



# Rates to Win.

**05-22-26**

## GOVERNMENT FIXED RATE PRICING

Effective: 5/22/2026 10:16 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@trivisafinancial.com
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	
5.500	99.157	99.061	98.993	98.818	5.500	99.157	99.061	98.993	98.818	
5.625	99.512	99.416	99.349	99.173	5.625	99.512	99.416	99.349	99.173	
5.750	99.771	99.642	99.542	99.351	5.750	99.771	99.642	99.542	99.351	
5.875	100.413	100.284	100.184	99.993	5.875	100.413	100.284	100.184	99.993	
5.990	100.983	100.854	100.754	100.564	5.990	100.983	100.854	100.754	100.564	
6.000	101.034	100.905	100.805	100.614	6.000	101.034	100.905	100.805	100.614	
6.125	101.352	101.222	101.122	100.932	6.125	101.352	101.222	101.122	100.932	
6.250	101.383	101.316	101.249	101.132	6.250	101.269	101.173	101.107	100.946	
6.375	101.864	101.768	101.701	101.541	6.375	101.864	101.768	101.701	101.541	
6.490	102.385	102.289	102.222	102.062	6.490	102.385	102.289	102.222	102.062	
6.500	102.432	102.336	102.269	102.109	6.500	102.432	102.336	102.269	102.109	

  

USDA 30 YEAR FIXED				
Rate	15-Day	30-Day	45-Day	60-Day
5.500	99.157	99.061	98.993	98.818
5.625	99.662	99.566	99.499	99.323
5.750	99.621	99.492	99.392	99.201
5.875	100.413	100.284	100.184	99.993
5.990	100.983	100.854	100.754	100.564
6.000	101.034	100.905	100.805	100.614
6.125	101.502	101.372	101.272	101.082
6.250	101.383	101.316	101.249	101.132
6.375	101.864	101.768	101.701	101.541
6.490	102.385	102.289	102.222	102.062
6.500	102.432	102.336	102.269	102.109

  

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	Relocks subject to worse case pricing plus applicable relock fee	
FICO 680-699	-0.250				
FICO 700+	0.000				

## SPECIALTY PRODUCT FIXED RATE PRICING

SIMPLY DPA 30 YR FIXED 3.5% FORGIVABLE 2nd			SIMPLY DPA 30 YR FIXED 5.0% FORGIVABLE 2nd		
Rate	15-Day	30-Day	Rate	15-Day	30-Day
6.250	97.346	97.281	6.250	95.321	95.256
6.375	97.475	97.409	6.375	95.450	95.384
6.500	97.603	97.537	6.500	95.578	95.512
6.625	97.732	97.666	6.625	95.707	95.641
6.750	99.228	99.091	6.750	97.203	97.066
6.875	99.356	99.220	6.875	97.331	97.195
7.000	99.485	99.348	7.000	97.460	97.323
7.125	99.613	99.476	7.125	97.588	97.451
7.250	100.398	100.261	7.250	98.373	98.236
7.375	100.526	100.390	7.375	98.501	98.365
7.500	100.632	100.496	7.500	98.607	98.471

  

SIMPLY DPA 30 YR FIXED 3.5% REPAYABLE 2nd			SIMPLY DPA 30 YR FIXED 5.0% REPAYABLE 2nd		
Rate	15-Day	30-Day	Rate	15-Day	30-Day
6.250	98.721	98.656	6.250	97.401	97.336
6.375	98.850	98.784	6.375	97.530	97.464
6.500	98.978	98.912	6.500	97.658	97.592
6.625	99.107	99.041	6.625	97.787	97.721
6.750	100.603	100.466	6.750	99.283	99.146
6.875	100.731	100.595	6.875	99.411	99.275
7.000	100.860	100.723	7.000	99.540	99.403
7.125	100.988	100.851	7.125	99.668	99.531
7.250	101.773	101.636	7.250	100.453	100.316
7.375	101.901	101.765	7.375	100.581	100.445
7.500	102.007	101.871	7.500	100.687	100.551

  

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		

\* LLPA's not applicable to Earned Equity program.

FHA EARNED EQUITY 30 YR FIXED		
Rate	15-Day	30-Day
6.750	98.921	98.589
7.000	100.609	100.277
7.250	100.859	100.527
7.500	101.464	101.132
7.750	101.589	101.257
8.000	101.830	101.498
8.250	101.955	101.623

