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: 11/17/26 10:27 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

FHA/VA ARM Requirements	
ARM Index	1YR WEEKLY CMT
ARM Margin	2.0
5yr ARM Caps	1/1/5

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

Mortgagee Clause	
All States but Florida	Florida Only
FlexPoint Inc.	FlexPoint Inc., dba FlexPoint Home Loans Inc.
ISAOA/ATIMA	ISAOA/ATIMA
3100 Bristol St., Suite 100	3100 Bristol St., Suite 100
Costa Mesa, CA 92626	Costa Mesa, CA 92626

Additional Comments:
Please refer to lock desk policies & procedures on our website.
Any questions can be directed to lockdesk@bffws.com
*Lock Desk Turn Times available at https://bffws.com/turn-times/

BROKERS FIRST FUNDING

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

Conventional Fixed Rate Sheet

Effective: 11/17/2026 10:27 PST

Conventional 30 Yr Fixed

Rate	15	30	45
6.375	97.064	96.971	96.917
6.500	97.716	97.656	97.597
6.625	98.242	98.145	98.075
6.750	98.822	98.752	98.682
6.875	99.437	99.362	99.287
7.000	99.955	99.855	99.775
7.125	100.416	100.305	100.222
7.250	100.811	100.720	100.629
7.375	101.268	101.172	101.076
7.500	101.796	101.695	101.594
7.625	102.159	102.052	101.946
7.750	102.072	101.922	101.808
7.875	102.520	102.362	102.249
8.000	102.965	102.801	102.663
8.125	103.331	103.167	103.029

Conventional 25 Yr Fixed

Rate	15	30	45
6.375	97.198	97.120	97.049
6.500	97.846	97.786	97.727
6.625	98.323	98.258	98.194
6.750	99.021	98.916	98.833
6.875	99.567	99.492	99.417
7.000	100.065	99.985	99.905
7.125	100.486	100.401	100.315
7.250	100.941	100.850	100.759
7.375	101.398	101.302	101.206
7.500	101.926	101.825	101.724
7.625	102.289	102.182	102.076
7.750	102.363	102.213	102.099
7.875	102.803	102.653	102.540
8.000	103.086	102.943	102.824
8.125	103.488	103.337	103.225

Conventional 20 Yr Fixed

Rate	15	30	45
6.375	98.458	98.380	98.308
6.500	98.907	98.833	98.759
6.625	99.307	99.233	99.159
6.750	99.475	99.367	99.285
6.875	99.895	99.795	99.708
7.000	100.322	100.226	100.137
7.125	100.707	100.611	100.521
7.250	100.910	100.819	100.728
7.375	101.460	101.363	101.267
7.500	101.889	101.788	101.687
7.625	102.105	101.998	101.892
7.750	102.296	102.136	102.031
7.875	102.632	102.474	102.367
8.000	102.928	102.772	102.664
8.125	103.184	103.028	102.920

Conventional 15 Yr Fixed

Rate	15	30	45
6.375	99.938	99.838	99.784
6.500	100.264	100.172	100.112
6.625	100.513	100.416	100.349
6.750	100.777	100.777	100.707
6.875	101.199	101.163	101.088
7.000	101.496	101.437	101.356
7.125	101.353	101.269	101.182
7.250	101.098	101.015	100.942
7.375	101.354	101.272	101.198
7.500	101.597	101.514	101.441
7.625	101.812	101.729	101.656

Conventional 10 Yr Fixed

Rate	15	30	45
6.375	99.803	99.703	99.649
6.500	100.070	99.978	99.918
6.625	100.200	100.199	100.134
6.750	100.610	100.610	100.540
6.875	101.037	101.037	100.962
7.000	101.371	101.371	101.291
7.125	100.886	100.773	100.726
7.250	97.974	97.901	97.827
7.375	98.177	98.103	98.030
7.500	98.365	98.292	98.218
7.625	98.516	98.442	98.369

Conventional 30 Yr Fixed HB

Rate	15	30	45
6.375	97.097	97.005	96.948
6.500	97.545	97.486	97.426
6.625	98.121	98.024	97.959
6.750	98.890	98.820	98.750
6.875	99.425	99.350	99.275
7.000	99.852	99.771	99.691
7.125	100.193	100.082	100.020
7.250	100.815	100.724	100.634
7.375	101.284	101.188	101.092
7.500	101.659	101.558	101.457
7.625	102.043	101.937	101.831
7.750	101.870	101.720	101.607
7.875	102.191	102.045	101.928
8.000	102.494	102.351	102.233
8.125	102.803	102.653	102.541

Conventional 20 Yr Fixed HB			
Rate	15	30	45
6.375	97.025	96.971	96.916
6.500	97.600	97.541	97.481
6.625	98.258	98.194	98.129
6.750	98.993	98.923	98.853
6.875	99.535	99.460	99.385
7.000	100.018	99.938	99.857
7.125	100.377	100.291	100.205
7.250	100.900	100.809	100.719
7.375	101.352	101.256	101.160
7.500	101.831	101.730	101.628
7.625	102.107	102.000	101.894
7.750	99.951	99.802	99.725
7.875	100.255	100.106	100.028
8.000	100.523	100.374	100.296
8.125	100.767	100.618	100.540

Conventional 15 Yr Fixed HB			
Rate	15	30	45
6.375	97.817	97.756	97.711
6.500	98.164	98.150	98.106
6.625	98.534	98.513	98.469
6.750	98.834	98.820	98.776
6.875	99.126	99.112	99.068
7.000	99.385	99.372	99.327
7.125	99.035	98.949	98.848
7.250	98.745	98.661	98.573
7.375	98.942	98.858	98.771
7.500	99.129	99.045	98.958
7.625	99.292	99.208	99.121

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

BROKERS FIRST FUNDING

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

Conventional NOO Fixed Rate Sheet

Effective: 11/17/2026 10:27 PST

Conforming Balance 30 Yr Fixed				Conforming High Balance 30 YR Fixed			
Rate	15	30	45	Rate	15	30	45
5.000	90.544	90.394	90.244	5.000	90.419	90.269	90.119
5.125	91.261	91.111	90.961	5.125	91.136	90.986	90.836
5.250	91.969	91.819	91.669	5.250	91.844	91.694	91.544
5.375	92.668	92.518	92.368	5.375	92.543	92.393	92.243
5.500	93.358	93.208	93.058	5.500	93.233	93.083	92.933
5.625	94.037	93.887	93.737	5.625	93.912	93.762	93.612
5.750	94.705	94.555	94.405	5.750	94.580	94.430	94.280
5.875	95.363	95.213	95.063	5.875	95.238	95.088	94.938
6.000	96.009	95.859	95.709	6.000	95.884	95.734	95.584
6.125	96.642	96.492	96.342	6.125	96.517	96.367	96.217
6.250	97.262	97.112	96.962	6.250	97.137	96.987	96.837
6.375	97.869	97.719	97.569	6.375	97.744	97.594	97.444
6.500	98.463	98.313	98.163	6.500	98.338	98.188	98.038
6.625	99.043	98.893	98.743	6.625	98.912	98.762	98.612
6.750	99.609	99.459	99.309	6.750	99.408	99.258	99.108
6.875	100.161	100.011	99.861	6.875	99.891	99.741	99.591
7.000	100.700	100.550	100.400	7.000	100.363	100.213	100.063
7.125	101.223	101.073	100.923	7.125	100.820	100.670	100.520
7.250	101.729	101.579	101.429	7.250	101.263	101.113	100.963

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**
2 - 4 Unit Property	0.000	0.000	-0.375	-	**N/A**
Condo / Coop	0.000	0.000	-0.125	-0.125	**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: 11/17/2026 10:27 PST

Conventional 5/6 ARM			
Rate	15	30	45
6.125	99.077	98.948	98.880
6.250	99.256	99.121	99.050
6.375	99.314	99.179	99.116
6.500	99.405	99.259	99.180
6.625	99.612	99.460	99.377
6.750	99.761	99.603	99.517
6.875	99.677	99.660	99.645
7.000	99.789	99.772	99.757
7.125	99.774	99.756	99.740
7.250	99.777	99.759	99.743
7.375	99.823	99.805	99.789
7.500	99.860	99.841	99.824
7.625	98.542	98.441	98.353
7.750	98.505	98.405	98.316
7.875	98.361	98.261	98.172
8.000	98.236	98.136	98.047

Conventional 7/6 ARM			
Rate	15	30	45
6.125	98.504	98.441	98.378
6.250	98.816	98.753	98.690
6.375	99.115	98.991	98.928
6.500	99.387	99.240	99.167
6.625	99.572	99.467	99.404
6.750	99.753	99.644	99.581
6.875	99.854	99.825	99.809
7.000	100.059	100.042	100.026
7.125	100.159	100.141	100.125
7.250	100.210	100.192	100.175
7.375	100.157	100.138	100.121
7.500	100.125	100.106	100.088
7.625	98.382	98.281	98.193
7.750	98.312	98.212	98.123
7.875	97.840	97.739	97.651
8.000	97.440	97.340	97.251

Conventional 10/6 ARM			
Rate	15	30	45
6.125	97.446	97.383	97.320
6.250	97.824	97.778	97.752
6.375	98.162	98.135	98.110
6.500	98.519	98.493	98.470
6.625	98.877	98.852	98.829
6.750	99.189	99.165	99.143
6.875	99.413	99.389	99.367
7.000	99.588	99.565	99.543
7.125	99.661	99.637	99.616
7.250	99.852	99.828	99.807
7.375	100.293	100.269	100.247
7.500	100.596	100.573	100.551
7.625	97.461	97.360	97.272
7.750	97.437	97.337	97.248
7.875	96.965	96.864	96.776
8.000	96.580	96.480	96.391

Conventional 5/6 ARM HB			
Rate	15	30	45
6.000	98.859	98.735	98.671
6.125	98.965	98.882	98.819
6.250	99.193	99.058	98.987
6.375	99.257	99.194	99.131
6.500	99.292	99.216	99.153
6.625	99.499	99.347	99.264
6.750	99.648	99.491	99.404
6.875	99.097	99.053	99.038
7.000	99.183	99.166	99.151
7.125	99.169	99.151	99.135
7.250	99.175	99.157	99.141
7.375	99.224	99.206	99.190
7.500	99.264	99.245	99.228
7.625	98.305	98.204	98.116
7.750	98.266	98.166	98.077
7.875	98.140	98.040	97.951
8.000	98.014	97.914	97.825

Conventional 7/6 ARM HB			
Rate	15	30	45
6.125	98.495	98.365	98.298
6.250	98.987	98.851	98.780
6.375	99.307	99.167	99.091
6.500	99.578	99.431	99.352
6.625	99.762	99.611	99.528
6.750	99.943	99.786	99.699
6.875	99.719	99.656	99.593
7.000	99.688	99.625	99.562
7.125	99.034	99.016	99.000
7.250	99.086	99.068	99.051
7.375	99.035	99.016	98.999
7.500	99.005	98.986	98.968
7.625	98.145	98.044	97.956
7.750	98.073	97.973	97.884
7.875	97.619	97.518	97.430
8.000	97.218	97.118	97.029

Conventional 10/6 ARM HB			
Rate	15	30	45
6.125	97.356	97.248	97.210
6.250	97.821	97.730	97.704
6.375	98.192	98.051	97.976
6.500	98.543	98.397	98.318
6.625	98.856	98.704	98.621
6.750	99.093	98.936	98.849
6.875	98.699	98.675	98.653
7.000	98.872	98.849	98.827
7.125	98.945	98.921	98.900
7.250	99.137	99.113	99.092
7.375	99.579	99.555	99.533
7.500	99.884	99.861	99.839
7.625	97.224	97.123	97.035
7.750	97.198	97.098	97.009
7.875	96.744	96.643	96.555
8.000	96.358	96.258	96.169

Conventional ARM Adjustments

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

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

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

Additional Purchase LLPA Adjusters

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

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

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

Additional R/T Refinance LLPA Adjusters

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

Cash-Out Refinance LTV / FICO Adjusters: All Products

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

Additional Cash-Out Refinance LLPA Adjusters

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80
Attached Condo	0	0	-0.125	-0.125	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625
High Balance	-2	-2	-2.25	-2.25	-3.25
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125
DTI > 40%	0	0	0	0	0

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: 11/17/2026 10:27 PST

Home Ready 30 Yr Fixed

Rate	15	30	45
7.125	100.308	100.198	100.115
7.250	100.623	100.494	100.424
7.375	101.085	100.956	100.886
7.500	101.565	101.419	101.359
7.625	101.929	101.798	101.722
7.750	101.892	101.728	101.631
7.875	102.350	102.186	102.047
8.000	102.795	102.631	102.493
8.125	103.153	102.989	102.851

Home Ready 20 Yr Fixed

Rate	15	30	45
7.125	100.388	100.278	100.195
7.250	100.617	100.507	100.424
7.375	101.076	100.966	100.883
7.500	101.468	101.358	101.275
7.625	100.394	100.293	100.190

Home Ready 15 Yr Fixed

Rate	15	30	45
6.625	99.123	99.041	98.960
6.750	99.648	99.561	99.474
6.875	99.949	99.862	99.775

Home Ready 10 Yr Fixed

Rate	15	30	45
7.125	98.222	98.135	98.048
7.250	98.124	98.051	97.977
7.375	98.327	98.253	98.180
7.500	98.515	98.442	98.368
7.625	98.666	98.592	98.519

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: 11/17/2026 10:27 PST

Home Possible 30 Yr Fixed			
Rate	15	30	45
6.750	99.026	98.956	98.886
6.875	99.541	99.466	99.391
7.000	100.168	100.088	100.007
7.125	100.583	100.497	100.411
7.250	100.900	100.778	100.687
7.375	101.395	101.294	101.198
7.500	101.969	101.868	101.767
7.625	102.372	102.265	102.159
7.750	102.330	102.165	102.064
7.875	102.863	102.698	102.597
8.000	103.220	103.055	102.954
8.125	103.592	103.429	103.327

Home Possible 20 Yr Fixed			
Rate	15	30	45
6.500	99.000	98.904	98.848
6.625	99.373	99.277	99.221
6.750	99.606	99.486	99.415
6.875	100.016	99.895	99.825
7.000	100.426	100.306	100.236
7.125	100.815	100.696	100.625
7.250	100.868	100.778	100.687
7.375	101.390	101.294	101.198
7.500	101.969	101.868	101.767
7.625	102.372	102.265	102.159
7.750	102.437	102.272	102.171
7.875	102.795	102.630	102.529
8.000	103.103	102.938	102.837
8.125	103.411	103.284	103.156

Home Possible 15 Yr Fixed			
Rate	15	30	45
6.000	98.698	98.608	98.534
6.125	99.088	98.999	98.925
6.250	99.639	99.533	99.484
6.375	100.114	100.015	99.961
6.500	100.405	100.312	100.253
6.625	100.606	100.520	100.455
6.750	100.871	100.871	100.801
6.875	101.279	101.279	101.203
7.000	101.619	101.619	101.539
7.125	101.503	101.419	101.332
7.250	101.248	101.165	101.092
7.375	101.504	101.422	101.348
7.500	101.747	101.664	101.591
7.625	101.962	101.879	101.806

Home Possible 10 Yr Fixed			
Rate	15	30	45
6.000	98.478	98.424	98.307
6.125	98.730	98.608	98.556
6.250	99.135	99.038	98.972
6.375	99.533	99.436	99.369
6.500	99.849	99.752	99.685
6.625	100.122	100.025	99.958
6.750	100.452	100.381	100.313
6.875	100.819	100.709	100.628
7.000	101.104	101.013	100.945
7.125	99.906	99.797	99.707
7.250	100.182	100.073	99.983
7.375	100.425	100.316	100.226
7.500	100.668	100.560	100.469

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: 11/17/2026 10:27 PST

RefiNow 30 Yr Fixed			
Rate	15	30	45
6.500	98.006	97.946	97.887
6.625	98.483	98.418	98.354
6.750	99.112	99.042	98.972
6.875	99.727	99.652	99.577
7.000	100.225	100.145	100.065
7.125	100.646	100.561	100.475
7.250	101.101	101.010	100.919
7.375	101.558	101.462	101.366
7.500	102.086	101.985	101.884
7.625	102.449	102.342	102.236
7.750	102.413	102.263	102.149
7.875	102.853	102.703	102.590
8.000	103.144	103.022	102.900
8.125	103.538	103.387	103.275

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: 11/17/2026 10:27 PST

FHA 30 Yr Fixed			
Rate	15	30	45
6.000	97.886	97.789	97.722
6.125	98.204	98.107	98.040
6.250	99.009	98.906	98.819
6.375	99.691	99.592	99.538
6.500	100.226	100.116	100.036
6.625	100.529	100.443	100.379
6.750	100.807	100.729	100.659
6.875	101.302	101.136	101.061
7.000	101.767	101.630	101.523
7.125	101.965	101.828	101.720
7.250	102.411	102.266	102.175
7.375	101.925	101.774	101.654
7.500	102.436	102.286	102.165
7.625	102.546	102.395	102.275
7.750	102.758	102.682	102.571
7.875	102.261	102.121	102.040
8.000	102.319	102.179	102.099

FHA 25 Yr Fixed			
Rate	15	30	45
6.000	97.886	97.789	97.722
6.125	98.204	98.107	98.040
6.250	99.009	98.906	98.819
6.375	99.691	99.592	99.538
6.500	100.226	100.116	100.036
6.625	100.529	100.443	100.379
6.750	100.807	100.729	100.659
6.875	101.302	101.136	101.061
7.000	101.767	101.630	101.523
7.125	101.965	101.828	101.720
7.250	102.411	102.266	102.175
7.375	101.925	101.774	101.654
7.500	102.436	102.286	102.165
7.625	102.546	102.395	102.275
7.750	102.758	102.682	102.571
7.875	102.261	102.121	102.040
8.000	102.319	102.179	102.099

FHA 20 Yr Fixed			
Rate	15	30	45
6.000	97.557	97.451	97.405
6.125	97.854	97.757	97.690
6.250	98.959	98.856	98.769
6.375	99.506	99.407	99.352
6.500	99.942	99.849	99.790
6.625	100.350	100.265	100.200
6.750	100.660	100.581	100.511
6.875	101.139	100.973	100.898
7.000	101.465	101.280	101.184
7.125	101.582	101.456	101.386
7.250	102.091	101.947	101.856
7.375	101.656	101.566	101.469
7.500	102.099	102.017	101.925
7.625	102.342	102.266	102.159
7.750	102.449	102.379	102.268
7.875	102.211	102.071	101.990
8.000	102.269	102.129	102.049

FHA 15 Yr Fixed			
Rate	15	30	45
5.250	97.728	97.674	97.621
5.375	97.850	97.797	97.743
5.500	98.169	98.115	98.062
5.625	98.652	98.568	98.515
5.750	98.839	98.772	98.705
5.875	99.211	99.072	99.035
6.000	99.730	99.591	99.554
6.125	99.883	99.786	99.719
6.250	99.744	99.638	99.589
6.375	99.920	99.774	99.650
6.500	100.332	100.186	100.119
6.625	100.740	100.593	100.447
6.750	100.254	100.254	100.254
6.875	100.701	100.701	100.701
7.000	101.138	101.138	101.138

FHA 10 Yr Fixed			
Rate	15	30	45
5.250	97.728	97.674	97.621
5.375	97.850	97.797	97.743
5.500	98.169	98.115	98.062
5.625	98.652	98.568	98.515
5.750	98.839	98.772	98.705
5.875	99.211	99.072	99.035
6.000	99.730	99.591	99.554
6.125	99.883	99.786	99.719
6.250	99.386	99.319	99.252
6.375	99.786	99.702	99.650
6.500	100.254	100.171	100.119
6.625	100.268	100.234	100.201
6.750	100.254	100.254	100.254
6.875	100.701	100.701	100.701
7.000	101.138	101.138	101.138

FHA 30 Yr Fixed HB			
Rate	15	30	45
6.000	97.021	97.021	96.982
6.125	97.204	97.204	97.160
6.250	98.253	98.150	98.100
6.375	98.914	98.811	98.724
6.500	99.305	99.184	99.123
6.625	99.548	99.445	99.396
6.750	100.183	99.734	99.664
6.875	100.414	100.179	100.103
7.000	101.022	100.787	100.711
7.125	100.584	100.446	100.339
7.250	100.718	100.618	100.578
7.375	100.849	100.709	100.629
7.500	101.218	101.078	100.997
7.625	101.506	101.366	101.285
7.750	100.361	100.291	100.179
7.875	99.098	99.035	98.918
8.000	99.511	99.455	99.333
8.125	99.887	99.838	99.710
8.250	97.487	97.445	97.313

FHA 25 Yr Fixed HB			
Rate	15	30	45
6.000	97.021	97.021	96.982
6.125	97.204	97.204	97.160
6.250	98.253	98.150	98.100
6.375	98.914	98.811	98.724
6.500	99.305	99.184	99.123
6.625	99.548	99.445	99.396
6.750	100.183	99.734	99.664
6.875	100.414	100.179	100.103
7.000	101.022	100.787	100.711
7.125	100.584	100.446	100.339
7.250	100.718	100.618	100.578
7.375	100.849	100.709	100.629
7.500	101.218	101.078	100.997
7.625	101.506	101.366	101.285

FHA 20 Yr Fixed HB			
Rate	15	30	45
6.000	97.201	97.201	97.162
6.125	97.589	97.589	97.545
6.250	98.197	98.094	98.045
6.375	98.914	98.811	98.724
6.500	99.305	99.184	99.123
6.625	99.688	99.603	99.538
6.750	100.417	99.968	99.898
6.875	100.414	100.179	100.103
7.000	101.022	100.787	100.711
7.125	100.849	100.376	100.318
7.250	101.034	100.578	100.498
7.375	100.849	100.709	100.629
7.500	101.218	101.078	100.997
7.625	101.506	101.366	101.285

FHA 15 Yr Fixed HB			
Rate	15	30	45
6.250	96.277	96.218	96.160
6.375	96.372	96.313	96.255
6.500	96.824	96.766	96.707
6.625	97.085	97.026	96.968
6.750	98.512	98.512	98.512
6.875	98.959	98.959	98.959
7.000	99.396	99.396	99.396

FHA 30 Yr Fixed Streamline			
Rate	15	30	45
6.000	97.577	97.457	97.418
6.125	97.930	97.816	97.772
6.250	98.995	98.889	98.839
6.375	99.668	99.569	99.514
6.500	100.103	100.010	99.951
6.625	100.475	100.390	100.325
6.750	100.526	100.448	100.378
6.875	101.305	101.140	101.065
7.000	101.722	101.563	101.483
7.125	102.124	101.973	101.887
7.250	102.361	102.216	102.125
7.375	101.819	101.728	101.632
7.500	102.244	102.161	102.059
7.625	102.628	102.551	102.445
7.750	102.741	102.672	102.560

FHA 25 Yr Fixed Streamline			
Rate	15	30	45
6.000	97.577	97.457	97.418
6.125	97.930	97.816	97.772
6.250	98.995	98.889	98.839
6.375	99.668	99.569	99.514
6.500	100.103	100.010	99.951
6.625	100.475	100.390	100.325
6.750	100.526	100.448	100.378
6.875	101.305	101.140	101.065
7.000	101.722	101.563	101.483
7.125	102.124	101.973	101.887
7.250	102.361	102.216	102.125
7.375	101.819	101.728	101.632
7.500	102.244	102.161	102.059
7.625	102.628	102.551	102.445
7.750	102.741	102.672	102.560

FHA 20 Yr Fixed Streamline			
Rate	15	30	45
6.000	97.557	97.451	97.405
6.125	97.854	97.757	97.690
6.250	98.959	98.856	98.803
6.375	99.577	99.477	99.423
6.500	99.984	99.891	99.832
6.625	100.393	100.308	100.243
6.750	100.669	100.613	100.543
6.875	101.189	101.024	100.948
7.000	101.598	101.440	101.359
7.125	101.989	101.838	101.752
7.250	102.175	102.031	101.940
7.375	101.706	101.616	101.519
7.500	102.129	102.047	101.955
7.625	102.497	102.420	102.314
7.750	102.519	102.449	102.337

FHA 15 Yr Fixed Streamline			
Rate	15	30	45
5.500	98.169	98.115	98.062
5.625	98.652	98.568	98.515
5.750	98.839	98.772	98.705
5.875	99.141	99.002	98.965
6.000	99.670	99.531	99.494
6.125	99.883	99.786	99.719
6.250	99.678	99.571	99.522
6.375	99.920	99.774	99.627
6.500	100.332	100.186	100.059
6.625	100.740	100.593	100.447
6.750	100.254	100.254	100.254
6.875	100.701	100.701	100.701
7.000	101.138	101.138	101.138

FHA 10 Yr Fixed Streamline			
Rate	15	30	45
5.250	97.002	96.919	96.865
5.375	97.569	97.485	97.432
5.500	98.125	98.042	97.988
5.625	98.652	98.568	98.515
5.750	98.598	98.460	98.423
5.875	99.141	99.002	98.965
6.000	99.670	99.531	99.494
6.125	99.883	99.786	99.719
6.250	99.213	99.129	99.077
6.375	99.716	99.632	99.580
6.500	100.194	100.111	100.059
6.625	100.268	100.234	100.201
6.750	100.254	100.254	100.254

FHA 30 Yr Fixed Streamline HB			
Rate	15	30	45
6.000	97.060	97.060	97.021
6.125	97.471	97.471	97.427
6.250	98.315	98.188	98.100
6.375	98.914	98.811	98.724
6.500	99.337	99.209	99.123
6.625	99.823	99.695	99.567
6.750	100.286	100.159	100.031
6.875	100.540	100.381	100.222
7.000	101.022	100.841	100.711
7.125	101.420	101.261	101.102
7.250	101.847	101.688	101.529
7.375	101.385	101.195	101.005
7.500	101.801	101.611	101.421

FHA 25 Yr Fixed Streamline HB			
Rate	15	30	45
6.000	97.060	97.060	97.021
6.125	97.471	97.471	97.427
6.250	98.315	98.188	98.100
6.375	98.914	98.811	98.724
6.500	99.337	99.209	99.123
6.625	99.823	99.695	99.567
6.750	100.286	100.159	100.031
6.875	100.540	100.381	100.222
7.000	101.022	100.841	100.711
7.125	101.420	101.261	101.102
7.250	101.847	101.688	101.529
7.375	101.385	101.195	101.005
7.500	101.801	101.611	101.421

FHA 20 Yr Fixed Streamline HB			
Rate	15	30	45
6.000	97.021	97.021	96.982
6.125	97.204	97.204	97.160
6.250	98.103	98.000	97.913
6.375	98.914	98.811	98.724
6.500	99.305	99.184	99.123
6.625	99.373	99.262	99.182
6.750	100.183	99.734	99.664
6.875	100.414	100.179	100.103
7.000	101.022	100.787	100.711
7.125	100.494	100.316	100.249
7.250	100.718	100.578	100.498
7.375	100.849	100.709	100.629
7.500	101.218	101.078	100.997

FHA 15 Yr Fixed Streamline HB			
Rate	15	30	45
6.000	96.189	96.115	96.042
6.125	96.642	96.568	96.495
6.250	95.931	95.898	95.864
6.375	96.378	96.345	96.311
6.500	96.812	96.778	96.745
6.625	97.218	97.184	97.151
6.750	88.512	88.512	88.512
6.875	88.959	88.959	88.959
7.000	89.396	89.396	89.396

FHA 5/1 ARM				FHA 5/1 ARM HB			
Rate	15	30	45	Rate	15	30	45
4.750	96.106	96.040	95.985	4.750	96.106	96.040	95.985
4.875	96.543	96.478	96.423	4.875	96.543	96.478	96.423
5.000	96.874	96.809	96.754	5.000	96.874	96.809	96.754
5.125	97.074	97.009	96.954	5.125	97.074	97.009	96.954
5.250	97.977	97.911	97.856	5.250	97.977	97.911	97.856
5.375	98.289	98.224	98.169	5.375	98.289	98.224	98.169
5.500	98.596	98.530	98.475	5.500	98.596	98.530	98.475
5.625	98.771	98.705	98.650	5.625	98.771	98.705	98.650
5.750	99.430	99.365	99.309	5.750	99.430	99.365	99.309
5.875	99.774	99.708	99.653	5.875	99.774	99.708	99.653
6.000	100.149	100.083	100.028	6.000	100.149	100.083	100.028
6.125	100.205	100.140	100.084	6.125	100.205	100.140	100.084

Government Adjustments

FICO	
> 720+	0.375
680 - 720	0.250
660 - 679	0.000
640 - 659	-0.250
620 - 639	-0.625
600 - 619	-1.250
580 - 599	-1.500
550 - 579	-4.500
< 550 or No FICO	-5.500

Loan Amount Adjustments	
$75K - $99,999	-0.500
$100K - $150K	-0.250

Other Adjustments	
2 Unit	-0.500
3-4 units	-1.000
MFH	-1.750
Non-Owner/2nd Home (Streamline or IRRRL on	-1.500
Temporary BuyDown*	N/A
Manual Underwrite	-0.375
Temporary Buydowns	-0.250

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	91.484	91.414	91.373	5	91.484	91.414	91.373
5.125	92.065	91.995	91.955	5.125	92.065	91.995	91.955
5.250	93.592	93.533	93.475	5.25	93.592	93.533	93.475
5.375	94.333	94.250	94.196	5.375	94.333	94.25	94.196
5.500	95.055	94.971	94.918	5.5	95.055	94.971	94.918
5.625	95.610	95.526	95.473	5.625	95.61	95.526	95.473
5.750	96.690	96.748	96.681	5.75	96.6902	96.7482	96.6813
5.875	97.029	97.087	97.020	5.875	97.0289	97.087	97.02
6.000	97.686	97.656	97.589	6	97.686	97.6557	97.5888
6.125	98.204	98.107	98.040	6.125	98.204	98.107	98.04
6.250	99.210	99.311	99.208	6.25	99.2098	99.3114	99.2083
6.375	99.626	99.598	99.495	6.375	99.4966	99.5981	99.495
6.500	100.318	100.266	100.166	6.5	100.127	100.1731	100.07
6.625	100.605	100.561	100.458	6.625	100.605	100.5606	100.4575

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: 11/17/2026 10:27 PST

VA 30 Yr Fixed

Rate	15	30	45
5.875	96.857	96.764	96.718
6.000	97.536	97.439	97.372
6.125	97.854	97.757	97.690
6.250	98.702	98.621	98.541
6.375	99.245	99.135	99.055
6.500	99.883	99.773	99.693
6.625	100.161	100.051	99.970
6.750	100.395	100.297	100.230
6.875	100.856	100.719	100.611
7.000	101.423	101.286	101.179
7.125	101.621	101.484	101.376
7.250	101.125	101.039	100.947
7.375	101.575	101.424	101.304
7.500	102.086	102.000	101.908
7.625	102.196	102.045	101.925
7.750	101.881	101.741	101.660
7.875	101.961	101.821	101.740
8.000	102.019	101.879	101.799
8.125	102.110	101.970	101.890

VA 25 Yr Fixed

Rate	15	30	45
5.875	96.857	96.764	96.718
6.000	97.536	97.439	97.372
6.125	97.854	97.757	97.690
6.250	98.678	98.575	98.488
6.375	99.245	99.135	99.055
6.500	99.883	99.773	99.693
6.625	100.161	100.051	99.970
6.750	100.395	100.297	100.230
6.875	100.856	100.719	100.611
7.000	101.423	101.286	101.179
7.125	101.621	101.484	101.376
7.250	101.125	101.039	100.947
7.375	101.575	101.424	101.304
7.500	102.086	102.000	101.908
7.625	102.196	102.045	101.925
7.750	101.881	101.741	101.660
7.875	101.961	101.821	101.740
8.000	102.019	101.879	101.799
8.125	102.110	101.970	101.890

VA 20 Yr Fixed

Rate	15	30	45
5.875	96.857	96.764	96.718
6.000	97.536	97.439	97.372
6.125	97.854	97.757	97.690
6.250	98.678	98.575	98.488
6.375	99.238	99.128	99.048
6.500	99.876	99.766	99.686
6.625	100.154	100.044	99.963
6.750	100.395	100.297	100.230
6.875	100.850	100.713	100.605
7.000	101.417	101.280	101.173
7.125	101.361	101.236	101.110
7.250	101.125	101.039	100.947
7.375	101.352	101.320	101.229
7.500	102.032	102.000	101.908
7.625	101.788	101.645	101.503
7.750	101.881	101.741	101.660
7.875	101.961	101.821	101.740
8.000	102.019	101.879	101.799
8.125	102.110	101.970	101.890

VA 15 Yr Fixed

Rate	15	30	45
5.125	96.630	96.560	96.520
5.250	97.603	97.549	97.496
5.375	97.756	97.703	97.649
5.500	98.125	98.042	97.988
5.625	98.652	98.568	98.515
5.750	98.774	98.636	98.599
5.875	99.194	99.055	99.018
6.000	99.586	99.447	99.411
6.125	99.883	99.786	99.719
6.250	99.335	99.251	99.199
6.375	99.691	99.607	99.555
6.500	100.067	99.956	99.880
6.625	100.268	100.234	100.201

VA 10 Yr Fixed

Rate	15	30	45
5.125	96.630	96.560	96.520
5.250	97.035	96.920	96.898
5.375	97.569	97.485	97.432
5.500	98.125	98.042	97.988
5.625	98.652	98.568	98.515
5.750	98.774	98.636	98.599
5.875	99.194	99.055	99.018
6.000	99.586	99.447	99.411
6.125	99.883	99.786	99.719
6.250	99.335	99.251	99.199
6.375	99.691	99.607	99.555
6.500	100.015	99.932	99.880
6.625	99.178	99.095	99.043

VA 30 Yr Fixed HB

Rate	15	30	45
5.750	95.458	95.341	95.295
5.875	96.179	96.063	96.017
6.000	96.805	96.689	96.643
6.125	96.541	96.444	96.377
6.250	97.896	97.775	97.714
6.375	98.633	98.530	98.443
6.500	99.211	99.090	99.029
6.625	99.373	99.262	99.182
6.750	99.759	99.524	99.448
6.875	100.331	100.096	100.020
7.000	100.891	100.656	100.580
7.125	100.584	100.446	100.339
7.250	100.500	100.359	100.279
7.375	100.537	100.397	100.316
7.500	100.655	100.515	100.435
7.625	100.881	100.741	100.660

VA 25 Yr Fixed HB			
Rate	15	30	45
5.875	96.179	96.063	96.017
6.000	96.805	96.689	96.643
6.125	96.541	96.444	96.377
6.250	97.896	97.775	97.714
6.375	98.633	98.530	98.443
6.500	99.211	99.090	99.029
6.625	99.373	99.262	99.182
6.750	99.759	99.524	99.448
6.875	100.331	100.096	100.020
7.000	100.891	100.656	100.580
7.125	100.584	100.446	100.339
7.250	100.500	100.359	100.279
7.375	100.537	100.397	100.316
7.500	100.655	100.515	100.435

VA 20 Yr Fixed HB			
Rate	15	30	45
5.875	96.179	96.063	96.017
6.000	96.805	96.689	96.643
6.125	96.294	96.206	96.159
6.250	97.896	97.775	97.714
6.375	98.633	98.530	98.443
6.500	99.211	99.090	99.029
6.625	99.095	98.993	98.942
6.750	99.759	99.524	99.448
6.875	100.331	100.096	100.020
7.000	100.891	100.656	100.580
7.125	100.434	100.304	100.246
7.250	100.500	100.359	100.279
7.375	100.537	100.397	100.316
7.500	100.655	100.515	100.435

VA 15 Yr Fixed HB			
Rate	15	30	45
5.875	95.342	95.250	95.158
6.000	95.559	95.467	95.375
6.125	95.833	95.741	95.649
6.250	96.277	96.218	96.160
6.375	96.372	96.313	96.255
6.500	96.824	96.766	96.707
6.625	97.085	97.026	96.968

VA 30 Yr Fixed IRRRL			
Rate	15	30	45
5.625	95.260	95.176	95.123
5.750	96.330	96.263	96.196
5.875	96.890	96.834	96.788
6.000	97.536	97.439	97.372
6.125	97.854	97.757	97.690
6.250	98.702	98.621	98.541
6.375	99.245	99.135	99.055
6.500	99.883	99.773	99.693
6.625	100.161	100.051	99.970
6.750	100.395	100.297	100.230
6.875	100.856	100.719	100.611
7.000	101.423	101.286	101.179
7.125	101.621	101.484	101.376
7.250	101.141	101.109	101.017

VA 25 Yr Fixed IRRRL			
Rate	15	30	45
5.625	95.260	95.176	95.123
5.750	96.330	96.263	96.196
5.875	96.890	96.834	96.788
6.000	97.536	97.439	97.372
6.125	97.854	97.757	97.690
6.250	98.678	98.575	98.495
6.375	99.245	99.135	99.055
6.500	99.883	99.773	99.693
6.625	100.161	100.051	99.970
6.750	100.395	100.297	100.230
6.875	100.856	100.719	100.611
7.000	101.423	101.286	101.179
7.125	101.621	101.484	101.376
7.250	101.141	101.109	101.017

VA 20 Yr Fixed IRRRL			
Rate	15	30	45
5.625	95.260	95.176	95.123
5.750	96.330	96.263	96.196
5.875	96.890	96.834	96.788
6.000	97.536	97.439	97.372
6.125	97.854	97.757	97.690
6.250	98.678	98.575	98.495
6.375	99.238	99.128	99.048
6.500	99.876	99.766	99.686
6.625	100.154	100.044	99.963
6.750	100.395	100.297	100.230
6.875	100.850	100.713	100.605
7.000	101.417	101.280	101.173
7.125	101.361	101.236	101.110
7.250	101.141	101.109	101.017

VA 15 Yr Fixed IRRRL			
Rate	15	30	45
5.000	96.090	96.020	95.980
5.125	96.630	96.560	96.520
5.250	97.603	97.549	97.496
5.375	97.756	97.703	97.649
5.500	98.125	98.042	97.988
5.625	98.652	98.568	98.515
5.750	98.774	98.636	98.599
5.875	99.194	99.055	99.018
6.000	99.586	99.447	99.411
6.125	99.883	99.786	99.719
6.250	99.335	99.251	99.199
6.375	99.691	99.607	99.555
6.500	100.067	99.956	99.880
6.625	100.268	100.234	100.201

VA 10 Yr Fixed IRRRL			
Rate	15	30	45
5.000	96.090	96.020	95.980
5.125	96.630	96.560	96.520
5.250	97.035	96.920	96.898
5.375	97.569	97.485	97.432
5.500	98.125	98.042	97.988
5.625	98.652	98.568	98.515
5.750	98.774	98.636	98.599
5.875	99.194	99.055	99.018
6.000	99.586	99.447	99.411
6.125	99.883	99.786	99.719
6.250	99.335	99.251	99.199
6.375	99.691	99.607	99.555
6.500	100.015	99.932	99.880
6.625	99.178	99.095	99.043

VA 30 Yr Fixed HB IRRRL			
Rate	15	30	45
5.750	95.458	95.341	95.295
5.875	96.179	96.063	96.017
6.000	96.805	96.689	96.643
6.125	96.541	96.444	96.377
6.250	98.027	97.946	97.866
6.375	98.633	98.530	98.443
6.500	99.211	99.090	99.029
6.625	99.373	99.262	99.182
6.750	99.759	99.524	99.448
6.875	100.331	100.096	100.020
7.000	100.891	100.656	100.580
7.125	100.584	100.446	100.339
7.250	100.500	100.359	100.279
7.375	100.537	100.397	100.316

VA 25 Yr Fixed HB IRRRL			
Rate	15	30	45
5.750	95.458	95.341	95.295
5.875	96.179	96.063	96.017
6.000	96.805	96.689	96.643
6.125	96.541	96.444	96.377
6.250	97.896	97.775	97.714
6.375	98.633	98.530	98.443
6.500	99.211	99.090	99.029
6.625	99.373	99.262	99.182
6.750	99.759	99.524	99.448
6.875	100.331	100.096	100.020
7.000	100.891	100.656	100.580
7.125	100.584	100.446	100.339
7.250	100.500	100.359	100.279
7.375	100.537	100.397	100.316

VA 20 Yr Fixed HB IRRRL			
Rate	15	30	45
5.750	95.458	95.341	95.295
5.875	96.179	96.063	96.017
6.000	96.805	96.689	96.643
6.125	96.541	96.444	96.377
6.250	97.896	97.775	97.714
6.375	98.633	98.530	98.443
6.500	99.211	99.090	99.029
6.625	99.373	99.262	99.182
6.750	99.759	99.524	99.448
6.875	100.331	100.096	100.020
7.000	100.891	100.656	100.580
7.125	100.246	100.011	99.935
7.250	100.500	100.359	100.279
7.375	100.537	100.397	100.316

VA 15 Yr Fixed HB IRRRL			
Rate	15	30	45
6.000	99.189	99.115	99.042
6.125	99.642	99.568	99.495
6.250	98.931	98.898	98.864
6.375	99.378	99.345	99.311
6.500	99.812	99.778	99.745
6.625	100.218	100.184	100.151

VA 5/1 ARM			
Rate	15	30	45
4.750	96.056	95.990	95.935
4.875	96.493	96.428	96.373
5.000	96.824	96.759	96.704
5.125	97.024	96.959	96.904
5.250	97.927	97.861	97.806
5.375	98.239	98.174	98.119
5.500	98.546	98.480	98.425
5.625	98.721	98.655	98.600
5.750	99.380	99.315	99.259
5.875	99.724	99.658	99.603
6.000	100.099	100.033	99.978
6.125	100.155	100.090	100.034

VA 5/1 ARM HB			
Rate	15	30	45
4.750	96.056	95.990	95.935
4.875	96.493	96.428	96.373
5.000	96.824	96.759	96.704
5.125	97.024	96.959	96.904
5.250	97.927	97.861	97.806
5.375	98.239	98.174	98.119
5.500	98.546	98.480	98.425
5.625	98.721	98.655	98.600
5.750	99.380	99.315	99.259
5.875	99.724	99.658	99.603
6.000	100.099	100.033	99.978
6.125	100.155	100.090	100.034

Government Adjustments

FICO	
> 720+	0.125
680 - 720	0.000
660 - 679	-0.250
640 - 659	-0.500
620 - 639	-1.250
600 - 619	-1.500
580 - 599	-2.000

Pricing Special	
Veteran's Day Special	0.250

Loan Amount Adjustments	
$75K - $99,999	-0.750
$100K - $150K	-0.375
$1M - $1,499,999 (VA Only)	-1.750
$1.5M - $2M (VA Only)	-2.500

Other Adjustments	
2 Unit	-0.500
3-4 units	-1.000
MFH	-1.750
Cash out > 90% LTV	-2.000
Non-Owner/2nd Home (Streamline or IRRRL on	-1.500
VA IRRRL (95.01 - 110 LTV)	-1.250
VA IRRRL (>110 - 125% LTV)	-2.250
Temporary BuyDown*	N/A
Manual Underwrite	-0.375
Temporary Buydowns	-0.250

BROKERS FIRST FUNDING

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

FHA DPA Fixed Rate Sheet

Effective: 11/17/2026 10:27 PST

BFF_3.5%_DPA_Repayable1			
Rate	15	30	45
6.375	95.007	94.819	94.519
6.500	95.639	95.451	95.151
6.625	96.268	96.080	95.780
6.750	96.878	96.690	96.390
6.875	97.208	96.995	96.695
7.000	97.790	97.577	97.277
7.125	98.309	98.096	97.796
7.250	98.790	98.566	98.266
7.375	99.324	99.087	98.787
7.500	99.816	99.579	99.279
7.625	100.255	100.018	99.718
7.750	100.645	100.408	100.108
7.875	98.957	98.695	98.395

BFF_3.5%_DPA_Forgivable2			
Rate	15	30	45
6.875	94.708	94.495	94.195
7.000	95.290	95.077	94.777
7.125	95.809	95.596	95.296
7.250	96.290	96.066	95.766
7.375	96.824	96.587	96.287
7.500	97.316	97.079	96.779
7.625	97.755	97.518	97.218
7.750	98.145	97.908	97.608
7.875	96.457	96.195	95.895
8.000	96.889	96.627	96.327
8.125	97.248	96.986	96.686
8.250	97.588	97.326	97.026

BFF_3.5%_DPA_HB_Repayable1			
Rate	15	30	45
6.625	94.268	94.080	93.780
6.750	94.878	94.690	94.390
6.875	95.208	94.995	94.695
7.000	95.790	95.577	95.277
7.125	96.309	96.096	95.796
7.250	96.790	96.566	96.266
7.375	97.324	97.087	96.787
7.500	97.816	97.579	97.279
7.625	98.255	98.018	97.718
7.750	98.645	98.408	98.108
7.875	96.957	96.695	96.395
8.000	97.389	97.127	96.827
8.125	97.748	97.486	97.186

BFF_3.5%_DPA_HB_Forgivable2			
Rate	15	30	45
6.750	92.003	91.815	91.515
6.875	92.333	92.120	91.820
7.000	92.915	92.702	92.402
7.125	93.434	93.221	92.921
7.250	93.915	93.691	93.391
7.375	94.449	94.212	93.912
7.500	94.941	94.704	94.404
7.625	95.380	95.143	94.843
7.750	95.770	95.533	95.233
7.875	94.082	93.820	93.520
8.000	94.514	94.252	93.952
8.125	94.873	94.611	94.311
8.250	95.213	94.951	94.651

BFF_5%_DPA_Repayable1			
Rate	15	30	45
6.375	94.257	94.069	93.769
6.500	94.889	94.701	94.401
6.625	95.518	95.330	95.030
6.750	96.128	95.940	95.640
6.875	96.458	96.245	95.945
7.000	97.040	96.827	96.527
7.125	97.559	97.346	97.046
7.250	98.040	97.816	97.516
7.375	98.574	98.337	98.037
7.500	99.066	98.829	98.529
7.625	99.505	99.268	98.968
7.750	99.895	99.658	99.358
7.875	98.207	97.945	97.645

BFF_5%_DPA_HB_Repayable1			
Rate	15	30	45
6.625	93.518	93.330	93.030
6.750	94.128	93.940	93.640
6.875	94.458	94.245	93.945
7.000	95.040	94.827	94.527
7.125	95.559	95.346	95.046
7.250	96.040	95.816	95.516
7.375	96.574	96.337	96.037
7.500	97.066	96.829	96.529
7.625	97.505	97.268	96.968
7.750	97.895	97.658	97.358
7.875	96.207	95.945	95.645
8.000	96.639	96.377	96.077
8.125	96.998	96.736	96.436

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.