



TRAVISA FINANCIAL
Your Bridge to Affordable Lending

RATES





GOVERNMENT FIXED RATE PRICING

Effective: 4/10/2026 09:39 AM * Intended for internal use, and Mortgage Brokers only. Do not distribute.*

FHA 30 YEAR FIXED					VA 30 YEAR FIXED					Lockdesk Associates Available 9am-7pm CST lockdesk@travisafinancial.com
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	
5.250	99.827	99.738	99.649	99.510	5.250	99.827	99.738	99.649	99.510	
5.375	100.275	100.186	100.097	99.958	5.375	100.275	100.186	100.097	99.958	
5.490	100.592	100.469	100.384	100.192	5.490	100.592	100.469	100.384	100.192	
5.500	100.789	100.700	100.611	100.472	5.500	100.789	100.700	100.611	100.472	
5.625	101.151	101.062	100.973	100.834	5.625	101.151	101.062	100.973	100.834	
5.750	101.286	101.199	101.126	101.004	5.750	101.286	101.199	101.126	101.004	
5.875	101.752	101.679	101.606	101.484	5.875	101.752	101.679	101.606	101.484	
5.990	101.978	101.905	101.833	101.710	5.990	101.978	101.905	101.833	101.710	
6.000	102.169	102.096	102.023	101.901	6.000	102.169	102.096	102.023	101.901	
6.125	102.529	102.457	102.384	102.261	6.125	102.529	102.457	102.384	102.261	
6.250	102.647	102.574	102.501	102.379	6.250	102.647	102.574	102.501	102.379	

USDA 30 YEAR FIXED				
Rate	15-Day	30-Day	45-Day	60-Day
5.125	98.806	98.757	98.709	98.610
5.250	99.827	99.738	99.649	99.510
5.375	100.275	100.186	100.097	99.958
5.490	100.592	100.469	100.384	100.192
5.500	100.789	100.700	100.611	100.472
5.625	101.151	101.062	100.973	100.834
5.750	101.486	101.363	101.278	101.086
5.875	101.752	101.679	101.606	101.484
5.990	101.978	101.905	101.833	101.710
6.000	102.169	102.096	102.023	101.901
6.125	102.529	102.457	102.384	102.261

Government FICO Adjustments		Government Price Adjustments		Extension Policy	
FICO 580-599	-2.000	2-4 Units	-0.500	3 day Extension	-0.075
FICO 600-619	-1.500	High Balance	-1.000	10 day Extension	-0.200
FICO 620-639	-1.000	HB 4 unit	-2.000	15 day Extension	-0.300
FICO 640-659	-0.750	Manufactured Home	-0.500	30 day Extension	-0.450
FICO 660-679	-0.500	Condo	-0.500		
FICO 680-699	-0.250				
FICO 700+	0.000				

* This rate sheet is borrower paid pricing.
 * Rates and pricing are subject to change.
 * Please visit broker portal for live pricing.

[TPO Connect](#)

Relocks subject to worse case pricing plus applicable relock fee

SPECIALTY PRODUCT FIXED RATE PRICING

ADVANTAGE DPA 3.5% REPAYABLE 2nd			ADVANTAGE DPA 5.0% REPAYABLE 2nd		
Rate	15-Day	30-Day	Rate	15-Day	30-Day
6.250	99.190	99.135	6.250	97.870	97.815
6.375	99.318	99.264	6.375	97.998	97.944
6.500	99.447	99.392	6.500	98.127	98.072
6.625	99.575	99.521	6.625	98.255	98.201
6.750	101.569	101.483	6.750	100.249	100.163
6.875	101.698	101.612	6.875	100.378	100.292
7.000	101.826	101.740	7.000	100.506	100.420
7.125	101.955	101.869	7.125	100.635	100.549
7.250	102.646	102.560	7.250	101.326	101.240
7.375	102.774	102.688	7.375	101.454	101.368
7.500	102.880	102.794	7.500	101.560	101.474

ADVANTAGE DPA 3.5% FORGIVABLE 2nd			ADVANTAGE DPA 5.0% FORGIVABLE 2nd		
Rate	15-Day	30-Day	Rate	15-Day	30-Day
6.250	97.815	97.760	6.250	95.790	95.735
6.375	97.943	97.889	6.375	95.918	95.864
6.500	98.072	98.017	6.500	96.047	95.992
6.625	98.200	98.146	6.625	96.175	96.121
6.750	100.194	100.108	6.750	98.169	98.083
6.875	100.323	100.237	6.875	98.298	98.212
7.000	100.451	100.365	7.000	98.426	98.340
7.125	100.580	100.494	7.125	98.555	98.469
7.250	101.271	101.185	7.250	99.246	99.160
7.375	101.399	101.313	7.375	99.374	99.288
7.500	101.505	101.419	7.500	99.480	99.394

EDGE FUND 30 YR FIXED 3.5% REPAYABLE 2nd			EDGE FUND 30 YR FIXED 5.0% REPAYABLE 2nd		
Rate	15-Day	30-Day	Rate	15-Day	30-Day
6.250	99.410	99.355	6.250	98.090	98.035
6.375	99.538	99.484	6.375	98.218	98.164
6.500	99.667	99.612	6.500	98.347	98.292
6.625	99.795	99.741	6.625	98.475	98.421
6.750	101.789	101.703	6.750	100.469	100.383
6.875	101.918	101.832	6.875	100.598	100.512
7.000	102.046	101.960	7.000	100.726	100.640
7.125	102.175	102.089	7.125	100.855	100.769
7.250	102.866	102.780	7.250	101.546	101.460
7.375	102.994	102.908	7.375	101.674	101.588
7.500	103.100	103.014	7.500	101.780	101.694

Specialty Price Adjustments		Specialty FICO Adjustments	
2 units	-0.250	FICO >= 680	0.250
High Balance	-2.500	FICO 620-639	-0.375
Loan Amount <\$125,000	0.500	FICO 600-619	-0.500
Loan Amount >= \$125,000 < \$175,000	0.250		

* LLPAs not applicable to Earned Equity program.

FHA EARNED EQUITY 30 YR FIXED		
Rate	15-Day	30-Day
7.250	101.775	101.443
7.750	101.992	101.660
8.250	102.326	101.994



CONVENTIONAL FIXED RATE PRICING

Effective: 4/18/2024

CONFORMING 30 YEAR FIXED					CONFORMING 15 YEAR FIXED				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.750	99.463	99.404	99.347	99.320	5.000	98.890	98.930	98.897	98.861
5.875	100.016	99.960	99.903	99.859	5.125	99.540	99.501	99.456	99.427
5.990	100.100	100.044	99.987	99.923	5.250	99.853	99.823	99.768	99.740
6.000	100.560	100.503	100.447	100.341	5.375	100.369	100.293	100.245	100.076
6.125	101.033	100.977	100.920	100.856	5.490	100.613	100.537	100.488	100.299
6.250	101.228	101.148	101.075	101.018	5.500	100.628	100.552	100.503	100.424
6.375	101.650	101.567	101.494	101.440	5.625	100.938	100.862	100.813	100.668
6.500	102.139	102.065	101.992	101.913	5.750	101.116	101.077	101.011	100.997
6.625	102.535	102.461	102.388	102.309	5.875	101.605	101.529	101.481	101.388
6.750	102.451	102.411	102.366	102.360	5.990	101.815	101.739	101.691	101.501
6.875	102.861	102.821	102.776	102.770	6.000	101.825	101.775	101.707	101.662
6.990	103.326	103.286	103.242	103.236	6.125	102.080	102.004	101.956	101.767
7.000	103.391	103.351	103.306	103.300	6.250	102.307	102.273	102.192	102.120

Lockdeck Associates
Available
9am-7pm CST
lockdeck@travisafinancial.com

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Rates and pricing are subject to change
Please visit broker portal for the pricing

[TPO Connect](#)

HOMEREDY 30 YEAR FIXED					HOME POSSIBLE 30 YEAR FIXED				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.750	99.460	99.404	99.347	99.232	5.750	99.117	99.039	98.990	98.845
5.875	100.016	99.960	99.903	99.788	5.875	99.798	99.719	99.671	99.526
5.990	100.329	100.250	100.202	100.057	5.990	100.399	100.320	100.272	100.127
6.000	100.560	100.503	100.447	100.332	6.000	100.465	100.411	100.352	100.341
6.125	101.033	100.977	100.920	100.856	6.125	100.925	100.887	100.827	100.815
6.250	101.222	101.148	101.075	100.996	6.250	101.228	101.120	101.024	101.018
6.375	101.641	101.567	101.494	101.414	6.375	101.650	101.547	101.456	101.440
6.490	101.894	101.800	101.735	101.576	6.490	101.964	101.870	101.805	101.646
6.500	102.139	102.065	101.992	101.913	6.500	102.061	101.963	101.873	101.855
6.625	102.535	102.461	102.388	102.309	6.625	102.335	102.278	102.187	102.168

Extension Policy

3 day Extension	-0.075
10 day Extension	-0.200
15 day Extension	-0.300
30 day Extension	-0.450

Relocks subject to worse case pricing plus applicable relock fee

All LLPA's will be waived for the following loans:
HomeReady and Home Possible

Purchase Money Loans - LLPA by Credit Score/LTV Ratio

Applicable for all loans with terms greater than 15 years

FICO	LTV Range								
	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	90.01-95%	>95%
>=780	0.000%	0.000%	0.000%	0.000%	0.375%	0.375%	0.250%	0.250%	0.125%
760-779	0.000%	0.000%	0.000%	0.250%	0.625%	0.625%	0.500%	0.500%	0.250%
740-759	0.000%	0.000%	0.125%	0.375%	0.875%	1.000%	0.750%	0.625%	0.500%
720-739	0.000%	0.000%	0.250%	0.750%	1.250%	1.250%	1.000%	0.875%	0.750%
700-719	0.000%	0.000%	0.375%	0.875%	1.375%	1.500%	1.250%	1.125%	0.875%
680-699	0.000%	0.000%	0.625%	1.125%	1.750%	1.875%	1.500%	1.375%	1.125%
660-679	0.000%	0.000%	0.750%	1.375%	1.875%	2.125%	1.750%	1.625%	1.250%
640-659	0.000%	0.000%	1.125%	1.500%	2.250%	2.500%	2.000%	1.875%	1.500%
<639	0.000%	0.125%	1.500%	2.125%	2.750%	2.875%	2.625%	2.250%	1.750%

Additional LLPA's by Loan Attribute Applicable to Purchase Money Loans

Applicable for all loans

Loan Feature	LTV Range								
	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	90.01-95%	>95%
Adjustable-rate mortgage	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.250%	0.250%	0.250%
Condo	0.000%	0.000%	0.125%	0.125%	0.750%	0.750%	0.750%	0.750%	0.750%
Investment Property	1.125%	1.125%	1.163%	2.125%	3.375%	4.125%	4.125%	4.125%	4.125%
Second Home	1.125%	1.125%	1.625%	2.125%	3.375%	4.125%	4.125%	4.125%	4.125%
Manufactured Home	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%
Two-to four-unit property	0.000%	0.000%	0.375%	0.375%	0.625%	0.625%	0.625%	0.625%	0.625%
High-balance fixed-rate	0.500%	0.500%	0.750%	0.750%	1.000%	1.000%	1.000%	1.000%	1.000%
High-balance ARM	1.250%	1.250%	1.500%	1.500%	2.500%	2.500%	2.500%	2.750%	2.750%
Subordinate financing	0.625%	0.625%	0.625%	0.875%	1.125%	1.125%	1.125%	1.875%	1.875%

Limited Cash-out Refinances - LLPA by Credit Score/LTV Ratio

Applicable for all loans with terms greater than 15 years

FICO	LTV Range								
	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	90.01-95%	>95%
>=780	0.000%	0.000%	0.000%	0.125%	0.500%	0.625%	0.500%	0.375%	0.375%
760-779	0.000%	0.000%	0.125%	0.375%	0.875%	1.000%	0.750%	0.625%	0.625%
740-759	0.000%	0.000%	0.250%	0.750%	1.125%	1.375%	1.125%	1.000%	1.000%
720-739	0.000%	0.000%	0.500%	1.000%	1.625%	1.750%	1.500%	1.250%	1.250%
700-719	0.000%	0.000%	0.625%	1.250%	1.875%	2.125%	1.750%	1.625%	1.625%
680-699	0.000%	0.000%	0.875%	1.625%	2.250%	2.500%	2.125%	1.750%	1.750%
660-679	0.000%	0.125%	1.125%	1.875%	2.500%	3.000%	2.375%	2.125%	2.125%
640-659	0.000%	0.250%	1.375%	2.125%	2.875%	3.375%	2.875%	2.500%	2.500%
<639	0.000%	0.375%	1.750%	2.500%	3.500%	3.875%	3.625%	2.500%	2.500%

Additional LLPA's by Loan Attribute Applicable to Purchase Money Loans

Applicable for all loans

Loan Feature	LTV Range								
	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	90.01-95%	>95%
Adjustable-rate mortgage	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.250%	0.250%	0.250%
Condo	0.000%	0.000%	0.125%	0.125%	0.750%	0.750%	0.750%	0.750%	0.750%
Investment Property	1.125%	1.125%	1.625%	2.125%	3.375%	4.125%	4.125%	4.125%	4.125%
Second Home	1.125%	1.125%	1.625%	2.125%	3.375%	4.125%	4.125%	4.125%	4.125%
Manufactured Home	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%	0.500%
Two-to four-unit property	0.000%	0.000%	0.375%	0.375%	0.625%	0.625%	0.625%	0.625%	0.625%
High-balance fixed-rate	0.500%	0.500%	0.750%	0.750%	1.0%	1.000%	1.000%	1.000%	1.000%
High-balance ARM	1.250%	1.250%	1.500%	1.500%	2.500%	2.500%	2.500%	2.750%	2.750%
Subordinate financing	0.625%	0.625%	0.625%	0.875%	1.125%	1.125%	1.125%	1.875%	1.875%

Cash-out Refinances - LLPA by Credit Score/LTV Ratio

Applicable for all loans

FICO	LTV Range				
	<=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%
<639	0.375%	1.375%	3.375%	4.875%	5.125%

Additional LLPA's by Loan Attribute Applicable to Purchase Money Loans

Applicable for all loans

Loan Feature	LTV Range				
	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%
Condo	0.000%	0.000%	0.125%	0.125%	0.750%
Investment Property	1.125%	1.125%	1.625%	2.125%	3.375%
Second Home	1.125%	1.125%	1.625%	2.125%	3.375%
Manufactured Home	0.500%	0.500%	0.500%	0.500%	0.500%
Two-to four-unit property	0.000%	0.000%	0.375%	0.375%	0.625%
High-balance fixed-rate	1.250%	1.250%	1.500%	1.500%	1.750%
High-balance ARM	2.000%	2.000%	2.250%	2.250%	3.250%
Subordinate financing	0.625%	0.625%	0.625%	0.875%	1.125%