11/12/2026

Please Note: CBCMA's Lock Desk Closes at 2pm PT, 3pm MT, 4pm CT & 5pm ET. (Unless announced otherwise)
Rates are released approx 7:30am PT, 8:30am MT, 9:30am CT & 10:30am ET.

*****Please Note: Pricing is Best Efforts.*****

A $399 Admin Fee will be deducted from your PA
Extensions cost .025 per day.
We purchase loans in all states except New York.

FHA Insured Loans (CHENOA FUND - FHA LLPAS)

Loan Level Price Adjustments for All FHA products (apply to pricing, if applies to Loan)

FICO >=680	+0.250
FICO 620-639	-0.375
FICO 600-619	-0.500
2 Units	-0.250
High Balance	-2.500
Total Loan Amount <$125,000	+0.500
Total Loan Amount >=$125,000 and <$175,000	+0.250
1-0 Buydown	-0.250
2-1 Buydown	-0.250
Manual Underwrite	-0.250

State Pricing Adjustments (Due to $5,000 min loan amount)

3.5% DPA SC & AK Loan Amount <$100,000	-1.500
3.5% DPA SC & AK Loan Amount >=$100,000 and <$120,000	-1.000
3.5% DPA SC & AK Loan Amount >=$120,000 and <$140,000	-0.500
5% DPA SC & AK Loan Amount <$100,000 and >=$90,000	-0.500
5% DPA SC & AK Loan Amount <$90,000 and >=$80,000	-1.250
5% DPA SC & AK Loan Amount <$80,000 and >=70,000	-2.125
5% DPA SC & AK Loan Amount <$70,000	-3.000

FHA Insured First Loans

Repayable second requires 10-year term with a note rate 1% above the first mortgage note rate.

Chenoa Fund - FHA 3.5% Repayable

	15 Day	30 Day	45 Day
8.125	101.922	101.797	101.672
8.000	101.795	101.670	101.545
7.875	101.667	101.542	101.417
7.750	101.540	101.415	101.290
7.625	100.225	100.100	99.975
7.500	100.098	99.973	99.848
7.375	99.970	99.845	99.720
7.250	99.843	99.718	99.593
7.125	98.653	98.528	98.403
7.000	98.525	98.400	98.275
6.875	98.398	98.273	98.148
6.750	98.271	98.146	98.021
6.625	96.747	96.654	96.560
6.500	96.620	96.526	96.433
6.375	96.493	96.399	96.305
6.250	96.365	96.271	96.178
6.125	94.332	94.191	94.050

Chenoa Fund - FHA 5% Repayable

	15 Day	30 Day	45 Day
8.125	100.602	100.477	100.352
8.000	100.475	100.350	100.225
7.875	100.347	100.222	100.097
7.750	100.220	100.095	99.970
7.625	98.905	98.780	98.655
7.500	98.778	98.653	98.528
7.375	98.650	98.525	98.400
7.250	98.523	98.398	98.273
7.125	97.333	97.208	97.083
7.000	97.205	97.080	96.955
6.875	97.078	96.953	96.828
6.750	96.951	96.826	96.701
6.625	95.427	95.334	95.240
6.500	95.300	95.206	95.113
6.375	95.173	95.079	94.985
6.250	95.045	94.951	94.858
6.125	93.012	92.871	92.730

Forgivable Second requires a 30 year term, 0% interest, no monthly payments

Chenoa Fund - FHA 3.5% Forgivable			
	15 Day	**30 Day**	**45 Day**
8.125	100.547	100.422	100.297
8.000	100.420	100.295	100.170
7.875	100.292	100.167	100.042
7.750	100.165	100.040	99.915
7.625	98.850	98.725	98.600
7.500	98.723	98.598	98.473
7.375	98.595	98.470	98.345
7.250	98.468	98.343	98.218
7.125	97.278	97.153	97.028
7.000	97.150	97.025	96.900
6.875	97.023	96.898	96.773
6.750	96.896	96.771	96.646
6.625	95.372	95.279	95.185
6.500	95.245	95.151	95.058
6.375	95.118	95.024	94.930
6.250	94.990	94.896	94.803
6.125	92.957	92.816	92.675

Chenoa Fund - FHA 5% Forgivable			
	15 Day	**30 Day**	**45 Day**
8.125	98.522	98.397	98.272
8.000	98.395	98.270	98.145
7.875	98.267	98.142	98.017
7.750	98.140	98.015	97.890
7.625	96.825	96.700	96.575
7.500	96.698	96.573	96.448
7.375	96.570	96.445	96.320
7.250	96.443	96.318	96.193
7.125	95.253	95.128	95.003
7.000	95.125	95.000	94.875
6.875	94.998	94.873	94.748
6.750	94.871	94.746	94.621
6.625	93.347	93.254	93.160
6.500	93.220	93.126	93.033
6.375	93.093	92.999	92.905
6.250	92.965	92.871	92.778
6.125	90.932	90.791	90.650

A $399 Admin Fee will be deducted from your PA
Extensions cost .025 per day.
We purchase loans in all states except New York.
Not eligible for DPA Products

USDA Insured Loans (USDA LLPAS)

Loan Level Price Adjustments for All USDA products (apply to pricing, if applicable to Lo

Manufactured Home (Single Wide not Permitted)	-1.250

FICO Pricing Adjustments

> = 740	+0.250
720-739	+0.150
680-719	0.000
660-679	-0.250
640-659	-0.500
620-639	-1.250
600-619	-1.500

USDA Insured First Loans

USDA			
	15 Day	**30 Day**	**45 Day**
7.750	101.699	101.612	101.513
7.625	101.574	101.487	101.388
7.500	101.297	101.210	101.112
7.375	101.056	100.969	100.871
7.250	100.630	100.543	100.444
7.125	100.841	100.727	100.607
7.000	100.548	100.434	100.315
6.875	100.266	100.153	100.033
6.750	99.910	99.796	99.677
6.625	99.762	99.682	99.596
6.500	99.360	99.280	99.194
6.375	98.980	98.900	98.814
6.250	98.482	98.402	98.316

Timestamp