.057	101.937
7.125	102.421	102.244	102.124
7.250	102.147	101.980	101.872

VA 20 Yr Fixed IRRRL			
Rate	15	30	45
5.625	96.786	96.673	96.592
5.750	97.681	97.605	97.535
5.875	98.168	98.093	98.075
6.000	98.823	98.726	98.660
6.125	99.126	99.029	98.962
6.250	99.737	99.628	99.563
6.375	100.228	100.112	100.015
6.500	100.845	100.715	100.622
6.625	101.104	100.974	100.881
6.750	101.313	101.179	101.053
6.875	101.687	101.510	101.390
7.000	102.231	102.054	101.934
7.125	102.198	102.051	101.986
7.250	102.147	101.980	101.872

VA 15 Yr Fixed IRRRL			
Rate	15	30	45
5.000	97.085	97.008	96.967
5.125	97.625	97.548	97.507
5.250	98.468	98.409	98.345
5.375	98.622	98.563	98.498
5.500	98.977	98.925	98.857
5.625	99.464	99.370	99.317
5.750	99.476	99.371	99.288
5.875	99.877	99.772	99.689
6.000	100.247	100.142	100.059
6.125	100.496	100.387	100.320
6.250	99.997	99.913	99.842
6.375	100.189	100.109	100.011
6.500	100.528	100.416	100.335
6.625	100.866	100.779	100.705

VA 10 Yr Fixed IRRRL			
Rate	15	30	45
5.000	97.085	97.008	96.967
5.125	97.625	97.548	97.507
5.250	98.091	98.039	97.971
5.375	98.544	98.492	98.424
5.500	98.977	98.925	98.857
5.625	99.464	99.370	99.317
5.750	99.476	99.371	99.288
5.875	99.877	99.772	99.689
6.000	100.247	100.142	100.059
6.125	100.496	100.387	100.320
6.250	99.856	99.776	99.678
6.375	100.189	100.109	100.011
6.500	100.492	100.412	100.314
6.625	99.894	99.814	99.715

VA 30 Yr Fixed HB IRRRL			
Rate	15	30	45
5.750	96.650	96.570	96.582
5.875	97.372	97.292	97.304
6.000	97.998	97.918	97.930
6.125	97.813	97.744	97.677
6.250	98.988	98.880	98.781
6.375	99.684	99.592	99.495
6.500	100.178	100.075	100.061
6.625	100.323	100.193	100.099
6.750	100.579	100.453	100.363
6.875	101.139	101.013	100.923
7.000	101.678	101.551	101.461
7.125	101.387	101.210	101.089
7.250	101.522	101.355	101.247
7.375	101.559	101.392	101.285

VA 25 Yr Fixed HB IRRRL			
Rate	15	30	45
5.750	96.650	96.570	96.582
5.875	97.372	97.292	97.304
6.000	97.998	97.918	97.930
6.125	97.813	97.744	97.677
6.250	98.988	98.880	98.771
6.375	99.684	99.592	99.495
6.500	100.178	100.075	100.061
6.625	100.323	100.193	100.099
6.750	100.579	100.453	100.363
6.875	101.139	101.013	100.923
7.000	101.678	101.551	101.461
7.125	101.387	101.210	101.089
7.250	101.522	101.355	101.247
7.375	101.559	101.392	101.285

VA 20 Yr Fixed HB IRRRL			
Rate	15	30	45
5.750	96.650	96.570	96.582
5.875	97.372	97.292	97.304
6.000	97.998	97.918	97.930
6.125	97.813	97.716	97.649
6.250	98.873	98.781	98.752
6.375	99.684	99.592	99.495
6.500	100.178	100.075	100.061
6.625	100.323	100.193	100.099
6.750	100.579	100.453	100.363
6.875	101.139	101.013	100.923
7.000	101.678	101.551	101.461
7.125	101.248	101.122	101.032
7.250	101.522	101.355	101.247
7.375	101.559	101.392	101.285

VA 15 Yr Fixed HB IRRRL			
Rate	15	30	45
6.000	99.897	99.822	99.748
6.125	100.342	100.267	100.193
6.250	99.572	99.485	99.412
6.375	100.012	99.925	99.851
6.500	100.428	100.341	100.267
6.625	100.816	100.729	100.655

VA 5/1 ARM			
Rate	15	30	45
4.750	96.670	96.603	96.539
4.875	97.108	97.041	96.977
5.000	97.439	97.372	97.308
5.125	97.639	97.572	97.508
5.250	98.596	98.529	98.465
5.375	98.909	98.842	98.778
5.500	99.215	99.148	99.084
5.625	99.390	99.323	99.259
5.750	100.026	99.959	99.895
5.875	100.369	100.302	100.239
6.000	100.744	100.677	100.614
6.125	100.801	100.734	100.670

VA 5/1 ARM HB			
Rate	15	30	45
4.750	96.670	96.603	96.539
4.875	97.108	97.041	96.977
5.000	97.439	97.372	97.308
5.125	97.639	97.572	97.508
5.250	98.596	98.529	98.465
5.375	98.909	98.842	98.778
5.500	99.215	99.148	99.084
5.625	99.390	99.323	99.259
5.750	100.026	99.959	99.895
5.875	100.369	100.302	100.239
6.000	100.744	100.677	100.614
6.125	100.801	100.734	100.670

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 o		-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: 11/4/2026 8:44 PST

BFF_3.5%_DPA_Repayable1			
Rate	15	30	45
6.375	97.129	96.930	96.630
6.500	97.751	97.552	97.252
6.625	98.340	98.141	97.841
6.750	98.890	98.691	98.391
6.875	98.431	98.176	97.876
7.000	98.953	98.698	98.398
7.125	99.422	99.167	98.867
7.250	100.433	100.149	99.849
7.375	100.957	100.673	100.373
7.500	101.449	101.165	100.865
7.625	101.828	101.544	101.244
7.750	102.178	101.894	101.594
7.875	100.521	100.208	99.908

BFF_3.5%_DPA_Forgivable2			
Rate	15	30	45
6.875	95.931	95.676	95.376
7.000	96.453	96.198	95.898
7.125	96.922	96.667	96.367
7.250	97.933	97.649	97.349
7.375	98.457	98.173	97.873
7.500	98.949	98.665	98.365
7.625	99.328	99.044	98.744
7.750	99.678	99.394	99.094
7.875	98.021	97.708	97.408
8.000	98.443	98.130	97.830
8.125	98.792	98.479	98.179
8.250	99.142	98.829	98.529

BFF_3.5%_DPA_HB_Repayable1			
Rate	15	30	45
6.625	96.340	96.141	95.841
6.750	96.890	96.691	96.391
6.875	96.431	96.176	95.876
7.000	96.953	96.698	96.398
7.125	97.422	97.167	96.867
7.250	98.433	98.149	97.849
7.375	98.957	98.673	98.373
7.500	99.449	99.165	98.865
7.625	99.828	99.544	99.244
7.750	100.178	99.894	99.594
7.875	98.521	98.208	97.908
8.000	98.943	98.630	98.330
8.125	99.292	98.979	98.679

BFF_3.5%_DPA_HB_Forgivable2			
Rate	15	30	45
6.750	94.015	93.816	93.516
6.875	93.556	93.301	93.001
7.000	94.078	93.823	93.523
7.125	94.547	94.292	93.992
7.250	95.558	95.274	94.974
7.375	96.082	95.798	95.498
7.500	96.574	96.290	95.990
7.625	96.953	96.669	96.369
7.750	97.303	97.019	96.719
7.875	95.646	95.333	95.033
8.000	96.068	95.755	95.455
8.125	96.417	96.104	95.804
8.250	96.767	96.454	96.154

BFF_5%_DPA_Repayable1			
Rate	15	30	45
6.375	96.379	96.180	95.880
6.500	97.001	96.802	96.502
6.625	97.590	97.391	97.091
6.750	98.140	97.941	97.641
6.875	97.681	97.426	97.126
7.000	98.203	97.948	97.648
7.125	98.672	98.417	98.117
7.250	99.683	99.399	99.099
7.375	100.207	99.923	99.623
7.500	100.699	100.415	100.115
7.625	101.078	100.794	100.494
7.750	101.428	101.144	100.844
7.875	99.771	99.458	99.158

BFF_5%_DPA_HB_Repayable1			
Rate	15	30	45
6.625	95.590	95.391	95.091
6.750	96.140	95.941	95.641
6.875	95.681	95.426	95.126
7.000	96.203	95.948	95.648
7.125	96.672	96.417	96.117
7.250	97.683	97.399	97.099
7.375	98.207	97.923	97.623
7.500	98.699	98.415	98.115
7.625	99.078	98.794	98.494
7.750	99.428	99.144	98.844
7.875	97.771	97.458	97.158
8.000	98.193	97.880	97.580
8.125	98.542	98.229	97.929

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.