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: 11/9/26 8:26 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: 11/9/2026 8:26 PST

Conventional 30 Yr Fixed

Rate	15	30	45
6.375	98.832	98.764	98.709
6.500	99.454	99.393	99.334
6.625	99.888	99.818	99.753
6.750	100.235	100.126	100.056
6.875	100.757	100.654	100.579
7.000	101.222	101.126	101.046
7.125	101.657	101.545	101.465
7.250	101.754	101.703	101.612
7.375	102.150	102.107	102.011
7.500	102.627	102.590	102.489
7.625	102.939	102.909	102.803
7.750	103.160	102.840	102.728
7.875	103.457	103.220	103.046
8.000	103.850	103.643	103.468
8.125	104.201	103.994	103.820

Conventional 25 Yr Fixed

Rate	15	30	45
6.375	98.962	98.894	98.839
6.500	99.584	99.523	99.464
6.625	100.001	99.948	99.883
6.750	100.365	100.274	100.202
6.875	100.887	100.784	100.709
7.000	101.352	101.256	101.176
7.125	101.724	101.635	101.549
7.250	101.887	101.866	101.778
7.375	102.296	102.277	102.187
7.500	102.757	102.720	102.619
7.625	103.069	103.039	102.939
7.750	103.290	102.970	102.859
7.875	103.587	103.382	103.270
8.000	103.962	103.656	103.537
8.125	104.187	103.980	103.874

Conventional 20 Yr Fixed

Rate	15	30	45
6.375	100.071	99.989	99.940
6.500	100.506	100.420	100.377
6.625	100.901	100.814	100.771
6.750	100.827	100.755	100.673
6.875	101.243	101.169	101.089
7.000	101.657	101.580	101.504
7.125	102.042	101.965	101.889
7.250	101.874	101.824	101.733
7.375	102.388	102.344	102.248
7.500	102.679	102.643	102.541
7.625	102.881	102.852	102.745
7.750	103.068	102.861	102.745
7.875	103.350	103.141	103.028
8.000	103.599	103.387	103.277
8.125	103.967	103.668	103.540

Conventional 15 Yr Fixed

Rate	15	30	45
6.375	100.749	100.650	100.595
6.500	101.071	100.979	100.919
6.625	101.326	101.222	101.155
6.750	101.469	101.391	101.320
6.875	101.830	101.759	101.683
7.000	102.110	102.046	101.965
7.125	101.970	101.869	101.777
7.250	101.784	101.692	101.611
7.375	102.021	101.929	101.848
7.500	102.241	102.149	102.068
7.625	102.462	102.370	102.289

Conventional 10 Yr Fixed

Rate	15	30	45
6.375	100.601	100.502	100.447
6.500	100.870	100.778	100.718
6.625	100.927	100.841	100.776
6.750	101.297	101.218	101.148
6.875	101.702	101.631	101.555
7.000	101.946	101.881	101.801
7.125	101.618	101.585	101.514
7.250	98.672	98.591	98.517
7.375	98.842	98.761	98.687
7.500	98.997	98.916	98.842
7.625	99.127	99.046	98.972

Conventional 30 Yr Fixed HB

Rate	15	30	45
6.375	99.073	98.968	98.914
6.500	99.497	99.392	99.338
6.625	99.888	99.783	99.729
6.750	100.442	100.308	100.250
6.875	100.883	100.750	100.692
7.000	101.266	101.132	101.075
7.125	101.615	101.481	101.424
7.250	101.753	101.703	101.612
7.375	102.149	102.105	102.009
7.500	102.487	102.450	102.349
7.625	102.839	102.809	102.702
7.750	102.609	102.393	102.287
7.875	102.921	102.710	102.599
8.000	103.226	103.010	102.905
8.125	103.423	103.209	103.102

Conventional 20 Yr Fixed HB			
Rate	15	30	45
6.375	98.798	98.730	98.676
6.500	99.340	99.279	99.219
6.625	99.853	99.799	99.734
6.750	100.362	100.253	100.182
6.875	100.864	100.762	100.686
7.000	101.316	101.220	101.140
7.125	101.646	101.557	101.471
7.250	101.851	101.800	101.709
7.375	102.242	102.198	102.102
7.500	102.673	102.636	102.535
7.625	102.935	102.905	102.798
7.750	101.132	100.989	100.916
7.875	101.402	101.260	101.187
8.000	101.640	101.498	101.425
8.125	101.863	101.720	101.648

Conventional 15 Yr Fixed HB			
Rate	15	30	45
6.375	98.631	98.557	98.453
6.500	98.945	98.871	98.768
6.625	99.298	99.224	99.121
6.750	99.587	99.513	99.409
6.875	99.853	99.779	99.675
7.000	100.124	100.051	99.947
7.125	99.650	99.532	99.443
7.250	99.423	99.315	99.219
7.375	99.617	99.509	99.413
7.500	99.787	99.678	99.583
7.625	99.941	99.833	99.737

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: 11/9/2026 8:26 PST

Conforming Balance 30 Yr Fixed				Conforming High Balance 30 YR Fixed			
Rate	15	30	45	Rate	15	30	45
5.000	91.808	91.658	91.508	5.000	91.683	91.533	91.383
5.125	92.519	92.369	92.219	5.125	92.394	92.244	92.094
5.250	93.220	93.070	92.920	5.250	93.095	92.945	92.795
5.375	93.910	93.760	93.610	5.375	93.785	93.635	93.485
5.500	94.590	94.440	94.290	5.500	94.465	94.315	94.165
5.625	95.255	95.105	94.955	5.625	95.130	94.980	94.830
5.750	95.906	95.756	95.606	5.750	95.781	95.631	95.481
5.875	96.542	96.392	96.242	5.875	96.417	96.267	96.117
6.000	97.163	97.013	96.863	6.000	97.038	96.888	96.738
6.125	97.773	97.623	97.473	6.125	97.648	97.498	97.348
6.250	98.371	98.221	98.071	6.250	98.246	98.096	97.946
6.375	98.958	98.808	98.658	6.375	98.833	98.683	98.533
6.500	99.533	99.383	99.233	6.500	99.341	99.191	99.041
6.625	100.093	99.943	99.793	6.625	99.831	99.681	99.531
6.750	100.638	100.488	100.338	6.750	100.308	100.158	100.008
6.875	101.168	101.018	100.868	6.875	100.772	100.622	100.472
7.000	101.683	101.533	101.383	7.000	101.222	101.072	100.922
7.125	102.179	102.029	101.879	7.125	101.656	101.506	101.356
7.250	102.656	102.506	102.356	7.250	102.074	101.924	101.774

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
>= 780	0.000	0.000	0.000	-0.250	-0.625
760 - 779	0.000	0.000	-0.125	-0.375	-0.875
740 - 759	0.000	0.000	-0.250	-0.750	-1.250
720 - 739	0.000	0.000	-0.375	-0.875	-1.375
700 - 719	0.000	0.000	-0.625	-1.125	-2.000
680 - 699	0.000	0.000	-0.750	-1.375	-2.125
660 - 679	0.000	0.000	-1.125	-1.500	-2.500
640 - 659	-	-	-	-	-

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
>= 780	0.000	0.000	0.000	-0.250	-0.625
760 - 779	0.000	0.000	-0.125	-0.375	-0.875
740 - 759	0.000	0.000	-0.250	-0.750	-1.250
700 - 719	0.000	0.000	-0.625	-1.125	-2.000
660 - 679	0.000	0.000	-1.125	-1.500	-2.500
640 - 659	-	-	-	-	-

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
>= 780	0	0	-0.125	-0.375	**N/A**
760 - 779	0	0	-0.25	-0.75	**N/A**
740 - 759	0.000	0.000	-0.500	-1.000	**N/A**
720 - 739	0.000	0.000	-0.625	-1.250	**N/A**
700 - 719	0.000	0.000	-0.875	-1.625	**N/A**
680 - 699	0.000	-0.125	-1.125	-1.875	**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: 11/9/2026 8:26 PST

Conventional 5/6 ARM			
Rate	15	30	45
6.125	99.725	99.627	99.611
6.250	99.917	99.875	99.860
6.375	100.108	100.093	100.079
6.500	100.302	100.287	100.274
6.625	100.461	100.429	100.416
6.750	100.595	100.580	100.567
6.875	100.758	100.743	100.730
7.000	100.865	100.851	100.838
7.125	100.851	100.837	100.823
7.250	100.864	100.848	100.834
7.375	100.929	100.913	100.898
7.500	100.981	100.964	100.949
7.625	99.284	99.184	99.086
7.750	99.232	99.132	99.034
7.875	99.102	99.002	98.904
8.000	98.995	98.895	98.797

Conventional 7/6 ARM			
Rate	15	30	45
6.125	99.363	99.344	99.326
6.250	99.715	99.697	99.681
6.375	100.022	100.005	99.990
6.500	100.306	100.290	100.275
6.625	100.542	100.527	100.514
6.750	100.785	100.770	100.757
6.875	101.044	101.030	101.017
7.000	101.252	101.238	101.225
7.125	101.355	101.340	101.327
7.250	101.420	101.405	101.392
7.375	101.404	101.388	101.374
7.500	101.399	101.383	101.368
7.625	99.331	99.230	99.132
7.750	99.300	99.199	99.101
7.875	98.811	98.710	98.612
8.000	98.400	98.300	98.202

Conventional 10/6 ARM			
Rate	15	30	45
6.125	98.639	98.614	98.590
6.250	99.151	99.126	99.104
6.375	99.532	99.509	99.488
6.500	99.908	99.885	99.865
6.625	100.271	100.249	100.230
6.750	100.582	100.562	100.544
6.875	100.790	100.770	100.752
7.000	100.956	100.936	100.918
7.125	101.030	101.010	100.991
7.250	101.226	101.206	101.187
7.375	101.678	101.658	101.639
7.500	101.992	101.972	101.953
7.625	98.527	98.427	98.329
7.750	98.503	98.402	98.304
7.875	98.014	97.913	97.815
8.000	97.618	97.518	97.420

Conventional 5/6 ARM HB			
Rate	15	30	45
6.000	99.461	99.398	99.335
6.125	99.675	99.612	99.549
6.250	99.824	99.761	99.698
6.375	99.950	99.887	99.824
6.500	100.120	99.944	99.890
6.625	100.347	100.165	100.106
6.750	100.461	100.274	100.211
6.875	99.943	99.928	99.915
7.000	100.051	100.037	100.024
7.125	100.039	100.025	100.011
7.250	100.055	100.039	100.025
7.375	100.123	100.107	100.092
7.500	100.178	100.161	100.146
7.625	99.063	98.962	98.864
7.750	99.010	98.909	98.811
7.875	98.879	98.779	98.681
8.000	98.771	98.670	98.572

Conventional 7/6 ARM HB			
Rate	15	30	45
6.125	99.307	99.148	99.106
6.250	99.700	99.535	99.489
6.375	100.013	99.842	99.792
6.500	100.420	100.244	100.189
6.625	100.692	100.511	100.452
6.750	100.885	100.698	100.635
6.875	100.524	100.461	100.398
7.000	100.485	100.422	100.359
7.125	100.019	100.004	99.991
7.250	100.085	100.070	100.057
7.375	100.072	100.056	100.042
7.500	100.069	100.053	100.038
7.625	99.109	99.009	98.911
7.750	99.077	98.977	98.879
7.875	98.587	98.487	98.389
8.000	98.176	98.075	97.977

Conventional 10/6 ARM HB			
Rate	15	30	45
6.125	98.401	98.360	98.336
6.250	98.892	98.867	98.845
6.375	99.168	99.145	99.124
6.500	99.643	99.467	99.447
6.625	100.052	99.870	99.811
6.750	100.262	100.074	100.011
6.875	99.862	99.842	99.824
7.000	100.027	100.007	99.989
7.125	100.102	100.082	100.063
7.250	100.299	100.279	100.260
7.375	100.753	100.733	100.714
7.500	101.069	101.049	101.030
7.625	98.306	98.205	98.107
7.750	98.281	98.180	98.082
7.875	97.790	97.690	97.592
8.000	97.394	97.293	97.195

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: 11/9/2026 8:26 PST

Home Ready 30 Yr Fixed

Rate	15	30	45
7.125	101.581	101.469	101.389
7.250	101.721	101.586	101.523
7.375	102.152	102.039	101.949
7.500	102.589	102.476	102.384
7.625	102.908	102.795	102.705
7.750	103.025	102.882	102.811
7.875	103.367	103.247	103.149
8.000	103.725	103.605	103.507
8.125	104.035	103.915	103.817

Home Ready 20 Yr Fixed

Rate	15	30	45
7.125	101.629	101.517	101.437
7.250	101.550	101.439	101.358
7.375	101.935	101.823	101.743
7.500	102.261	102.149	102.069
7.625	101.188	101.100	101.013

Home Ready 15 Yr Fixed

Rate	15	30	45
6.625	99.934	99.849	99.768
6.750	100.317	100.224	100.137
6.875	100.601	100.508	100.421

Home Ready 10 Yr Fixed

Rate	15	30	45
7.125	98.988	98.896	98.809
7.250	98.822	98.741	98.667
7.375	98.992	98.911	98.837
7.500	99.147	99.066	98.992
7.625	99.277	99.196	99.122

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: 11/9/2026 8:26 PST

Home Possible 30 Yr Fixed

Rate	15	30	45
6.750	100.425	100.315	100.245
6.875	100.900	100.797	100.722
7.000	101.490	101.394	101.314
7.125	101.859	101.770	101.684
7.250	101.846	101.843	101.734
7.375	102.338	102.334	102.226
7.500	102.788	102.752	102.650
7.625	103.218	103.188	103.081
7.750	103.265	102.952	102.834
7.875	103.642	103.454	103.328
8.000	104.082	103.776	103.654
8.125	104.441	104.142	104.015

Home Possible 20 Yr Fixed

Rate	15	30	45
6.500	100.589	100.529	100.455
6.625	100.987	100.927	100.853
6.750	100.959	100.896	100.803
6.875	101.379	101.315	101.223
7.000	101.797	101.733	101.641
7.125	102.186	102.121	102.030
7.250	101.844	101.794	101.703
7.375	102.292	102.249	102.152
7.500	102.788	102.752	102.650
7.625	103.218	103.188	103.081
7.750	103.265	103.013	102.886
7.875	103.642	103.329	103.212
8.000	104.082	103.776	103.654
8.125	104.441	104.142	104.015

Home Possible 15 Yr Fixed

Rate	15	30	45
6.000	99.756	99.636	99.597
6.125	100.093	99.981	99.936
6.250	100.485	100.379	100.329
6.375	100.935	100.836	100.781
6.500	101.226	101.134	101.074
6.625	101.416	101.331	101.266
6.750	101.606	101.528	101.458
6.875	101.944	101.872	101.797
7.000	102.277	102.213	102.132
7.125	102.120	102.019	101.927
7.250	101.934	101.842	101.761
7.375	102.171	102.079	101.998
7.500	102.391	102.299	102.218
7.625	102.612	102.520	102.439

Home Possible 10 Yr Fixed

Rate	15	30	45
6.000	99.907	99.773	99.727
6.125	99.600	99.511	99.457
6.250	99.976	99.872	99.805
6.375	100.359	100.255	100.188
6.500	100.667	100.563	100.497
6.625	100.939	100.835	100.768
6.750	101.072	101.016	100.925
6.875	101.437	101.326	101.245
7.000	101.721	101.618	101.529
7.125	100.891	100.827	100.786
7.250	101.155	101.090	101.050
7.375	101.388	101.322	101.282
7.500	101.616	101.552	101.511

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: 11/9/2026 8:26 PST

RefiNow 30 Yr Fixed			
Rate	15	30	45
6.500	99.744	99.683	99.624
6.625	100.161	100.108	100.043
6.750	100.525	100.416	100.346
6.875	101.047	100.944	100.869
7.000	101.512	101.416	101.336
7.125	101.884	101.795	101.709
7.250	102.044	101.993	101.902
7.375	102.440	102.397	102.301
7.500	102.917	102.880	102.779
7.625	103.229	103.199	103.093
7.750	103.450	103.130	103.018
7.875	103.747	103.434	103.320
8.000	104.122	103.816	103.694
8.125	104.347	104.049	103.924

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: 11/9/2026 8:26 PST

FHA 30 Yr Fixed

Rate	15	30	45
6.000	99.621	99.524	99.457
6.125	99.916	99.819	99.752
6.250	100.322	100.203	100.091
6.375	100.948	100.770	100.716
6.500	101.489	101.368	101.288
6.625	101.834	101.671	101.606
6.750	102.143	101.987	101.917
6.875	102.285	102.026	101.950
7.000	102.649	102.538	102.430
7.125	102.825	102.668	102.547
7.250	103.273	103.035	102.944
7.375	102.702	102.529	102.395
7.500	103.178	103.006	102.872
7.625	103.404	103.265	103.158
7.750	103.543	103.411	103.299
7.875	103.285	103.151	102.993
8.000	103.344	103.210	103.051

FHA 25 Yr Fixed

Rate	15	30	45
6.000	99.621	99.524	99.457
6.125	99.916	99.819	99.752
6.250	100.322	100.203	100.091
6.375	100.948	100.770	100.716
6.500	101.489	101.368	101.288
6.625	101.834	101.671	101.606
6.750	102.143	101.987	101.917
6.875	102.285	102.026	101.950
7.000	102.649	102.538	102.430
7.125	102.825	102.668	102.547
7.250	103.273	103.035	102.944
7.375	102.702	102.529	102.395
7.500	103.178	103.006	102.872
7.625	103.404	103.265	103.158
7.750	103.543	103.411	103.299
7.875	103.285	103.151	102.993
8.000	103.344	103.210	103.051

FHA 20 Yr Fixed

Rate	15	30	45
6.000	99.325	99.258	99.191
6.125	99.566	99.489	99.422
6.250	100.245	100.153	100.041
6.375	100.783	100.691	100.578
6.500	101.195	101.103	101.006
6.625	101.613	101.450	101.385
6.750	101.888	101.732	101.662
6.875	102.102	101.878	101.771
7.000	102.469	102.418	102.310
7.125	102.675	102.525	102.461
7.250	102.719	102.481	102.426
7.375	102.499	102.365	102.206
7.500	102.867	102.733	102.575
7.625	103.155	103.021	102.863
7.750	103.313	103.180	103.069
7.875	103.235	103.101	102.943
8.000	103.294	103.160	103.001

FHA 15 Yr Fixed

Rate	15	30	45
5.250	98.753	98.686	98.619
5.375	98.876	98.809	98.742
5.500	99.325	99.230	99.180
5.625	99.664	99.575	99.522
5.750	99.844	99.761	99.694
5.875	100.057	100.018	99.953
6.000	100.559	100.520	100.455
6.125	100.704	100.600	100.533
6.250	100.491	100.385	100.335
6.375	100.659	100.517	100.376
6.500	101.064	100.923	100.782
6.625	101.466	101.324	101.183
6.750	100.821	100.740	100.660
6.875	101.263	101.182	101.102
7.000	101.681	101.600	101.520

FHA 10 Yr Fixed

Rate	15	30	45
5.250	98.753	98.686	98.619
5.375	98.876	98.809	98.742
5.500	99.325	99.230	99.180
5.625	99.664	99.575	99.522
5.750	99.844	99.761	99.694
5.875	100.057	100.018	99.953
6.000	100.559	100.520	100.455
6.125	100.704	100.600	100.533
6.250	100.281	100.199	100.132
6.375	100.255	100.241	100.161
6.500	100.698	100.683	100.603
6.625	100.954	100.893	100.853
6.750	100.821	100.740	100.660
6.875	101.263	101.182	101.102
7.000	101.681	101.600	101.520

FHA 30 Yr Fixed HB

Rate	15	30	45
6.000	98.770	98.770	98.731
6.125	99.182	99.182	99.138
6.250	99.771	99.656	99.608
6.375	100.263	100.171	100.058
6.500	100.671	100.521	100.447
6.625	101.221	101.064	100.999
6.750	101.550	101.399	101.329
6.875	101.598	101.421	101.309
7.000	102.072	102.021	101.909
7.125	102.220	101.951	101.800
7.250	102.509	102.247	102.103
7.375	101.874	101.740	101.581
7.500	102.242	102.108	101.950
7.625	102.530	102.396	102.238
7.750	101.190	101.128	101.088
7.875	99.875	99.749	99.632
8.000	100.275	100.156	100.034
8.125	100.649	100.537	100.410
8.250	98.295	98.191	98.058

FHA 25 Yr Fixed HB			
Rate	15	30	45
6.000	98.770	98.770	98.731
6.125	99.182	99.182	99.138
6.250	99.771	99.656	99.608
6.375	100.263	100.171	100.058
6.500	100.671	100.521	100.447
6.625	101.221	101.064	100.999
6.750	101.550	101.399	101.329
6.875	101.598	101.421	101.309
7.000	102.072	102.021	101.909
7.125	102.220	101.951	101.800
7.250	102.509	102.247	102.103
7.375	101.874	101.740	101.581
7.500	102.242	102.108	101.950
7.625	102.530	102.396	102.238

FHA 20 Yr Fixed HB			
Rate	15	30	45
6.000	98.934	98.934	98.895
6.125	99.312	99.312	99.267
6.250	99.885	99.708	99.658
6.375	100.407	100.236	100.182
6.500	100.837	100.673	100.613
6.625	101.382	101.225	101.160
6.750	101.724	101.573	101.503
6.875	101.828	101.553	101.388
7.000	102.212	102.021	101.909
7.125	102.626	102.357	102.206
7.250	102.831	102.569	102.424
7.375	101.874	101.740	101.581
7.500	102.242	102.108	101.950
7.625	102.530	102.396	102.238

FHA 15 Yr Fixed HB			
Rate	15	30	45
6.250	97.147	97.063	96.980
6.375	97.213	97.129	97.046
6.500	97.638	97.554	97.470
6.625	97.879	97.796	97.712
6.750	99.079	98.998	98.918
6.875	99.521	99.440	99.360
7.000	99.939	99.858	99.778

FHA 30 Yr Fixed Streamline			
Rate	15	30	45
6.000	99.357	99.258	99.191
6.125	99.715	99.571	99.526
6.250	100.268	100.153	100.041
6.375	100.936	100.759	100.705
6.500	101.353	101.182	101.123
6.625	101.717	101.554	101.489
6.750	101.823	101.678	101.596
6.875	102.273	102.014	101.938
7.000	102.677	102.448	102.345
7.125	103.094	102.849	102.763
7.250	103.389	103.151	103.060
7.375	102.572	102.419	102.323
7.500	102.987	102.841	102.740
7.625	103.393	103.254	103.147
7.750	103.596	103.464	103.352

FHA 25 Yr Fixed Streamline			
Rate	15	30	45
6.000	99.357	99.258	99.191
6.125	99.715	99.571	99.526
6.250	100.268	100.153	100.041
6.375	100.936	100.759	100.705
6.500	101.353	101.182	101.123
6.625	101.717	101.554	101.489
6.750	101.823	101.678	101.596
6.875	102.273	102.014	101.938
7.000	102.677	102.448	102.345
7.125	103.094	102.849	102.763
7.250	103.389	103.151	103.060
7.375	102.572	102.419	102.323
7.500	102.987	102.841	102.740
7.625	103.393	103.254	103.147
7.750	103.596	103.464	103.352

FHA 20 Yr Fixed Streamline			
Rate	15	30	45
6.000	99.325	99.258	99.191
6.125	99.597	99.489	99.422
6.250	100.245	100.153	100.041
6.375	100.828	100.691	100.597
6.500	101.227	101.103	101.006
6.625	101.653	101.490	101.425
6.750	101.934	101.778	101.708
6.875	102.150	101.891	101.816
7.000	102.526	102.448	102.340
7.125	102.942	102.697	102.611
7.250	103.145	102.907	102.816
7.375	102.499	102.365	102.214
7.500	102.876	102.733	102.605
7.625	103.247	103.108	103.002
7.750	103.363	103.230	103.119

FHA 15 Yr Fixed Streamline			
Rate	15	30	45
5.500	99.265	99.170	99.120
5.625	99.664	99.575	99.522
5.750	99.844	99.761	99.694
5.875	99.987	99.948	99.883
6.000	100.499	100.460	100.395
6.125	100.704	100.600	100.533
6.250	100.441	100.335	100.285
6.375	100.659	100.517	100.376
6.500	101.064	100.923	100.782
6.625	101.466	101.324	101.183
6.750	100.821	100.740	100.660
6.875	101.263	101.182	101.102
7.000	101.681	101.600	101.520

FHA 10 Yr Fixed Streamline			
Rate	15	30	45
5.250	98.158	98.063	98.013
5.375	98.715	98.620	98.570
5.500	99.265	99.170	99.120
5.625	99.664	99.575	99.522
5.750	99.455	99.416	99.351
5.875	99.987	99.948	99.883
6.000	100.499	100.460	100.395
6.125	100.704	100.600	100.533
6.250	99.750	99.692	99.612
6.375	100.185	100.171	100.091
6.500	100.638	100.623	100.543
6.625	100.954	100.877	100.803
6.750	100.821	100.740	100.660

FHA 30 Yr Fixed Streamline HB			
Rate	15	30	45
6.000	98.973	98.871	98.771
6.125	99.478	99.376	99.273
6.250	99.964	99.861	99.759
6.375	100.413	100.295	100.176
6.500	100.890	100.772	100.653
6.625	101.349	101.231	101.113
6.750	101.781	101.662	101.544
6.875	101.848	101.699	101.549
7.000	102.271	102.121	101.972
7.125	102.643	102.493	102.344
7.250	103.031	102.881	102.732
7.375	102.342	102.177	102.012
7.500	102.717	102.552	102.387

FHA 25 Yr Fixed Streamline HB			
Rate	15	30	45
6.000	98.973	98.871	98.771
6.125	99.478	99.376	99.273
6.250	99.964	99.861	99.759
6.375	100.413	100.295	100.176
6.500	100.890	100.772	100.653
6.625	101.349	101.231	101.113
6.750	101.781	101.662	101.544
6.875	101.848	101.699	101.549
7.000	102.271	102.121	101.972
7.125	102.643	102.493	102.344
7.250	103.031	102.881	102.732
7.375	102.342	102.177	102.012
7.500	102.717	102.552	102.387

FHA 20 Yr Fixed Streamline HB			
Rate	15	30	45
6.000	98.770	98.770	98.731
6.125	99.182	99.182	99.138
6.250	99.681	99.503	99.454
6.375	100.263	100.171	100.058
6.500	100.671	100.521	100.447
6.625	101.221	101.064	100.999
6.750	101.550	101.399	101.329
6.875	101.598	101.421	101.309
7.000	102.072	102.021	101.909
7.125	102.220	101.951	101.800
7.250	102.509	102.247	102.103
7.375	101.874	101.740	101.581
7.500	102.242	102.108	101.950

FHA 15 Yr Fixed Streamline HB			
Rate	15	30	45
6.000	97.092	97.014	96.941
6.125	97.526	97.449	97.375
6.250	96.700	96.622	96.549
6.375	97.125	97.048	96.974
6.500	97.525	97.447	97.373
6.625	97.904	97.827	97.753
6.750	89.079	88.998	88.918
6.875	89.521	89.440	89.360
7.000	89.939	89.858	89.778

FHA 5/1 ARM			
Rate	15	30	45
4.750	96.949	96.882	96.822
4.875	97.387	97.320	97.260
5.000	97.718	97.651	97.591
5.125	97.918	97.851	97.791
5.250	98.820	98.753	98.693
5.375	99.133	99.066	99.006
5.500	99.439	99.372	99.312
5.625	99.614	99.547	99.487
5.750	100.164	100.097	100.037
5.875	100.508	100.441	100.381
6.000	100.883	100.816	100.756
6.125	100.939	100.872	100.812

FHA 5/1 ARM HB			
Rate	15	30	45
4.750	96.949	96.882	96.822
4.875	97.387	97.320	97.260
5.000	97.718	97.651	97.591
5.125	97.918	97.851	97.791
5.250	98.820	98.753	98.693
5.375	99.133	99.066	99.006
5.500	99.439	99.372	99.312
5.625	99.614	99.547	99.487
5.750	100.164	100.097	100.037
5.875	100.508	100.441	100.381
6.000	100.883	100.816	100.756
6.125	100.939	100.872	100.812

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	93.557	93.482	93.442	5	93.557	93.482	93.442
5.125	94.139	94.063	94.023	5.125	94.139	94.063	94.023
5.250	95.649	95.624	95.599	5.25	95.649	95.624	95.599
5.375	96.322	96.265	96.240	5.375	96.322	96.265	96.24
5.500	97.017	96.920	96.853	5.5	97.017	96.92	96.853
5.625	97.548	97.451	97.384	5.625	97.548	97.451	97.384
5.750	98.523	98.581	98.514	5.75	98.5228	98.5808	98.5138
5.875	98.862	98.920	98.853	5.875	98.8615	98.9196	98.8526
6.000	99.430	99.488	99.421	6	99.4303	99.4883	99.4213
6.125	99.916	99.860	99.793	6.125	99.916	99.8596	99.7926
6.250	100.730	100.610	100.554	6.25	100.73	100.61	100.554
6.375	101.180	101.103	101.004	6.375	101.18	101.061	101.004
6.500	101.834	101.793	101.663	6.5	101.61	101.492	101.435
6.625	102.014	101.895	101.838	6.625	102.014	101.895	101.838

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: 11/9/2026 8:26 PST

VA 30 Yr Fixed

Rate	15	30	45
5.875	98.650	98.583	98.516
6.000	99.271	99.174	99.107
6.125	99.566	99.469	99.402
6.250	99.996	99.889	99.839
6.375	100.537	100.416	100.336
6.500	101.146	101.025	100.945
6.625	101.392	101.271	101.191
6.750	101.375	101.344	101.236
6.875	101.772	101.618	101.502
7.000	102.305	102.174	102.066
7.125	102.481	102.324	102.203
7.250	102.149	102.015	101.856
7.375	102.352	102.179	102.045
7.500	102.828	102.656	102.522
7.625	102.907	102.734	102.600
7.750	102.905	102.771	102.613
7.875	102.985	102.851	102.693
8.000	103.044	102.910	102.751
8.125	103.135	103.001	102.842

VA 25 Yr Fixed

Rate	15	30	45
5.875	98.650	98.583	98.516
6.000	99.271	99.174	99.107
6.125	99.566	99.469	99.402
6.250	99.996	99.889	99.839
6.375	100.537	100.416	100.336
6.500	101.146	101.025	100.945
6.625	101.392	101.271	101.191
6.750	101.375	101.344	101.236
6.875	101.772	101.618	101.502
7.000	102.305	102.174	102.066
7.125	102.481	102.324	102.203
7.250	102.149	102.015	101.856
7.375	102.352	102.179	102.045
7.500	102.828	102.656	102.522
7.625	102.907	102.734	102.600
7.750	102.905	102.771	102.613
7.875	102.985	102.851	102.693
8.000	103.044	102.910	102.751
8.125	103.135	103.001	102.842

VA 20 Yr Fixed

Rate	15	30	45
5.875	98.650	98.583	98.516
6.000	99.271	99.174	99.107
6.125	99.566	99.469	99.402
6.250	99.980	99.889	99.839
6.375	100.530	100.409	100.329
6.500	101.139	101.018	100.938
6.625	101.385	101.264	101.184
6.750	101.388	101.344	101.236
6.875	101.786	101.637	101.576
7.000	102.299	102.174	102.066
7.125	102.375	102.226	102.165
7.250	102.149	102.015	101.856
7.375	102.198	102.052	101.895
7.500	102.582	102.481	102.361
7.625	102.872	102.639	102.568
7.750	102.905	102.771	102.613
7.875	102.985	102.851	102.693
8.000	103.044	102.910	102.751
8.125	103.135	103.001	102.842

VA 15 Yr Fixed

Rate	15	30	45
5.125	97.853	97.779	97.738
5.250	98.628	98.561	98.494
5.375	98.801	98.715	98.656
5.500	99.228	99.132	99.083
5.625	99.664	99.575	99.522
5.750	99.602	99.562	99.498
5.875	99.994	99.955	99.890
6.000	100.355	100.316	100.251
6.125	100.704	100.600	100.533
6.250	100.000	99.917	99.850
6.375	100.175	100.109	100.029
6.500	100.675	100.563	100.483
6.625	100.954	100.877	100.803

VA 10 Yr Fixed

Rate	15	30	45
5.125	97.853	97.779	97.738
5.250	98.354	98.259	98.209
5.375	98.801	98.706	98.656
5.500	99.228	99.132	99.083
5.625	99.664	99.575	99.522
5.750	99.602	99.562	99.498
5.875	99.994	99.955	99.890
6.000	100.355	100.316	100.251
6.125	100.704	100.600	100.533
6.250	99.799	99.785	99.705
6.375	100.123	100.109	100.029
6.500	100.422	100.407	100.327
6.625	99.821	99.807	99.726

VA 30 Yr Fixed HB

Rate	15	30	45
5.750	97.163	97.062	96.978
5.875	97.885	97.784	97.700
6.000	98.511	98.410	98.326
6.125	98.254	98.157	98.090
6.250	99.260	99.145	99.097
6.375	99.981	99.889	99.777
6.500	100.508	100.416	100.320
6.625	100.604	100.483	100.402
6.750	100.807	100.756	100.645
6.875	101.360	101.309	101.198
7.000	101.887	101.836	101.725
7.125	101.444	101.390	101.279
7.250	101.524	101.390	101.231
7.375	101.561	101.427	101.269
7.500	101.680	101.546	101.387
7.625	101.905	101.771	101.613

VA 25 Yr Fixed HB			
Rate	15	30	45
5.875	97.885	97.784	97.700
6.000	98.511	98.410	98.326
6.125	98.254	98.157	98.090
6.250	99.260	99.145	99.097
6.375	99.981	99.889	99.777
6.500	100.508	100.416	100.320
6.625	100.604	100.483	100.402
6.750	100.807	100.756	100.645
6.875	101.360	101.309	101.198
7.000	101.887	101.836	101.725
7.125	101.444	101.390	101.279
7.250	101.524	101.390	101.231
7.375	101.561	101.427	101.269
7.500	101.680	101.546	101.387

VA 20 Yr Fixed HB			
Rate	15	30	45
5.875	97.885	97.784	97.700
6.000	98.511	98.410	98.326
6.125	98.249	98.154	98.112
6.250	99.270	99.156	99.108
6.375	99.981	99.889	99.777
6.500	100.508	100.416	100.320
6.625	100.566	100.453	100.404
6.750	100.807	100.756	100.645
6.875	101.360	101.309	101.198
7.000	101.887	101.836	101.725
7.125	101.549	101.400	101.341
7.250	101.524	101.390	101.231
7.375	101.561	101.427	101.269
7.500	101.680	101.546	101.387

VA 15 Yr Fixed HB			
Rate	15	30	45
5.875	96.477	96.393	96.309
6.000	96.684	96.600	96.516
6.125	96.926	96.842	96.758
6.250	97.147	97.063	96.980
6.375	97.213	97.129	97.046
6.500	97.638	97.554	97.470
6.625	97.879	97.796	97.712

VA 30 Yr Fixed IRRRL			
Rate	15	30	45
5.625	97.198	97.101	97.034
5.750	98.162	98.095	98.028
5.875	98.650	98.583	98.516
6.000	99.271	99.174	99.107
6.125	99.566	99.469	99.402
6.250	99.996	99.889	99.839
6.375	100.537	100.416	100.336
6.500	101.146	101.025	100.945
6.625	101.392	101.271	101.191
6.750	101.415	101.414	101.306
6.875	101.772	101.667	101.559
7.000	102.305	102.244	102.136
7.125	102.481	102.324	102.203
7.250	102.149	102.015	101.856

VA 25 Yr Fixed IRRRL			
Rate	15	30	45
5.625	97.198	97.101	97.034
5.750	98.162	98.095	98.028
5.875	98.650	98.583	98.516
6.000	99.271	99.174	99.107
6.125	99.566	99.469	99.402
6.250	99.996	99.889	99.839
6.375	100.537	100.416	100.336
6.500	101.146	101.025	100.945
6.625	101.392	101.271	101.191
6.750	101.415	101.414	101.306
6.875	101.772	101.667	101.559
7.000	102.305	102.244	102.136
7.125	102.481	102.324	102.203
7.250	102.149	102.015	101.856

VA 20 Yr Fixed IRRRL			
Rate	15	30	45
5.625	97.198	97.101	97.034
5.750	98.162	98.095	98.028
5.875	98.650	98.583	98.516
6.000	99.271	99.174	99.107
6.125	99.566	99.469	99.402
6.250	99.980	99.889	99.839
6.375	100.530	100.409	100.329
6.500	101.139	101.018	100.938
6.625	101.385	101.264	101.184
6.750	101.415	101.414	101.306
6.875	101.786	101.667	101.576
7.000	102.299	102.244	102.136
7.125	102.375	102.226	102.165
7.250	102.149	102.015	101.856

VA 15 Yr Fixed IRRRL			
Rate	15	30	45
5.000	97.318	97.244	97.204
5.125	97.853	97.779	97.738
5.250	98.628	98.561	98.494
5.375	98.801	98.715	98.656
5.500	99.228	99.132	99.083
5.625	99.664	99.575	99.522
5.750	99.602	99.562	99.498
5.875	99.994	99.955	99.890
6.000	100.355	100.316	100.251
6.125	100.704	100.600	100.533
6.250	100.000	99.917	99.850
6.375	100.175	100.109	100.029
6.500	100.675	100.563	100.483
6.625	100.954	100.877	100.803

VA 10 Yr Fixed IRRRL			
Rate	15	30	45
5.000	97.318	97.244	97.204
5.125	97.853	97.779	97.738
5.250	98.354	98.259	98.209
5.375	98.801	98.706	98.656
5.500	99.228	99.132	99.083
5.625	99.664	99.575	99.522
5.750	99.602	99.562	99.498
5.875	99.994	99.955	99.890
6.000	100.355	100.316	100.251
6.125	100.704	100.600	100.533
6.250	99.799	99.785	99.705
6.375	100.123	100.109	100.029
6.500	100.422	100.407	100.327
6.625	99.821	99.807	99.726

VA 30 Yr Fixed HB IRRRL			
Rate	15	30	45
5.750	97.163	97.062	96.978
5.875	97.885	97.784	97.700
6.000	98.511	98.410	98.326
6.125	98.254	98.157	98.090
6.250	99.250	99.164	99.090
6.375	99.981	99.889	99.777
6.500	100.508	100.416	100.320
6.625	100.604	100.483	100.402
6.750	100.807	100.756	100.645
6.875	101.360	101.309	101.198
7.000	101.887	101.836	101.725
7.125	101.444	101.390	101.279
7.250	101.524	101.390	101.231
7.375	101.561	101.427	101.269

VA 25 Yr Fixed HB IRRRL			
Rate	15	30	45
5.750	97.163	97.062	96.978
5.875	97.885	97.784	97.700
6.000	98.511	98.410	98.326
6.125	98.254	98.157	98.090
6.250	99.202	99.140	99.090
6.375	99.981	99.889	99.777
6.500	100.508	100.416	100.320
6.625	100.604	100.483	100.402
6.750	100.807	100.756	100.645
6.875	101.360	101.309	101.198
7.000	101.887	101.836	101.725
7.125	101.444	101.390	101.279
7.250	101.524	101.390	101.231
7.375	101.561	101.427	101.269

VA 20 Yr Fixed HB IRRRL			
Rate	15	30	45
5.750	97.163	97.062	96.978
5.875	97.885	97.784	97.700
6.000	98.511	98.410	98.326
6.125	98.254	98.157	98.090
6.250	99.202	99.111	99.015
6.375	99.981	99.889	99.777
6.500	100.508	100.416	100.320
6.625	100.604	100.483	100.402
6.750	100.807	100.756	100.645
6.875	101.360	101.309	101.198
7.000	101.887	101.836	101.725
7.125	101.441	101.390	101.279
7.250	101.524	101.390	101.231
7.375	101.561	101.427	101.269

VA 15 Yr Fixed HB IRRRL			
Rate	15	30	45
6.000	100.092	100.014	99.941
6.125	100.526	100.449	100.375
6.250	99.700	99.622	99.549
6.375	100.125	100.048	99.974
6.500	100.525	100.447	100.373
6.625	100.904	100.827	100.753

VA 5/1 ARM			
Rate	15	30	45
4.750	96.899	96.832	96.772
4.875	97.337	97.270	97.210
5.000	97.668	97.601	97.541
5.125	97.868	97.801	97.741
5.250	98.770	98.703	98.643
5.375	99.083	99.016	98.956
5.500	99.389	99.322	99.262
5.625	99.564	99.497	99.437
5.750	100.114	100.047	99.987
5.875	100.458	100.391	100.331
6.000	100.833	100.766	100.706
6.125	100.889	100.822	100.762

VA 5/1 ARM HB			
Rate	15	30	45
4.750	96.899	96.832	96.772
4.875	97.337	97.270	97.210
5.000	97.668	97.601	97.541
5.125	97.868	97.801	97.741
5.250	98.770	98.703	98.643
5.375	99.083	99.016	98.956
5.500	99.389	99.322	99.262
5.625	99.564	99.497	99.437
5.750	100.114	100.047	99.987
5.875	100.458	100.391	100.331
6.000	100.833	100.766	100.706
6.125	100.889	100.822	100.762

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: 11/9/2026 8:26 PST

BFF_3.5%_DPA_Repayable1			
Rate	15	30	45
6.375	96.918	96.693	96.393
6.500	97.530	97.305	97.005
6.625	98.089	97.864	97.564
6.750	98.589	98.364	98.064
6.875	98.328	98.014	97.714
7.000	98.830	98.516	98.216
7.125	99.279	98.965	98.665
7.250	100.051	99.706	99.406
7.375	100.575	100.230	99.930
7.500	101.027	100.682	100.382
7.625	101.396	101.051	100.751
7.750	101.736	101.391	101.091
7.875	100.176	99.799	99.499

BFF_3.5%_DPA_Forgivable2			
Rate	15	30	45
6.875	95.828	95.514	95.214
7.000	96.330	96.016	95.716
7.125	96.779	96.465	96.165
7.250	97.551	97.206	96.906
7.375	98.075	97.730	97.430
7.500	98.527	98.182	97.882
7.625	98.896	98.551	98.251
7.750	99.236	98.891	98.591
7.875	97.676	97.299	96.999
8.000	98.098	97.721	97.421
8.125	98.447	98.070	97.770
8.250	98.807	98.430	98.130

BFF_3.5%_DPA_HB_Repayable1			
Rate	15	30	45
6.625	96.089	95.864	95.564
6.750	96.589	96.364	96.064
6.875	96.328	96.014	95.714
7.000	96.830	96.516	96.216
7.125	97.279	96.965	96.665
7.250	98.051	97.706	97.406
7.375	98.575	98.230	97.930
7.500	99.027	98.682	98.382
7.625	99.396	99.051	98.751
7.750	99.736	99.391	99.091
7.875	98.176	97.799	97.499
8.000	98.598	98.221	97.921
8.125	98.947	98.570	98.270

BFF_3.5%_DPA_HB_Forgivable2			
Rate	15	30	45
6.750	93.714	93.489	93.189
6.875	93.453	93.139	92.839
7.000	93.955	93.641	93.341
7.125	94.404	94.090	93.790
7.250	95.176	94.831	94.531
7.375	95.700	95.355	95.055
7.500	96.152	95.807	95.507
7.625	96.521	96.176	95.876
7.750	96.861	96.516	96.216
7.875	95.301	94.924	94.624
8.000	95.723	95.346	95.046
8.125	96.072	95.695	95.395
8.250	96.432	96.055	95.755

BFF_5%_DPA_Repayable1			
Rate	15	30	45
6.375	96.168	95.943	95.643
6.500	96.780	96.555	96.255
6.625	97.339	97.114	96.814
6.750	97.839	97.614	97.314
6.875	97.578	97.264	96.964
7.000	98.080	97.766	97.466
7.125	98.529	98.215	97.915
7.250	99.301	98.956	98.656
7.375	99.825	99.480	99.180
7.500	100.277	99.932	99.632
7.625	100.646	100.301	100.001
7.750	100.986	100.641	100.341
7.875	99.426	99.049	98.749

BFF_5%_DPA_HB_Repayable1			
Rate	15	30	45
6.625	95.339	95.114	94.814
6.750	95.839	95.614	95.314
6.875	95.578	95.264	94.964
7.000	96.080	95.766	95.466
7.125	96.529	96.215	95.915
7.250	97.301	96.956	96.656
7.375	97.825	97.480	97.180
7.500	98.277	97.932	97.632
7.625	98.646	98.301	98.001
7.750	98.986	98.641	98.341
7.875	97.426	97.049	96.749
8.000	97.848	97.471	97.171
8.125	98.197	97.820	97.520

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.