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: 11/27/26 8:47 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: 11/27/2026 8:47 PST

Conventional 30 Yr Fixed			
Rate	15	30	45
6.375	98.194	98.127	98.040
6.500	98.843	98.776	98.689
6.625	99.326	99.259	99.171
6.750	99.672	99.585	99.488
6.875	100.163	100.076	99.978
7.000	100.701	100.590	100.507
7.125	101.138	101.028	100.944
7.250	101.242	101.144	101.063
7.375	101.676	101.550	101.469
7.500	102.078	101.945	101.876
7.625	102.456	102.312	102.237
7.750	102.512	102.395	102.194
7.875	102.818	102.679	102.479
8.000	103.157	103.006	102.862
8.125	103.502	103.351	103.207

Conventional 25 Yr Fixed			
Rate	15	30	45
6.375	98.358	98.270	98.174
6.500	98.843	98.776	98.698
6.625	99.326	99.259	99.171
6.750	99.930	99.852	99.750
6.875	100.426	100.323	100.216
7.000	100.902	100.762	100.661
7.125	101.313	101.173	101.073
7.250	101.533	101.435	101.354
7.375	101.967	101.841	101.760
7.500	102.369	102.218	102.137
7.625	102.747	102.598	102.519
7.750	102.803	102.686	102.485
7.875	103.109	102.970	102.770
8.000	103.307	103.148	102.948
8.125	103.620	103.454	103.255

Conventional 20 Yr Fixed			
Rate	15	30	45
6.375	99.518	99.425	99.329
6.500	99.972	99.861	99.762
6.625	100.370	100.262	100.162
6.750	100.375	100.276	100.185
6.875	100.813	100.707	100.609
7.000	101.233	101.112	101.015
7.125	101.611	101.493	101.387
7.250	101.306	101.215	101.138
7.375	101.666	101.570	101.497
7.500	102.233	102.132	102.063
7.625	102.342	102.236	102.171
7.750	102.471	102.338	102.148
7.875	102.772	102.620	102.429
8.000	103.032	102.862	102.669
8.125	103.265	103.096	102.903

Conventional 15 Yr Fixed			
Rate	15	30	45
6.375	100.538	100.428	100.338
6.500	100.849	100.738	100.649
6.625	101.110	101.000	100.910
6.750	101.122	101.021	100.965
6.875	101.584	101.474	101.384
7.000	101.874	101.763	101.673
7.125	101.547	101.400	101.362
7.250	101.247	101.137	101.051
7.375	101.466	101.356	101.270
7.500	101.667	101.557	101.471
7.625	101.874	101.763	101.678

Conventional 10 Yr Fixed			
Rate	15	30	45
6.375	100.159	100.105	99.933
6.500	100.436	100.377	100.210
6.625	100.667	100.557	100.467
6.750	100.907	100.837	100.679
6.875	101.272	101.197	101.043
7.000	101.514	101.434	101.285
7.125	101.258	101.150	101.112
7.250	98.493	98.412	98.326
7.375	98.650	98.570	98.484
7.500	98.788	98.708	98.622
7.625	98.908	98.827	98.741

Conventional 30 Yr Fixed HB			
Rate	15	30	45
6.375	98.295	98.210	98.108
6.500	98.689	98.603	98.501
6.625	99.129	99.042	98.941
6.750	99.783	99.678	99.590
6.875	100.246	100.140	100.051
7.000	100.689	100.582	100.494
7.125	101.045	100.938	100.850
7.250	101.189	101.098	100.974
7.375	101.594	101.475	101.444
7.500	102.038	101.915	101.890
7.625	102.466	102.337	102.319
7.750	102.042	101.925	101.724
7.875	102.358	102.217	102.018
8.000	102.667	102.503	102.303
8.125	102.898	102.733	102.534

Conventional 20 Yr Fixed HB			
Rate	15	30	45
6.375	98.076	98.022	97.944
6.500	98.587	98.527	98.454
6.625	99.183	99.119	99.050
6.750	99.752	99.682	99.587
6.875	100.246	100.171	100.080
7.000	100.711	100.631	100.544
7.125	101.101	101.015	100.933
7.250	101.267	101.176	101.053
7.375	101.683	101.587	101.468
7.500	102.134	102.033	101.919
7.625	102.393	102.287	102.177
7.750	100.276	100.128	99.901
7.875	100.565	100.417	100.190
8.000	100.826	100.678	100.450
8.125	101.050	100.901	100.674

Conventional 15 Yr Fixed HB			
Rate	15	30	45
6.375	100.158	100.074	99.981
6.500	100.423	100.428	100.409
6.625	100.857	100.864	100.843
6.750	99.449	99.356	99.210
6.875	99.738	99.644	99.498
7.000	99.991	99.898	99.752
7.125	99.218	99.076	99.039
7.250	98.904	98.780	98.679
7.375	99.101	98.978	98.877
7.500	99.279	99.155	99.054
7.625	99.439	99.315	99.214

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: 11/27/2026 8:47 PST

Conforming Balance 30 Yr Fixed				Conforming High Balance 30 YR Fixed			
Rate	15	30	45	Rate	15	30	45
5.000	91.539	91.389	91.239	5.000	91.414	91.264	91.114
5.125	92.245	92.095	91.945	5.125	92.120	91.970	91.820
5.250	92.940	92.790	92.640	5.250	92.815	92.665	92.515
5.375	93.626	93.476	93.326	5.375	93.501	93.351	93.201
5.500	94.301	94.151	94.001	5.500	94.176	94.026	93.876
5.625	94.961	94.811	94.661	5.625	94.836	94.686	94.536
5.750	95.608	95.458	95.308	5.750	95.483	95.333	95.183
5.875	96.239	96.089	95.939	5.875	96.114	95.964	95.814
6.000	96.857	96.707	96.557	6.000	96.732	96.582	96.432
6.125	97.462	97.312	97.162	6.125	97.337	97.187	97.037
6.250	98.055	97.905	97.755	6.250	97.930	97.780	97.630
6.375	98.636	98.486	98.336	6.375	98.511	98.361	98.211
6.500	99.205	99.055	98.905	6.500	99.054	98.904	98.754
6.625	99.759	99.609	99.459	6.625	99.539	99.389	99.239
6.750	100.298	100.148	99.998	6.750	100.011	99.861	99.711
6.875	100.823	100.673	100.523	6.875	100.470	100.320	100.170
7.000	101.333	101.183	101.033	7.000	100.917	100.767	100.617
7.125	101.825	101.675	101.525	7.125	101.347	101.197	101.047
7.250	102.299	102.149	101.999	7.250	101.761	101.611	101.461

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: 11/27/2026 8:47 PST

Conventional 5/6 ARM			
Rate	15	30	45
6.125	99.587	99.496	99.411
6.250	99.821	99.725	99.636
6.375	99.973	99.872	99.778
6.500	100.126	100.020	99.927
6.625	100.216	100.115	100.067
6.750	100.377	100.270	100.219
6.875	100.559	100.447	100.392
7.000	100.683	100.564	100.508
7.125	100.676	100.551	100.490
7.250	100.690	100.559	100.495
7.375	100.748	100.611	100.543
7.500	100.796	100.652	100.581
7.625	99.048	98.935	98.851
7.750	98.895	98.782	98.699
7.875	98.743	98.630	98.547
8.000	98.615	98.502	98.418

Conventional 7/6 ARM			
Rate	15	30	45
6.125	99.105	99.025	98.986
6.250	99.489	99.404	99.362
6.375	99.818	99.728	99.683
6.500	100.123	100.028	99.981
6.625	100.383	100.281	100.234
6.750	100.644	100.537	100.485
6.875	100.907	100.794	100.741
7.000	101.117	100.998	100.942
7.125	101.207	101.082	101.023
7.250	101.256	101.126	101.063
7.375	101.212	101.075	101.009
7.500	101.192	101.047	100.978
7.625	98.885	98.772	98.689
7.750	98.811	98.699	98.615
7.875	98.331	98.219	98.135
8.000	97.929	97.816	97.732

Conventional 10/6 ARM			
Rate	15	30	45
6.125	98.298	98.214	98.169
6.250	98.807	98.708	98.662
6.375	99.184	99.089	99.041
6.500	99.563	99.463	99.412
6.625	99.929	99.825	99.770
6.750	100.252	100.141	100.086
6.875	100.487	100.369	100.312
7.000	100.691	100.567	100.507
7.125	100.831	100.702	100.637
7.250	101.074	100.938	100.871
7.375	101.530	101.388	101.318
7.500	101.849	101.701	101.629
7.625	98.108	97.995	97.912
7.750	98.013	97.900	97.817
7.875	97.525	97.413	97.329
8.000	97.131	97.018	96.935

Conventional 5/6 ARM HB			
Rate	15	30	45
6.000	99.317	99.230	99.150
6.125	99.553	99.461	99.377
6.250	99.787	99.691	99.602
6.375	99.859	99.758	99.664
6.500	100.012	99.906	99.808
6.625	100.102	99.991	99.889
6.750	100.146	100.030	99.923
6.875	99.944	99.834	99.779
7.000	100.070	99.952	99.896
7.125	100.065	99.941	99.881
7.250	100.081	99.952	99.888
7.375	100.142	100.007	99.940
7.500	100.193	100.051	99.980
7.625	98.825	98.712	98.629
7.750	98.671	98.559	98.475
7.875	98.519	98.406	98.322
8.000	98.389	98.277	98.193

Conventional 7/6 ARM HB			
Rate	15	30	45
6.125	99.036	98.945	98.860
6.250	99.482	99.386	99.297
6.375	99.807	99.705	99.612
6.500	100.096	99.990	99.892
6.625	100.148	100.037	99.934
6.750	100.251	100.135	100.028
6.875	100.128	100.065	100.002
7.000	100.091	100.028	99.965
7.125	100.072	99.949	99.890
7.250	100.123	99.994	99.931
7.375	100.081	99.945	99.880
7.500	100.063	99.920	99.851
7.625	98.663	98.550	98.466
7.750	98.588	98.475	98.391
7.875	98.107	97.994	97.911
8.000	97.703	97.591	97.507

Conventional 10/6 ARM HB			
Rate	15	30	45
6.125	98.493	98.402	98.317
6.250	98.902	98.806	98.717
6.375	99.278	99.177	99.084
6.500	99.646	99.540	99.442
6.625	99.816	99.705	99.603
6.750	99.932	99.817	99.709
6.875	99.759	99.643	99.585
7.000	99.963	99.841	99.780
7.125	100.103	99.975	99.911
7.250	100.347	100.213	100.146
7.375	100.806	100.665	100.595
7.500	101.127	100.981	100.908
7.625	97.885	97.773	97.689
7.750	97.790	97.677	97.593
7.875	97.301	97.188	97.105
8.000	96.906	96.793	96.709

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: 11/27/2026 8:47 PST

Home Ready 30 Yr Fixed			
Rate	15	30	45
7.125	101.062	100.952	100.869
7.250	101.105	100.976	100.875
7.375	101.584	101.442	101.345
7.500	102.024	101.850	101.761
7.625	102.352	102.242	102.146
7.750	102.173	102.022	101.815
7.875	102.564	102.406	102.262
8.000	102.987	102.836	102.692
8.125	103.326	103.175	103.031

Home Ready 20 Yr Fixed			
Rate	15	30	45
7.125	101.116	101.006	100.923
7.250	101.133	101.022	100.926
7.375	101.547	101.437	101.340
7.500	101.858	101.747	101.651
7.625	100.722	100.628	100.529

Home Ready 15 Yr Fixed			
Rate	15	30	45
6.625	99.864	99.764	99.656
6.750	100.238	100.137	100.029
6.875	100.509	100.408	100.300

Home Ready 10 Yr Fixed			
Rate	15	30	45
7.125	98.742	98.641	98.533
7.250	98.643	98.562	98.476
7.375	98.800	98.720	98.634
7.500	98.938	98.858	98.772
7.625	99.058	98.977	98.891

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: 11/27/2026 8:47 PST

Home Possible 30 Yr Fixed

Rate	15	30	45
6.750	99.912	99.806	99.721
6.875	100.474	100.345	100.260
7.000	100.989	100.827	100.741
7.125	101.395	101.233	101.147
7.250	101.525	101.399	101.335
7.375	102.028	101.882	101.817
7.500	102.489	102.315	102.250
7.625	102.859	102.691	102.626
7.750	102.803	102.659	102.475
7.875	103.209	103.053	102.869
8.000	103.468	103.293	103.109
8.125	103.790	103.597	103.413

Home Possible 20 Yr Fixed

Rate	15	30	45
6.500	100.096	99.957	99.882
6.625	100.465	100.331	100.256
6.750	100.534	100.427	100.342
6.875	100.948	100.848	100.763
7.000	101.364	101.257	101.172
7.125	101.755	101.625	101.540
7.250	101.410	101.289	101.225
7.375	101.795	101.675	101.611
7.500	102.245	102.144	102.075
7.625	102.647	102.541	102.477
7.750	102.638	102.498	102.314
7.875	102.957	102.795	102.612
8.000	103.230	103.085	102.941
8.125	103.548	103.421	103.281

Home Possible 15 Yr Fixed

Rate	15	30	45
6.000	99.306	99.252	99.160
6.125	99.718	99.633	99.546
6.250	100.152	100.074	99.987
6.375	100.588	100.478	100.388
6.500	100.899	100.788	100.699
6.625	101.160	101.050	100.960
6.750	101.275	101.178	101.127
6.875	101.634	101.534	101.483
7.000	101.924	101.834	101.739
7.125	101.622	101.491	101.383
7.250	101.397	101.287	101.201
7.375	101.616	101.506	101.420
7.500	101.817	101.707	101.621
7.625	102.024	101.913	101.828

Home Possible 10 Yr Fixed

Rate	15	30	45
6.000	99.457	99.368	99.232
6.125	99.389	99.304	99.217
6.250	99.774	99.680	99.592
6.375	100.157	100.047	99.957
6.500	100.457	100.347	100.257
6.625	100.717	100.607	100.517
6.750	100.941	100.828	100.777
6.875	101.248	101.125	101.074
7.000	101.592	101.455	101.404
7.125	100.451	100.361	100.292
7.250	100.726	100.620	100.551
7.375	100.969	100.846	100.777
7.500	101.210	101.073	101.004

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: 11/27/2026 8:47 PST

RefiNow 30 Yr Fixed			
Rate	15	30	45
6.500	98.991	98.932	98.858
6.625	99.399	99.335	99.266
6.750	99.980	99.902	99.800
6.875	100.476	100.373	100.279
7.000	100.952	100.826	100.739
7.125	101.363	101.223	101.127
7.250	101.583	101.485	101.404
7.375	102.017	101.891	101.810
7.500	102.419	102.268	102.196
7.625	102.797	102.648	102.569
7.750	102.853	102.736	102.535
7.875	103.159	103.020	102.820
8.000	103.357	103.198	103.022
8.125	103.670	103.504	103.305

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: 11/27/2026 8:47 PST

FHA 30 Yr Fixed

Rate	15	30	45
6.000	98.905	98.821	98.758
6.125	99.206	99.122	99.059
6.250	99.657	99.567	99.493
6.375	100.295	100.197	100.098
6.500	100.910	100.800	100.713
6.625	101.167	101.069	100.970
6.750	101.437	101.367	101.240
6.875	101.621	101.498	101.391
7.000	102.163	102.040	101.932
7.125	102.348	102.224	102.117
7.250	102.731	102.640	102.485
7.375	102.262	102.138	102.026
7.500	102.747	102.624	102.511
7.625	102.832	102.715	102.601
7.750	103.201	103.041	102.881
7.875	102.815	102.701	102.587
8.000	102.873	102.760	102.646

FHA 25 Yr Fixed

Rate	15	30	45
6.000	98.905	98.821	98.758
6.125	99.206	99.122	99.059
6.250	99.657	99.567	99.493
6.375	100.295	100.197	100.098
6.500	100.910	100.800	100.713
6.625	101.167	101.069	100.970
6.750	101.437	101.367	101.240
6.875	101.621	101.498	101.391
7.000	102.163	102.040	101.932
7.125	102.348	102.224	102.117
7.250	102.731	102.640	102.485
7.375	102.262	102.138	102.026
7.500	102.747	102.624	102.511
7.625	102.832	102.715	102.601
7.750	103.201	103.041	102.881
7.875	102.815	102.701	102.587
8.000	102.873	102.760	102.646

FHA 20 Yr Fixed

Rate	15	30	45
6.000	98.588	98.489	98.418
6.125	98.924	98.871	98.817
6.250	99.590	99.517	99.443
6.375	100.128	100.054	99.980
6.500	100.652	100.529	100.455
6.625	100.947	100.882	100.750
6.750	101.203	101.133	101.006
6.875	101.412	101.311	101.211
7.000	101.903	101.754	101.646
7.125	102.089	101.974	101.917
7.250	102.431	102.340	102.184
7.375	102.122	102.008	101.894
7.500	102.491	102.377	102.263
7.625	102.779	102.665	102.551
7.750	102.685	102.580	102.540
7.875	102.765	102.651	102.537
8.000	102.823	102.710	102.596

FHA 15 Yr Fixed

Rate	15	30	45
5.250	98.397	98.350	98.303
5.375	98.519	98.473	98.426
5.500	98.838	98.791	98.744
5.625	99.276	99.193	99.125
5.750	99.498	99.431	99.364
5.875	99.804	99.659	99.581
6.000	100.257	100.157	100.079
6.125	100.638	100.488	100.339
6.250	100.343	100.194	100.045
6.375	100.754	100.605	100.455
6.500	101.156	101.007	100.857
6.625	101.554	101.404	101.255
6.750	100.528	100.464	100.400
6.875	100.969	100.905	100.841
7.000	101.395	101.330	101.266

FHA 10 Yr Fixed

Rate	15	30	45
5.250	98.397	98.350	98.303
5.375	98.519	98.473	98.426
5.500	98.838	98.791	98.744
5.625	99.276	99.193	99.125
5.750	99.498	99.431	99.364
5.875	99.759	99.659	99.581
6.000	100.257	100.157	100.079
6.125	100.508	100.398	100.308
6.250	100.045	99.978	99.911
6.375	100.105	99.980	99.939
6.500	100.543	100.418	100.377
6.625	100.807	100.787	100.747
6.750	100.528	100.464	100.400
6.875	100.969	100.905	100.841
7.000	101.395	101.330	101.266

FHA 30 Yr Fixed HB

Rate	15	30	45
6.000	98.116	98.078	97.971
6.125	98.279	98.235	98.133
6.250	99.165	99.116	98.971
6.375	99.709	99.654	99.546
6.500	100.162	100.102	99.966
6.625	100.456	100.392	100.260
6.750	101.021	100.951	100.824
6.875	101.410	100.879	100.782
7.000	101.794	101.280	101.172
7.125	102.021	101.503	101.437
7.250	102.446	101.936	101.780
7.375	101.653	101.540	101.426
7.500	102.022	101.908	101.794
7.625	102.310	102.196	102.082
7.750	101.046	101.026	100.986
7.875	99.486	99.370	99.190
8.000	99.887	99.765	99.589
8.125	100.273	100.146	99.975
8.250	97.856	97.723	97.557

FHA 25 Yr Fixed HB			
Rate	15	30	45
6.000	98.116	98.078	97.971
6.125	98.279	98.235	98.133
6.250	99.165	99.116	98.971
6.375	99.709	99.654	99.546
6.500	100.162	100.102	99.966
6.625	100.456	100.392	100.260
6.750	101.021	100.951	100.824
6.875	101.410	100.879	100.782
7.000	101.794	101.280	101.172
7.125	102.021	101.503	101.437
7.250	102.446	101.936	101.780
7.375	101.653	101.540	101.426
7.500	102.022	101.908	101.794
7.625	102.310	102.196	102.082

FHA 20 Yr Fixed HB			
Rate	15	30	45
6.000	98.250	98.212	98.105
6.125	98.662	98.618	98.515
6.250	99.373	99.324	99.179
6.375	99.898	99.844	99.704
6.500	100.339	100.280	100.144
6.625	100.884	100.819	100.688
6.750	101.194	101.125	100.998
6.875	101.642	101.111	100.942
7.000	102.028	101.503	101.338
7.125	102.430	101.913	101.753
7.250	102.577	102.067	101.911
7.375	101.653	101.540	101.426
7.500	102.022	101.908	101.794
7.625	102.310	102.196	102.082

FHA 15 Yr Fixed HB			
Rate	15	30	45
6.250	96.962	96.897	96.833
6.375	97.034	96.970	96.905
6.500	97.459	97.394	97.330
6.625	97.804	97.654	97.575
6.750	98.786	98.722	98.658
6.875	99.227	99.163	99.099
7.000	99.653	99.588	99.524

FHA 30 Yr Fixed Streamline			
Rate	15	30	45
6.000	98.598	98.515	98.428
6.125	98.924	98.871	98.817
6.250	99.590	99.536	99.443
6.375	100.260	100.206	100.065
6.500	100.702	100.633	100.505
6.625	101.052	100.988	100.856
6.750	101.243	101.130	101.016
6.875	101.599	101.524	101.354
7.000	102.117	101.994	101.886
7.125	102.440	102.355	102.194
7.250	102.685	102.595	102.439
7.375	102.122	102.008	101.894
7.500	102.498	102.377	102.263
7.625	102.804	102.698	102.551
7.750	103.049	102.889	102.729

FHA 25 Yr Fixed Streamline			
Rate	15	30	45
6.000	98.598	98.515	98.428
6.125	98.924	98.871	98.817
6.250	99.590	99.536	99.443
6.375	100.260	100.206	100.065
6.500	100.702	100.633	100.505
6.625	101.052	100.988	100.856
6.750	101.243	101.130	101.016
6.875	101.599	101.524	101.354
7.000	102.117	101.994	101.886
7.125	102.440	102.355	102.194
7.250	102.685	102.595	102.439
7.375	102.122	102.008	101.894
7.500	102.498	102.377	102.263
7.625	102.804	102.698	102.551
7.750	103.049	102.889	102.729

FHA 20 Yr Fixed Streamline			
Rate	15	30	45
6.000	98.598	98.499	98.428
6.125	98.924	98.871	98.817
6.250	99.590	99.517	99.443
6.375	100.151	100.097	99.980
6.500	100.652	100.529	100.455
6.625	100.987	100.922	100.791
6.750	101.237	101.168	101.041
6.875	101.479	101.404	101.235
7.000	101.903	101.796	101.646
7.125	102.290	102.205	102.045
7.250	102.450	102.360	102.204
7.375	102.122	102.008	101.894
7.500	102.491	102.377	102.263
7.625	102.779	102.665	102.551
7.750	102.735	102.624	102.457

FHA 15 Yr Fixed Streamline			
Rate	15	30	45
5.500	98.838	98.791	98.744
5.625	99.276	99.193	99.125
5.750	99.498	99.431	99.364
5.875	99.804	99.655	99.511
6.000	100.222	100.097	100.019
6.125	100.638	100.488	100.339
6.250	100.343	100.194	100.045
6.375	100.754	100.605	100.455
6.500	101.156	101.007	100.857
6.625	101.554	101.404	101.255
6.750	100.528	100.464	100.400
6.875	100.969	100.905	100.841
7.000	101.395	101.330	101.266

FHA 10 Yr Fixed Streamline			
Rate	15	30	45
5.250	97.748	97.695	97.635
5.375	98.220	98.167	98.107
5.500	98.759	98.676	98.608
5.625	99.276	99.193	99.125
5.750	99.160	99.060	98.983
5.875	99.689	99.589	99.511
6.000	100.197	100.097	100.019
6.125	100.508	100.398	100.308
6.250	99.560	99.435	99.394
6.375	100.035	99.910	99.868
6.500	100.483	100.358	100.317
6.625	100.715	100.615	100.502
6.750	100.528	100.464	100.400

FHA 30 Yr Fixed Streamline HB			
Rate	15	30	45
6.000	98.343	98.245	98.147
6.125	98.851	98.753	98.656
6.250	99.342	99.244	99.147
6.375	99.854	99.740	99.627
6.500	100.336	100.223	100.110
6.625	100.803	100.700	100.576
6.750	101.243	101.130	101.016
6.875	101.502	101.186	101.042
7.000	101.924	101.619	101.475
7.125	102.319	102.002	101.858
7.250	102.544	102.400	102.255
7.375	101.922	101.762	101.602
7.500	102.309	102.149	101.988

FHA 25 Yr Fixed Streamline HB			
Rate	15	30	45
6.000	98.343	98.245	98.147
6.125	98.851	98.753	98.656
6.250	99.342	99.244	99.147
6.375	99.854	99.740	99.627
6.500	100.336	100.223	100.110
6.625	100.803	100.700	100.576
6.750	101.243	101.130	101.016
6.875	101.502	101.186	101.042
7.000	101.924	101.619	101.475
7.125	102.319	102.002	101.858
7.250	102.544	102.400	102.255
7.375	101.922	101.762	101.602
7.500	102.309	102.149	101.988

FHA 20 Yr Fixed Streamline HB			
Rate	15	30	45
6.000	98.116	98.078	97.971
6.125	98.279	98.235	98.133
6.250	99.165	99.116	98.971
6.375	99.709	99.654	99.546
6.500	100.162	100.102	99.966
6.625	100.456	100.392	100.260
6.750	101.021	100.951	100.824
6.875	101.410	100.879	100.709
7.000	101.794	101.280	101.172
7.125	102.021	101.503	101.343
7.250	102.446	101.936	101.780
7.375	101.653	101.540	101.426
7.500	102.022	101.908	101.794

FHA 15 Yr Fixed Streamline HB			
Rate	15	30	45
6.000	96.853	96.752	96.640
6.125	97.287	97.187	97.074
6.250	96.461	96.360	96.248
6.375	96.886	96.785	96.673
6.500	97.285	97.185	97.073
6.625	97.665	97.565	97.452
6.750	88.786	88.722	88.658
6.875	89.227	89.163	89.099
7.000	89.653	89.588	89.524

FHA 5/1 ARM			
Rate	15	30	45
4.750	96.517	96.459	96.404
4.875	96.954	96.897	96.841
5.000	97.285	97.228	97.173
5.125	97.485	97.428	97.373
5.250	98.392	98.334	98.279
5.375	98.704	98.647	98.591
5.500	99.010	98.953	98.898
5.625	99.185	99.128	99.073
5.750	99.806	99.748	99.693
5.875	100.149	100.092	100.037
6.000	100.524	100.467	100.412
6.125	100.581	100.523	100.468

FHA 5/1 ARM HB			
Rate	15	30	45
4.750	96.517	96.459	96.404
4.875	96.954	96.897	96.841
5.000	97.285	97.228	97.173
5.125	97.485	97.428	97.373
5.250	98.392	98.334	98.279
5.375	98.704	98.647	98.591
5.500	99.010	98.953	98.898
5.625	99.185	99.128	99.073
5.750	99.806	99.748	99.693
5.875	100.149	100.092	100.037
6.000	100.524	100.467	100.412
6.125	100.581	100.523	100.468

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 o	-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	92.685	92.628	92.593	5	92.685	92.628	92.593
5.125	93.266	93.209	93.175	5.125	93.266	93.209	93.175
5.250	94.909	94.842	94.775	5.25	94.909	94.842	94.775
5.375	95.568	95.501	95.434	5.375	95.568	95.501	95.434
5.500	96.212	96.115	96.048	5.5	96.212	96.115	96.048
5.625	96.749	96.652	96.585	5.625	96.749	96.652	96.585
5.750	97.702	97.783	97.722	5.75	97.7022	97.7826	97.7223
5.875	98.127	98.121	98.061	5.875	98.127	98.1213	98.0611
6.000	98.705	98.690	98.630	6	98.705	98.6901	98.6298
6.125	99.206	99.122	99.059	6.125	99.206	99.122	99.059
6.250	100.061	99.942	99.869	6.25	99.927	99.9422	99.8685
6.375	100.820	100.567	100.486	6.375	100.379	100.284	100.234
6.500	101.499	101.246	101.164	6.5	100.852	100.8039	100.7303
6.625	101.309	101.199	101.118	6.625	101.309	101.199	101.1178

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: 11/27/2026 8:47 PST

VA 30 Yr Fixed

Rate	15	30	45
5.875	97.945	97.885	97.825
6.000	98.555	98.471	98.408
6.125	98.856	98.772	98.709
6.250	99.480	99.400	99.320
6.375	99.979	99.905	99.823
6.500	100.570	100.485	100.403
6.625	100.827	100.717	100.630
6.750	100.918	100.817	100.717
6.875	101.294	101.171	101.064
7.000	101.836	101.714	101.607
7.125	102.021	101.897	101.790
7.250	101.741	101.627	101.513
7.375	101.912	101.788	101.676
7.500	102.397	102.274	102.161
7.625	102.482	102.358	102.245
7.750	102.435	102.321	102.207
7.875	102.515	102.401	102.287
8.000	102.573	102.460	102.346
8.125	102.664	102.551	102.437

VA 25 Yr Fixed

Rate	15	30	45
5.875	97.945	97.885	97.825
6.000	98.555	98.471	98.408
6.125	98.856	98.772	98.709
6.250	99.480	99.400	99.320
6.375	99.979	99.905	99.823
6.500	100.570	100.485	100.403
6.625	100.827	100.717	100.630
6.750	100.918	100.817	100.717
6.875	101.294	101.171	101.064
7.000	101.836	101.714	101.607
7.125	102.021	101.897	101.790
7.250	101.741	101.627	101.513
7.375	101.912	101.788	101.676
7.500	102.397	102.274	102.161
7.625	102.482	102.358	102.245
7.750	102.435	102.321	102.207
7.875	102.515	102.401	102.287
8.000	102.573	102.460	102.346
8.125	102.664	102.551	102.437

VA 20 Yr Fixed

Rate	15	30	45
5.875	97.945	97.885	97.825
6.000	98.555	98.471	98.408
6.125	98.856	98.772	98.709
6.250	99.480	99.400	99.320
6.375	99.979	99.905	99.823
6.500	100.560	100.485	100.403
6.625	100.817	100.707	100.620
6.750	100.918	100.817	100.717
6.875	101.271	101.166	101.058
7.000	101.813	101.714	101.607
7.125	101.806	101.705	101.605
7.250	101.741	101.627	101.513
7.375	101.810	101.696	101.582
7.500	102.387	102.263	102.083
7.625	102.298	102.198	102.097
7.750	102.435	102.321	102.207
7.875	102.515	102.401	102.287
8.000	102.573	102.460	102.346
8.125	102.664	102.551	102.437

VA 15 Yr Fixed

Rate	15	30	45
5.125	97.291	97.220	97.168
5.250	98.272	98.225	98.178
5.375	98.426	98.379	98.332
5.500	98.764	98.689	98.622
5.625	99.276	99.193	99.125
5.750	99.394	99.294	99.216
5.875	99.792	99.692	99.614
6.000	100.148	100.048	99.970
6.125	100.508	100.398	100.308
6.250	99.763	99.696	99.630
6.375	100.072	99.947	99.906
6.500	100.447	100.337	100.247
6.625	100.715	100.615	100.502

VA 10 Yr Fixed

Rate	15	30	45
5.125	97.291	97.220	97.168
5.250	97.888	97.813	97.746
5.375	98.342	98.267	98.200
5.500	98.764	98.689	98.622
5.625	99.276	99.193	99.125
5.750	99.394	99.294	99.216
5.875	99.792	99.692	99.614
6.000	100.148	100.048	99.970
6.125	100.508	100.398	100.308
6.250	99.741	99.616	99.575
6.375	100.072	99.947	99.906
6.500	100.368	100.243	100.202
6.625	99.508	99.444	99.380

VA 30 Yr Fixed HB

Rate	15	30	45
5.750	96.649	96.498	96.427
5.875	97.370	97.219	97.148
6.000	97.994	97.843	97.772
6.125	97.606	97.522	97.459
6.250	98.806	98.651	98.571
6.375	99.509	99.433	99.359
6.500	100.109	99.951	99.869
6.625	100.036	99.926	99.839
6.750	100.501	100.391	100.337
6.875	100.847	100.709	100.655
7.000	101.376	101.200	101.092
7.125	101.361	101.250	101.196
7.250	101.272	101.159	101.045
7.375	101.341	101.227	101.113
7.500	101.459	101.346	101.232
7.625	101.685	101.571	101.457

VA 25 Yr Fixed HB			
Rate	15	30	45
5.875	97.370	97.219	97.148
6.000	97.994	97.843	97.772
6.125	97.606	97.522	97.459
6.250	98.806	98.651	98.571
6.375	99.509	99.433	99.359
6.500	100.109	99.951	99.869
6.625	100.036	99.926	99.839
6.750	100.501	100.391	100.337
6.875	100.847	100.709	100.655
7.000	101.376	101.200	101.092
7.125	101.361	101.250	101.196
7.250	101.272	101.159	101.045
7.375	101.341	101.227	101.113
7.500	101.459	101.346	101.232

VA 20 Yr Fixed HB			
Rate	15	30	45
5.875	97.370	97.219	97.148
6.000	97.994	97.843	97.772
6.125	97.436	97.371	97.333
6.250	98.806	98.647	98.566
6.375	99.509	99.433	99.359
6.500	100.109	99.951	99.869
6.625	99.913	99.824	99.780
6.750	100.543	100.433	100.379
6.875	100.950	100.840	100.785
7.000	101.376	101.221	101.167
7.125	101.696	101.586	101.531
7.250	101.272	101.159	101.045
7.375	101.341	101.227	101.113
7.500	101.459	101.346	101.232

VA 15 Yr Fixed HB			
Rate	15	30	45
5.875	96.283	96.183	96.082
6.000	96.494	96.394	96.293
6.125	96.741	96.641	96.540
6.250	96.962	96.897	96.833
6.375	97.034	96.970	96.905
6.500	97.459	97.394	97.330
6.625	97.704	97.640	97.575

VA 30 Yr Fixed IRRRL			
Rate	15	30	45
5.625	96.399	96.302	96.235
5.750	97.458	97.397	97.337
5.875	97.998	97.949	97.878
6.000	98.555	98.494	98.423
6.125	98.856	98.772	98.709
6.250	99.480	99.400	99.320
6.375	100.049	99.975	99.893
6.500	100.629	100.555	100.473
6.625	100.827	100.717	100.630
6.750	100.918	100.817	100.717
6.875	101.335	101.236	101.128
7.000	101.883	101.784	101.677
7.125	102.021	101.897	101.790
7.250	101.741	101.627	101.513

VA 25 Yr Fixed IRRRL			
Rate	15	30	45
5.625	96.399	96.302	96.235
5.750	97.458	97.397	97.337
5.875	97.998	97.949	97.878
6.000	98.555	98.494	98.423
6.125	98.856	98.772	98.709
6.250	99.480	99.400	99.320
6.375	100.049	99.975	99.893
6.500	100.629	100.555	100.473
6.625	100.827	100.717	100.630
6.750	100.918	100.817	100.717
6.875	101.335	101.236	101.128
7.000	101.883	101.784	101.677
7.125	102.021	101.897	101.790
7.250	101.741	101.627	101.513

VA 20 Yr Fixed IRRRL			
Rate	15	30	45
5.625	96.399	96.302	96.235
5.750	97.458	97.397	97.337
5.875	97.998	97.949	97.878
6.000	98.555	98.494	98.423
6.125	98.856	98.772	98.709
6.250	99.480	99.400	99.320
6.375	100.049	99.975	99.893
6.500	100.629	100.555	100.473
6.625	100.817	100.707	100.620
6.750	100.918	100.817	100.717
6.875	101.335	101.236	101.128
7.000	101.883	101.784	101.677
7.125	101.806	101.705	101.605
7.250	101.741	101.627	101.513

VA 15 Yr Fixed IRRRL			
Rate	15	30	45
5.000	96.835	96.785	96.728
5.125	97.291	97.220	97.168
5.250	98.272	98.225	98.178
5.375	98.426	98.379	98.332
5.500	98.764	98.689	98.622
5.625	99.276	99.193	99.125
5.750	99.394	99.294	99.216
5.875	99.792	99.692	99.614
6.000	100.148	100.048	99.970
6.125	100.508	100.398	100.308
6.250	99.763	99.696	99.630
6.375	100.072	99.947	99.906
6.500	100.447	100.337	100.247
6.625	100.715	100.615	100.502

VA 10 Yr Fixed IRRRL			
Rate	15	30	45
5.000	96.835	96.785	96.728
5.125	97.291	97.220	97.168
5.250	97.888	97.813	97.746
5.375	98.342	98.267	98.200
5.500	98.764	98.689	98.622
5.625	99.276	99.193	99.125
5.750	99.394	99.294	99.216
5.875	99.792	99.692	99.614
6.000	100.148	100.048	99.970
6.125	100.508	100.398	100.308
6.250	99.741	99.616	99.575
6.375	100.072	99.947	99.906
6.500	100.368	100.243	100.202
6.625	99.508	99.444	99.380

VA 30 Yr Fixed HB IRRRL			
Rate	15	30	45
5.750	96.649	96.498	96.427
5.875	97.370	97.219	97.148
6.000	97.994	97.843	97.772
6.125	97.606	97.522	97.459
6.250	98.806	98.651	98.571
6.375	99.509	99.433	99.359
6.500	100.109	99.951	99.869
6.625	100.036	99.926	99.839
6.750	100.294	100.119	100.011
6.875	100.847	100.672	100.564
7.000	101.376	101.200	101.092
7.125	100.810	100.687	100.580
7.250	101.272	101.159	101.045
7.375	101.341	101.227	101.113

VA 25 Yr Fixed HB IRRRL			
Rate	15	30	45
5.750	96.649	96.498	96.427
5.875	97.370	97.219	97.148
6.000	97.994	97.843	97.772
6.125	97.606	97.522	97.459
6.250	98.806	98.651	98.571
6.375	99.509	99.433	99.359
6.500	100.109	99.951	99.869
6.625	100.036	99.926	99.839
6.750	100.294	100.119	100.011
6.875	100.847	100.672	100.564
7.000	101.376	101.200	101.092
7.125	100.810	100.687	100.580
7.250	101.272	101.159	101.045
7.375	101.341	101.227	101.113

VA 20 Yr Fixed HB IRRRL			
Rate	15	30	45
5.750	96.649	96.498	96.427
5.875	97.370	97.219	97.148
6.000	97.994	97.843	97.772
6.125	97.606	97.522	97.459
6.250	98.806	98.647	98.566
6.375	99.509	99.433	99.359
6.500	100.109	99.951	99.869
6.625	100.036	99.926	99.839
6.750	100.294	100.119	100.011
6.875	100.847	100.672	100.564
7.000	101.376	101.200	101.092
7.125	100.490	100.389	100.289
7.250	101.272	101.159	101.045
7.375	101.341	101.227	101.113

VA 15 Yr Fixed HB IRRRL			
Rate	15	30	45
6.000	99.853	99.752	99.640
6.125	100.287	100.187	100.074
6.250	99.461	99.360	99.248
6.375	99.886	99.785	99.673
6.500	100.285	100.185	100.073
6.625	100.665	100.565	100.452

VA 5/1 ARM			
Rate	15	30	45
4.750	96.467	96.409	96.354
4.875	96.904	96.847	96.791
5.000	97.235	97.178	97.123
5.125	97.435	97.378	97.323
5.250	98.342	98.284	98.229
5.375	98.654	98.597	98.541
5.500	98.960	98.903	98.848
5.625	99.135	99.078	99.023
5.750	99.756	99.698	99.643
5.875	100.099	100.042	99.987
6.000	100.474	100.417	100.362
6.125	100.531	100.473	100.418

VA 5/1 ARM HB			
Rate	15	30	45
4.750	96.467	96.409	96.354
4.875	96.904	96.847	96.791
5.000	97.235	97.178	97.123
5.125	97.435	97.378	97.323
5.250	98.342	98.284	98.229
5.375	98.654	98.597	98.541
5.500	98.960	98.903	98.848
5.625	99.135	99.078	99.023
5.750	99.756	99.698	99.643
5.875	100.099	100.042	99.987
6.000	100.474	100.417	100.362
6.125	100.531	100.473	100.418

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 o		-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: 11/27/2026 8:47 PST

BFF_3.5%_DPA_Repayable1			
Rate	15	30	45
NotFound	NotFound	NotFound	NotFound
0.000	0.000	0.000	0.000
0.000	0.000	0.000	0.000
0.000	0.000	0.000	0.000
0.000	0.000	0.000	0.000
0.000	0.000	0.000	0.000
0.000	0.000	0.000	0.000
0.000	0.000	0.000	0.000
0.000	0.000	0.000	0.000
0.000	0.000	0.000	0.000
0.000	0.000	0.000	0.000
0.000	0.000	0.000	0.000

BFF_3.5%_DPA_Forgivable2			
Rate	15	30	45
NotFound	NotFound	NotFound	NotFound
0.000	0.000	0.000	0.000
0.000	0.000	0.000	0.000
0.000	0.000	0.000	0.000
0.000	0.000	0.000	0.000
0.000	0.000	0.000	0.000
0.000	0.000	0.000	0.000
0.000	0.000	0.000	0.000
0.000	0.000	0.000	0.000
0.000	0.000	0.000	0.000
0.000	0.000	0.000	0.000
0.000	0.000	0.000	0.000

BFF_3.5%_DPA_HB_Repayable1			
Rate	15	30	45
NotFound	NotFound	NotFound	NotFound
0.000	0.000	0.000	0.000
0.000	0.000	0.000	0.000
0.000	0.000	0.000	0.000
0.000	0.000	0.000	0.000
0.000	0.000	0.000	0.000
0.000	0.000	0.000	0.000
0.000	0.000	0.000	0.000
0.000	0.000	0.000	0.000
0.000	0.000	0.000	0.000
0.000	0.000	0.000	0.000
0.000	0.000	0.000	0.000

BFF_3.5%_DPA_HB_Forgivable2			
Rate	15	30	45
NotFound	NotFound	NotFound	NotFound
0.000	0.000	0.000	0.000
0.000	0.000	0.000	0.000
0.000	0.000	0.000	0.000
0.000	0.000	0.000	0.000
0.000	0.000	0.000	0.000
0.000	0.000	0.000	0.000
0.000	0.000	0.000	0.000
0.000	0.000	0.000	0.000
0.000	0.000	0.000	0.000
0.000	0.000	0.000	0.000
0.000	0.000	0.000	0.000

BFF_5%_DPA_Repayable1			
Rate	15	30	45
NotFound	NotFound	NotFound	NotFound
0.000	0.000	0.000	0.000
0.000	0.000	0.000	0.000
0.000	0.000	0.000	0.000
0.000	0.000	0.000	0.000
0.000	0.000	0.000	0.000
0.000	0.000	0.000	0.000
0.000	0.000	0.000	0.000
0.000	0.000	0.000	0.000
0.000	0.000	0.000	0.000
0.000	0.000	0.000	0.000
0.000	0.000	0.000	0.000

BFF_5%_DPA_HB_Repayable1			
Rate	15	30	45
NotFound	NotFound	NotFound	NotFound
0.000	0.000	0.000	0.000
0.000	0.000	0.000	0.000
0.000	0.000	0.000	0.000
0.000	0.000	0.000	0.000
0.000	0.000	0.000	0.000
0.000	0.000	0.000	0.000
0.000	0.000	0.000	0.000
0.000	0.000	0.000	0.000
0.000	0.000	0.000	0.000
0.000	0.000	0.000	0.000
0.000	0.000	0.000	0.000

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.