



FlexPoint Wholesale Rate Sheet

250 Baker St., Suite 200, Costa Mesa, CA 92626

bffws.com

Broker Portal: <https://origination.mortgage.meridianlink.com>

Lock Desk: 8:30 AM – 5:00 PM PST

Effective Date: 8/11/25 8:03 AM

Table of Contents	
Page	Product
1	Cover Page
2	Conventional Fixed
5	Conventional ARM
7	Home Ready
9	Home Possible
11	RefiNow
13	FHA Fixed
16	VA Fixed
19	FHA DPA Fixed

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:	79613-0002
VA Lender ID:	900136-00-00

Relock Policy		
Locks expired or cancelled < 60 days:		Worse-
case pricing + 0.25%		
Locks expired or cancelled > 60 days:		Current
Market + 0.25%		

Lock Extension Fee's
0.025% Per Day

Delegated Admin Fee's	
Conventional	1195
FHA	1195
VA	1195
Streamline VA/HS/FHA	995

[*Lock Desk Turn Times available at https://bffws.com/turn-times/](https://bffws.com/turn-times/)

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

Mortgagee Clause	
All States but Florida	Florida Only
FlexPoint Inc.	FlexPoint Inc., dba FlexPoint Home Loans Inc.
ISAOA/ATIMA	ISAOA/ATIMA
250 Baker St., Suite 200	250 Baker St., Suite 200
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 Cut-off Time
Lock Desk: 8:30 AM – 5:00 PM PST

Conventional Fixed Rate Sheet

Effective: 8/11/2025 8:03 PST

Conventional 30 Yr Fixed				Conventional 25 Yr Fixed				Conventional 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.750	92.957	92.957	92.940	4.750	92.914	92.844	92.844	5.125	97.358	97.273	97.268
4.875	94.147	94.046	94.068	4.875	94.147	94.046	94.068	5.250	98.058	97.969	97.970
5.000	94.846	94.741	94.771	5.000	94.846	94.741	94.771	5.375	98.598	98.504	98.513
5.125	95.398	95.293	95.322	5.125	95.398	95.293	95.322	5.500	99.118	99.020	99.034
5.250	96.189	96.144	96.110	5.250	96.178	96.089	96.090	5.625	99.563	99.465	99.479
5.375	96.875	96.831	96.796	5.375	96.792	96.698	96.706	5.750	99.986	99.888	99.875
5.500	97.569	97.525	97.490	5.500	97.398	97.324	97.315	5.875	100.475	100.372	100.366
5.625	98.152	98.107	98.073	5.625	97.993	97.919	97.910	6.000	100.940	100.834	100.834
5.750	98.633	98.578	98.543	5.750	98.633	98.534	98.522	6.125	101.391	101.296	101.285
5.875	99.214	99.170	99.136	5.875	99.188	99.085	99.079	6.250	101.306	101.232	101.211
6.000	99.782	99.738	99.704	6.000	99.733	99.625	99.627	6.375	101.918	101.849	101.822
6.125	100.268	100.224	100.190	6.125	100.263	100.189	100.157	6.500	102.469	102.405	102.373
6.250	100.572	100.496	100.470	6.250	100.572	100.496	100.470	6.625	102.705	102.646	102.609
6.375	101.129	101.070	101.022	6.375	101.128	101.055	101.022	6.750	102.138	102.068	102.026
6.500	101.617	101.558	101.508	6.500	101.598	101.521	101.499	6.875	102.735	102.670	102.623
6.625	102.111	102.052	102.002	6.625	102.074	101.989	101.976	7.000	102.934	102.873	102.821
6.750	102.190	102.130	102.081	6.750	102.151	102.097	102.057	7.125	103.603	103.547	103.489
6.875	102.712	102.652	102.603	6.875	102.634	102.582	102.538	7.250	103.681	103.615	103.552
7.000	103.071	103.012	102.968	7.000	103.063	103.008	102.968	7.375	103.969	103.908	103.840
7.125	103.467	103.404	103.378	7.125	103.467	103.404	103.378	7.500	104.571	104.514	104.441
7.250	103.670	103.608	103.556	7.250	103.600	103.569	103.514	7.625	104.970	104.949	104.871
7.375	104.118	104.056	104.004	7.375	104.044	104.013	103.957	7.750	105.150	105.150	105.150
7.500	104.542	104.480	104.428	7.500	104.392	104.363	104.283	7.875	105.209	105.195	105.150
7.625	104.945	104.883	104.831	7.625	104.866	104.861	104.786	8.000	105.476	105.436	105.340
7.750	105.244	105.240	105.166	7.750	105.244	105.240	105.166				
7.875	105.555	105.547	105.477	7.875	105.555	105.547	105.477				
8.000	105.780	105.772	105.700	8.000	105.780	105.772	105.700				
8.125	106.047	106.001	105.913	8.125	106.047	106.001	105.913				
8.250	106.493	106.450	106.357	8.250	106.493	106.450	106.357				
Conventional 15 Yr Fixed				Conventional 10 Yr Fixed				Conventional 30 Yr Fixed HB			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.625	98.050	98.050	98.050	4.625	98.611	98.611	98.611	5.000	93.979	93.883	93.860
4.750	98.080	98.043	98.023	4.750	98.594	98.527	98.527	5.125	94.587	94.490	94.469
4.875	98.643	98.580	98.580	4.875	99.156	99.093	99.093	5.250	96.170	96.124	96.087
5.000	98.854	98.845	98.771	5.000	99.260	99.203	99.203	5.375	96.855	96.808	96.772
5.125	99.348	99.335	99.255	5.125	99.632	99.618	99.538	5.500	97.550	97.503	97.466
5.250	99.655	99.636	99.563	5.250	99.988	99.955	99.955	5.625	98.144	98.097	98.061
5.375	100.021	99.983	99.983	5.375	100.526	100.498	100.498	5.750	98.642	98.598	98.563
5.500	100.347	100.320	100.275	5.500	100.835	100.811	100.811	5.875	99.231	99.185	99.149
5.625	100.698	100.666	100.627	5.625	100.986	100.966	100.966	6.000	99.795	99.747	99.709
5.750	100.985	100.949	100.914	5.750	101.189	101.127	101.126	6.125	100.277	100.228	100.188
5.875	101.360	101.303	101.297	5.875	101.464	101.406	101.401	6.250	100.571	100.510	100.459
6.000	101.666	101.621	101.600	6.000	101.740	101.687	101.676	6.375	101.141	101.077	101.023
6.125	101.963	101.913	101.899	6.125	102.095	102.046	102.030	6.500	101.624	101.558	101.503
6.250	102.171	102.116	102.109	6.250	102.114	102.055	102.033	6.625	102.113	102.044	101.985
6.375	102.517	102.431	102.381	6.375	102.328	102.273	102.247	6.750	102.206	102.145	102.094
6.500	102.734	102.648	102.644	6.500	102.659	102.609	102.577	6.875	102.721	102.655	102.600
6.625	102.971	102.886	102.836	6.625	102.782	102.736	102.699	7.000	103.081	103.017	102.962
6.750	103.055	103.044	103.002	6.750	103.112	103.102	103.060	7.125	103.349	103.285	103.230
6.875	103.539	103.485	103.452	6.875	103.366	103.360	103.313	7.250	103.557	103.452	103.381
7.000	103.695	103.641	103.607	7.000	103.684	103.682	103.630	7.375	103.985	103.876	103.777
7.125	103.852	103.798	103.764	7.125	103.400	103.347	103.313	7.500	104.389	104.276	104.174
7.250	103.724	103.638	103.571	7.250	103.371	103.286	103.219	7.625	103.804	103.580	103.507
7.375	104.192	104.107	104.040	7.375	103.732	103.647	103.580	7.750	103.223	103.219	103.063
								7.875	103.423	103.415	103.258

Conventional 20 Yr Fixed HB				Conventional 15 Yr Fixed HB							
Rate	15	30	45	Rate	15	30	45				
5.250	95.473	95.439	95.399	5.250	98.082	98.037	97.981				
5.375	96.172	96.137	96.097	5.375	98.405	98.359	98.304				
5.500	96.863	96.829	96.789	5.500	98.707	98.661	98.606				
5.625	97.552	97.518	97.478	5.625	98.954	98.908	98.853				
5.750	97.958	97.924	97.883	5.750	99.479	99.381	99.293				
5.875	98.539	98.505	98.465	5.875	99.706	99.608	99.520				
6.000	99.061	99.027	98.987	6.000	99.947	99.849	99.761				
6.125	99.744	99.665	99.649	6.125	100.168	100.069	99.982				
6.250	100.357	100.283	100.261	6.250	100.388	100.289	100.202				
6.375	100.932	100.863	100.836	6.375	100.593	100.495	100.407				
6.500	101.423	101.359	101.327	6.500	100.801	100.703	100.615				
6.625	101.834	101.775	101.738	6.625	100.973	100.875	100.792				
6.750	102.067	101.997	101.954	6.750	101.090	101.045	100.989				
6.875	102.552	102.487	102.440	6.875	101.322	101.316	101.269				
7.000	102.879	102.819	102.766	7.000	101.421	101.376	101.320				
7.125	103.190	103.135	103.077	7.125	101.551	101.505	101.450				
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 2-1 Buydown	Buydown options and pricing available through PML					
Lock Extension per Day	-0.025					
Property State Adjustments						
State	Fannie	Freddie				
AZ	-0.275	-0.425				
CA	0	0				
CO	-0.25	-0.4				
FL	-0.1	-0.25				
GA	-0.16	-0.31				
LA	-0.125	-0.275				
MD	-0.18	-0.33				
NC	-0.165	-0.315				
NJ	-0.14	-0.29				
NM	-0.14	-0.29				
NV	-0.25	-0.4				
OR	-0.195	-0.345				
PA	-0.11	-0.26				
TN	-0.16	-0.31				
TX	-0.07	-0.22				
UT	-0.3	-0.45				
VA	-0.16	-0.31				
WA	-0.21	-0.36				
WI	-0.18	-0.33				



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

Conventional ARM Rate Sheet

Effective: 8/11/2025 8:03 PST

Conventional 5/6 ARM				Conventional 7/6 ARM				Conventional 10/6 ARM			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.000	98.558	98.467	98.376	5.000	97.917	97.826	97.816	5.000	95.629	95.566	95.504
5.125	98.907	98.816	98.725	5.125	98.348	98.261	98.269	5.125	96.289	96.226	96.163
5.250	99.244	99.154	99.063	5.250	98.779	98.687	98.692	5.250	96.952	96.889	96.826
5.375	99.566	99.475	99.384	5.375	99.203	99.113	99.042	5.375	97.251	97.188	97.126
5.500	99.840	99.749	99.658	5.500	99.549	99.458	99.377	5.500	97.722	97.659	97.596
5.625	100.140	100.077	100.014	5.625	99.882	99.819	99.756	5.625	98.182	98.119	98.056
5.750	100.343	100.280	100.217	5.750	100.296	100.233	100.170	5.750	98.456	98.393	98.331
5.875	100.545	100.482	100.419	5.875	100.387	100.304	100.260	5.875	98.730	98.667	98.605
6.000	100.673	100.554	100.538	6.000	100.637	100.549	100.503	6.000	99.007	98.944	98.881
6.125	100.866	100.743	100.724	6.125	100.842	100.719	100.699	6.125	99.283	99.220	99.158
6.250	101.058	100.946	100.908	6.250	101.044	100.916	100.893	6.250	99.558	99.495	99.432
6.375	101.251	101.149	101.092	6.375	101.245	101.113	101.087	6.375	99.830	99.767	99.704
6.500	101.403	101.266	101.236	6.500	101.351	101.214	101.184	6.500	100.289	100.226	100.163
6.625	101.493	101.352	101.319	6.625	101.421	101.331	101.240	6.625	100.373	100.310	100.247
6.750	101.690	101.627	101.564	6.750	101.712	101.649	101.586	6.750	100.640	100.577	100.514
6.875	101.743	101.680	101.617	6.875	101.751	101.688	101.625	6.875	100.694	100.631	100.569
7.000	101.645	101.582	101.519	7.000	101.722	101.631	101.541	7.000	100.745	100.682	100.619
7.125	101.669	101.606	101.543	7.125	101.734	101.644	101.553	7.125	100.821	100.758	100.696

Conventional 5/6 ARM HB				Conventional 7/6 ARM HB				Conventional 10/6 ARM HB			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.000	98.558	98.467	98.470	5.000	97.986	97.909	97.908	5.000	95.579	95.516	95.453
5.125	98.907	98.816	98.750	5.125	98.442	98.355	98.363	5.125	96.239	96.176	96.113
5.250	99.244	99.154	99.063	5.250	98.872	98.780	98.785	5.250	96.902	96.839	96.776
5.375	99.566	99.475	99.384	5.375	99.229	99.132	99.134	5.375	97.201	97.138	97.075
5.500	99.840	99.749	99.658	5.500	99.570	99.470	99.468	5.500	97.672	97.609	97.546
5.625	100.091	100.027	99.964	5.625	99.890	99.785	99.779	5.625	98.132	98.069	98.006
5.750	100.302	100.230	100.167	5.750	100.246	100.183	100.120	5.750	98.406	98.343	98.280
5.875	100.522	100.432	100.396	5.875	100.475	100.361	100.348	5.875	98.680	98.617	98.554
6.000	100.773	100.654	100.638	6.000	100.725	100.606	100.590	6.000	98.957	98.894	98.831
6.125	100.968	100.845	100.825	6.125	100.930	100.807	100.788	6.125	99.233	99.170	99.107
6.250	101.162	101.035	101.012	6.250	101.133	101.006	100.983	6.250	99.508	99.445	99.382
6.375	101.357	101.225	101.198	6.375	101.336	101.204	101.178	6.375	99.780	99.717	99.654
6.500	101.511	101.374	101.345	6.500	101.444	101.307	101.277	6.500	100.239	100.176	100.113
6.625	101.604	101.463	101.429	6.625	101.452	101.331	101.271	6.625	100.323	100.260	100.197
6.750	101.692	101.577	101.514	6.750	101.662	101.599	101.536	6.750	100.590	100.527	100.464
6.875	101.772	101.630	101.582	6.875	101.701	101.638	101.575	6.875	100.644	100.581	100.518
7.000	101.666	101.532	101.469	7.000	101.722	101.631	101.541	7.000	100.695	100.632	100.569
7.125	101.619	101.556	101.493	7.125	101.734	101.644	101.553	7.125	100.771	100.708	100.645

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					Property State Adjustments				
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	State	Fannie	Freddie	
≥ 780	-0.375	-0.375	-0.625	-0.875	-1.375	AZ	-0.275	-0.425	
760-779	-0.375	-0.375	-0.875	-1.25	-1.875	CA	0	0	
740-759	-0.375	-0.375	-1	-1.625	-2.375	CO	-0.25	-0.4	
720-739	-0.375	-0.5	-1.375	-2	-2.75	FL	-0.1	-0.25	
700-719	-0.375	-0.5	-1.625	-2.625	-3.25	GA	-0.16	-0.31	
680-699	-0.375	-0.625	-2	-2.875	-3.75	LA	-0.125	-0.275	
660-679	-0.375	-0.875	-2.75	-4	-4.75	MD	-0.18	-0.33	
640-659	-0.375	-1.375	-3.125	-4.625	-5.125	NC	-0.165	-0.315	
620-639	-0.375	-1.375	-3.375	-4.875	-5.125	NJ	-0.14	-0.29	
Additional Cash-Out Refinance LLPA Adjusters									
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	NM	-0.14	-0.29	
Attached Condo	0	0	-0.125	-0.125	-0.75	NV	-0.25	-0.4	
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	OR	-0.195	-0.345	
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	PA	-0.11	-0.26	
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5	TN	-0.16	-0.31	
2 - 4 Units	0	0	-0.375	-0.375	-0.625	TX	-0.07	-0.22	
High Balance	-2	-2	-2.25	-2.25	-3.25	UT	-0.3	-0.45	
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	VA	-0.16	-0.31	
DTI > 40%	0	0	0	0	0	WA	-0.21	-0.36	
						WI	-0.18	-0.33	
Additional Miscellaneous LLPA Adjusters									
Escrow Waiver	-0.25								
Temporary 2-1 Buydown	Buydown options and pricing available through PML								
Lock Extension per Day	-0.025								



Effective: 8/11/2025 8:03 PST

Home Ready 30 Yr Fixed	Home Ready 20 Yr Fixed	Home Ready 15 Yr Fixed
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Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.000	94.271	94.236	94.236	5.750	98.838	98.777	98.745	4.375	96.328	96.292	96.242
5.125	94.949	94.915	94.915	5.875	99.413	99.352	99.319	4.500	96.745	96.710	96.659
5.250	95.834	95.799	95.750	6.000	99.937	99.876	99.843	4.625	97.089	97.054	97.004
5.375	96.519	96.484	96.436	6.125	100.343	100.282	100.250	4.750	97.581	97.541	97.499
5.500	97.178	97.143	97.095	6.250	100.578	100.506	100.458	4.875	98.026	97.987	97.945
5.625	97.795	97.760	97.711	6.375	101.108	101.036	100.988	5.000	98.313	98.273	98.231
5.750	98.315	98.270	98.214	6.500	101.579	101.507	101.459	5.125	98.541	98.501	98.460
5.875	98.936	98.891	98.834	6.625	101.930	101.858	101.810	5.250	99.074	99.035	98.993
6.000	99.488	99.443	99.387	6.750	101.947	101.871	101.822	5.375	99.381	99.341	99.291
6.125	100.025	99.981	99.924	6.875	102.383	102.307	102.258	5.500	99.790	99.750	99.700
6.250	100.351	100.291	100.218	7.000	102.741	102.664	102.616	5.625	100.007	99.968	99.917
6.375	100.890	100.830	100.757	7.125	103.050	102.973	102.925	5.750	100.395	100.323	100.264
6.500	101.398	101.338	101.265	7.250	103.185	103.108	103.060	5.875	100.728	100.657	100.598
6.625	101.862	101.802	101.729	7.375	103.610	103.533	103.485	6.000	100.923	100.852	100.793

[illegible]

Rate	15	30	45
4.625	95.906	95.863	95.804
4.750	96.445	96.390	96.331
4.875	96.691	96.635	96.576
5.000	97.017	96.961	96.903
5.125	97.390	97.335	97.276
5.250	97.724	97.668	97.609
5.375	98.020	97.964	97.906
5.500	98.274	98.218	98.160
5.625	98.561	98.506	98.447
5.750	98.720	98.665	98.598
5.875	99.014	98.958	98.891
6.000	99.509	99.453	99.386

Home Ready Adjustments

Cumulative LLPA Caps	
2018	100%
2019	100%
2020	100%
2021	100%
2022	100%
2023	100%
2024	100%
2025	100%
2026	100%
2027	100%
2028	100%
2029	100%
2030	100%

Home Ready	0
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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	
1	Additional Purchase LLPA Adjusters

[illegible]

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 2-1 Buydown		Buydown options and pricing available through PML								
Lock Extension per Day		-0.025								



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

Effective: 8/11/2025 8:03 PST

Home Possible 30 Yr Fixed				Home Possible 20 Yr Fixed				Home Possible 15 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.375	95.949	95.877	95.849	5.750	98.213	98.165	98.092	4.25	95.8926	95.857	95.8068
5.500	96.566	96.492	96.463	5.875	98.759	98.711	98.638	4.375	96.3276	96.292	96.2418
5.625	97.142	97.068	97.039	6.000	99.272	99.223	99.150	4.5	96.7452	96.7096	96.6594
5.750	97.437	97.363	97.298	6.125	99.747	99.699	99.626	4.625	97.0894	97.0539	97.0037
5.875	98.143	98.072	98.005	6.250	99.454	99.385	99.296	4.75	97.581	97.5413	97.4994
6.000	98.817	98.745	98.679	6.375	99.718	99.649	99.560	4.875	98.0263	97.9866	97.9447
6.125	99.374	99.301	99.235	6.500	99.957	99.888	99.800	5	98.3126	98.2729	98.231
6.250	99.820	99.796	99.721	6.625	100.145	100.076	99.987	5.125	98.5411	98.5014	98.4595
6.375	100.381	100.350	100.272	6.750	100.506	100.435	100.346	5.25	99.0743	99.0346	98.9927
6.500	100.906	100.872	100.795	6.875	100.679	100.608	100.519	5.375	99.3807	99.3411	99.2909
6.625	101.397	101.363	101.285	7.000	100.897	100.826	100.737	5.5	99.7897	99.7502	99.6999
6.750	101.636	101.597	101.546	7.125	101.076	101.005	100.916	5.625	100.0071	99.9676	99.9173
6.875	102.174	102.132	102.078	7.250	102.091	102.039	101.983	5.75	100.3945	100.3228	100.2642
7.000	102.579	102.535	102.481	7.375	102.694	102.642	102.585	5.875	100.7284	100.6567	100.5981
7.125	102.986	102.941	102.886	7.500	103.053	103.001	102.944	6	100.9234	100.8517	100.7931

Home Possible 10 Yr Fixed			
Rate	15	30	45
4.625	95.906	95.863	95.804
4.750	96.445	96.390	96.331
4.875	96.691	96.635	96.576
5.000	97.017	96.961	96.903
5.125	97.390	97.335	97.276
5.250	97.724	97.668	97.609
5.375	98.020	97.964	97.906
5.500	98.274	98.218	98.160
5.625	98.561	98.506	98.447
5.750	98.720	98.665	98.598
5.875	99.014	98.958	98.891
6.000	99.509	99.453	99.386

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	-0.375	-0.375	-0.25	-0.25	-0.125
760-779		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	-0.625	-0.5
720-739		0	0	-0.25	-0.75	-1.25	-1.25	-1	-0.75
700-719		0	0	-0.375	-0.875	-1.375	-1.5	-1.25	-0.875
680-699		0	0	-0.625	-1.125	-1.75	-1.875	-1.5	-1.125
660-679		0	0	-0.75	-1.375	-1.875	-2.125	-1.75	-1.25
640-659		0	0	-1.125	-1.5	-2.25	-2.5	-2	-1.5
620-639		0	-0.125	-1.5	-2.125	-2.75	-2.875	-2.625	-1.75

[illegible]

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 2-1 Buydown		Buydown options and pricing available through PML								
Lock Extension per Day		-0.025								



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

RefiNow Rate Sheet

Effective: 8/11/2025 8:03 PST

RefiNow 30 Yr Fixed			
Rate	15	30	45
5.125	95.398	95.293	95.322
5.250	96.178	96.089	96.090
5.375	96.792	96.698	96.706
5.500	97.398	97.299	97.315
5.625	97.993	97.894	97.910
5.750	98.633	98.534	98.522
5.875	99.188	99.085	99.079
6.000	99.733	99.625	99.627
6.125	100.263	100.156	100.157
6.250	100.572	100.496	100.470
6.375	101.128	101.055	101.022
6.500	101.598	101.521	101.499
6.625	102.074	101.989	101.976
6.750	102.151	102.097	102.057
6.875	102.634	102.582	102.538
7.000	103.063	103.008	102.968
7.125	103.467	103.404	103.378
7.250	103.600	103.569	103.514
7.375	104.044	104.013	103.957

RefiNow Adjustments

Cumulative LLPA Cap

FTHB with AMI at or below 100% or 120% in designated High Cc	0
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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

[illegible]

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 2-1 Buydown						Buydown options and pricing available through PML				
Lock Extension per Day						-0.025				



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

FHA Fixed Rate Sheet

Effective: 8/11/2025 8:03 PST

FHA 30 Yr Fixed				FHA 25 Yr Fixed				FHA 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.750	95.438	95.390	95.356	4.750	95.438	95.390	95.356	5.000	96.849	96.801	96.768
4.875	96.148	96.100	96.067	4.875	96.148	96.100	96.067	5.125	97.540	97.492	97.458
5.000	96.849	96.801	96.768	5.000	96.849	96.801	96.768	5.250	98.275	98.253	98.232
5.125	97.540	97.492	97.458	5.125	97.540	97.492	97.458	5.375	98.765	98.743	98.722
5.250	98.311	98.253	98.232	5.250	98.275	98.253	98.232	5.500	99.406	99.343	99.293
5.375	98.999	98.887	98.762	5.375	98.765	98.743	98.722	5.625	100.057	99.994	99.944
5.500	99.457	99.346	99.293	5.500	99.406	99.343	99.293	5.750	100.525	100.462	100.412
5.625	100.057	99.994	99.944	5.625	100.057	99.994	99.944	5.875	100.778	100.593	100.409
5.750	100.525	100.462	100.412	5.750	100.525	100.462	100.412	6.000	101.358	101.173	101.013
5.875	100.858	100.737	100.603	5.875	100.778	100.593	100.409	6.125	101.709	101.603	101.507
6.000	101.358	101.235	101.101	6.000	101.358	101.173	101.013	6.250	102.121	101.936	101.760
6.125	101.864	101.743	101.609	6.125	101.709	101.603	101.507	6.375	102.145	102.095	102.046
6.250	102.121	101.936	101.760	6.250	102.121	101.936	101.760	6.500	102.709	102.644	102.595
6.375	102.214	102.095	102.046	6.375	102.145	102.095	102.046	6.625	103.218	103.126	103.042
6.500	102.722	102.644	102.595	6.500	102.709	102.644	102.595	6.750	103.500	103.408	103.324
6.625	103.226	103.126	103.042	6.625	103.218	103.126	103.042	6.875	103.225	103.161	103.097
6.750	103.500	103.408	103.324	6.750	103.500	103.408	103.324	7.000	103.738	103.674	103.610
6.875	103.383	103.245	103.097	6.875	103.225	103.161	103.097	7.125	104.188	104.124	104.060
7.000	103.852	103.715	103.610	7.000	103.738	103.674	103.610	7.250	104.568	104.487	104.403
7.125	104.282	104.144	104.060	7.125	104.188	104.124	104.060	7.375	103.651	103.601	103.552
7.250	104.568	104.487	104.403	7.250	104.568	104.487	104.403	7.500	104.048	103.998	103.948
7.375	103.911	103.832	103.748	7.375	103.651	103.601	103.552	7.625	104.389	104.339	104.289
7.500	104.384	104.305	104.221	7.500	104.048	103.998	103.948	7.750	104.730	104.653	104.586
								7.875	103.450	103.380	103.565
								8.000	103.842	103.773	103.958
FHA 15 Yr Fixed				FHA 10 Yr Fixed				FHA 30 Yr Fixed HB			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.250	96.922	96.918	96.902	4.250	96.536	96.553	96.613	4.750	94.498	94.536	94.440
4.375	97.392	97.388	97.371	4.375	97.111	97.128	97.188	4.875	95.236	95.274	95.177
4.500	97.863	97.860	97.843	4.500	97.682	97.699	97.759	5.000	95.969	96.007	95.910
4.625	98.336	98.333	98.324	4.625	98.248	98.264	98.324	5.125	96.536	96.575	96.478
4.750	98.627	98.611	98.594	4.750	98.502	98.456	98.439	5.250	97.447	97.335	97.210
4.875	99.100	99.084	99.067	4.875	98.824	98.823	98.828	5.375	98.135	98.024	97.898
5.000	99.572	99.556	99.540	5.000	99.373	99.371	99.377	5.500	98.626	98.646	98.536
5.125	100.034	100.019	100.002	5.125	99.904	99.903	99.908	5.625	99.132	99.097	99.019
5.250	100.109	100.063	100.046	5.250	100.109	100.063	100.046	5.750	99.720	99.657	99.607
5.375	100.494	100.461	100.429	5.375	100.129	100.110	100.154	5.875	100.263	100.142	100.008
5.500	100.951	100.917	100.886	5.500	100.623	100.603	100.648	6.000	100.761	100.650	100.548
5.625	101.407	101.374	101.342	5.625	101.086	101.067	101.112	6.125	101.269	101.149	101.015
5.750	101.396	101.342	101.309	5.750	101.396	101.342	101.309	6.250	101.508	101.324	101.139
5.875	101.823	101.789	101.753	5.875	101.259	101.222	101.290	6.375	101.711	101.562	101.400
6.000	102.279	102.245	102.209	6.000	101.703	101.665	101.734	6.500	102.249	102.099	101.942
								6.625	102.753	102.603	102.442
								6.750	102.206	102.142	102.078
								6.875	102.083	102.049	101.941
								7.000	102.635	102.601	102.493
								7.125	102.894	102.811	102.747
								7.250	102.678	102.597	102.513

FHA 25 Yr Fixed HB				FHA 20 Yr Fixed HB				FHA 15 Yr Fixed HB			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.250	97.161	97.182	97.071	5.000	95.969	96.007	95.910	4.500	95.039	95.056	94.891
5.375	97.867	97.887	97.777	5.125	96.536	96.575	96.478	4.625	95.595	95.611	95.446
5.500	98.626	98.646	98.536	5.250	97.168	97.182	97.071	4.750	95.533	95.516	95.501
5.625	99.132	99.097	99.019	5.375	97.867	97.887	97.777	4.875	96.038	96.022	96.007
5.750	99.720	99.657	99.607	5.500	98.626	98.646	98.536	5.000	96.495	96.478	96.463
5.875	100.201	100.016	99.855	5.625	99.182	99.119	99.069	5.125	96.951	96.934	96.919
6.000	100.701	100.650	100.548	5.750	99.770	99.707	99.657	5.250	96.969	96.935	96.904
6.125	101.051	101.053	100.952	5.875	99.955	99.957	99.855	5.375	97.474	97.441	97.409
6.250	101.508	101.324	101.139	6.000	100.647	100.650	100.548	5.500	97.931	97.897	97.866
6.375	101.453	101.403	101.353	6.125	101.051	101.053	100.952	5.625	98.387	98.354	98.322
6.500	102.041	101.992	101.942	6.250	101.109	101.032	100.965	5.750	98.297	98.264	98.228
6.625	102.336	102.286	102.236	6.375	101.091	101.076	100.986	5.875	98.803	98.769	98.733
6.750	102.206	102.142	102.078	6.500	101.742	101.726	101.636	6.000	99.259	99.225	99.189
6.875	102.083	102.049	101.941	6.625	102.109	102.094	102.003	6.125	99.704	99.671	99.635
FHA 30 Yr Fixed Streamline				FHA 25 Yr Fixed Streamline				FHA 20 Yr Fixed Streamline			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.250	98.275	98.253	98.232	5.250	98.275	98.253	98.232	5.250	98.275	98.253	98.232
5.375	98.765	98.743	98.722	5.375	98.765	98.743	98.722	5.375	98.765	98.743	98.722
5.500	99.406	99.343	99.293	5.500	99.406	99.343	99.293	5.500	99.406	99.343	99.293
5.625	100.057	99.994	99.944	5.625	100.057	99.994	99.944	5.625	100.057	99.994	99.944
5.750	100.525	100.462	100.412	5.750	100.525	100.462	100.412	5.750	100.525	100.462	100.412
5.875	100.778	100.593	100.409	5.875	100.778	100.593	100.409	5.875	100.778	100.593	100.409
6.000	101.358	101.173	101.013	6.000	101.358	101.173	101.013	6.000	101.358	101.173	101.013
6.125	101.709	101.603	101.507	6.125	101.709	101.603	101.507	6.125	101.709	101.603	101.507
6.250	102.121	101.936	101.760	6.250	102.121	101.936	101.760	6.250	102.121	101.936	101.760
6.375	102.145	102.095	102.046	6.375	102.145	102.095	102.046	6.375	102.145	102.095	102.046
6.500	102.709	102.644	102.595	6.500	102.709	102.644	102.595	6.500	102.709	102.644	102.595
6.625	103.218	103.126	103.042	6.625	103.218	103.126	103.042	6.625	103.218	103.126	103.042
6.750	103.500	103.408	103.324	6.750	103.500	103.408	103.324	6.750	103.500	103.408	103.324
6.875	103.225	103.161	103.097	6.875	103.225	103.161	103.097	6.875	103.225	103.161	103.097
7.000	103.738	103.674	103.610	7.000	103.738	103.674	103.610	7.000	103.738	103.674	103.610
FHA 15 Yr Fixed Streamline				FHA 10 Yr Fixed Streamline				FHA 30 Yr Fixed Streamline HB			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.500	97.682	97.699	97.759	4.250	96.536	96.553	96.613	5.250	97.161	97.182	97.071
4.625	98.248	98.264	98.324	4.375	97.111	97.128	97.188	5.375	97.867	97.887	97.777
4.750	98.502	98.456	98.439	4.500	97.682	97.699	97.759	5.500	98.626	98.646	98.536
4.875	98.824	98.823	98.828	4.625	98.248	98.264	98.324	5.625	99.132	99.097	99.019
5.000	99.373	99.371	99.377	4.750	98.502	98.456	98.439	5.750	99.720	99.657	99.607
5.125	99.904	99.903	99.908	4.875	98.824	98.823	98.828	5.875	100.201	100.016	99.855
5.250	100.109	100.063	100.046	5.000	99.373	99.371	99.377	6.000	100.701	100.650	100.548
5.375	100.129	100.110	100.154	5.125	99.904	99.903	99.908	6.125	101.051	101.053	100.952
5.500	100.623	100.603	100.648	5.250	100.109	100.063	100.046	6.250	101.508	101.324	101.139
5.625	101.086	101.067	101.112	5.375	100.129	100.110	100.154	6.375	101.453	101.403	101.353
5.750	101.396	101.342	101.309	5.500	100.623	100.603	100.648	6.500	102.041	101.992	101.942
5.875	101.259	101.222	101.290	5.625	101.086	101.067	101.112	6.625	102.336	102.286	102.236
6.000	101.703	101.665	101.734	5.750	101.396	101.342	101.309	6.750	102.206	102.142	102.078

FHA 25 Yr Fixed Streamline HB				FHA 20 Yr Fixed Streamline HB				FHA 15 Yr Fixed Streamline HB			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.250	97.161	97.182	97.071	5.250	97.168	97.182	97.071	4.500	95.039	95.056	94.891
5.375	97.867	97.887	97.777	5.375	97.867	97.887	97.777	4.625	95.595	95.611	95.446
5.500	98.626	98.646	98.536	5.500	98.626	98.646	98.536	4.750	94.077	94.042	94.014
5.625	99.132	99.097	99.019	5.625	99.182	99.119	99.069	4.875	94.587	94.586	94.291
5.750	99.720	99.657	99.607	5.750	99.770	99.707	99.657	5.000	95.106	95.104	94.810
5.875	100.201	100.016	99.855	5.875	99.955	99.957	99.855	5.125	95.588	95.586	95.292
6.000	100.701	100.650	100.548	6.000	100.647	100.650	100.548	5.250	96.369	96.348	96.327
6.125	101.051	101.053	100.952	6.125	101.051	101.053	100.952	5.375	96.436	96.415	96.393
6.250	101.508	101.324	101.139	6.250	101.109	101.032	100.965	5.500	96.832	96.811	96.790
6.375	101.453	101.403	101.353	6.375	101.091	101.076	100.986	5.625	97.241	97.220	97.198
6.500	102.041	101.992	101.942	6.500	101.742	101.726	101.636	5.750	98.267	98.210	98.153
6.625	102.336	102.286	102.236	6.625	102.109	102.094	102.003	5.875	98.502	98.445	98.388
6.750	102.206	102.142	102.078	6.750	101.993	101.901	101.817	6.000	98.840	98.783	98.726
6.875	102.083	102.049	101.941	6.875	102.083	102.049	101.941	6.125	99.137	99.081	99.024
Government Adjustments											
				Loan Amount Adjustments							
FICO				\$75K - \$99,999 -0.75							
> 720+			0.125	\$100K - \$150K -0.375							
680 - 720			0								
660 - 679			-0.25								
640 - 659			-0.5								
620 - 639			-1.25								
600 - 619			-1.5								
580 - 599			-2								
550 - 579			-4.5	Other Adjustments							
< 550			-5.5	2 Unit -0.5							
No FICO Score			-4.5	3-4 units -1							
				MFH -1.75							
				Non-Owner/2nd Home (Streamline or IRRRL o -1.5							
				Temporary BuyDown* N/A							
				Manual Underwrite -0.375							
				Lock Extension per Day -0.025							
				*Buydown options and pricing available through PML							



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

VA Fixed Rate Sheet

Effective: 8/11/2025 8:03 PST

VA 30 Yr Fixed				VA 25 Yr Fixed				VA 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.125	97.565	97.517	97.483	5.125	97.565	97.517	97.483	4.750	95.463	95.415	95.381
5.250	98.300	98.278	98.257	5.250	98.300	98.278	98.257	4.875	96.173	96.125	96.092
5.375	98.790	98.768	98.747	5.375	98.790	98.768	98.747	5.000	96.874	96.826	96.793
5.500	99.431	99.368	99.318	5.500	99.431	99.368	99.318	5.125	97.565	97.517	97.483
5.625	100.082	100.019	99.969	5.625	100.082	100.019	99.969	5.250	98.300	98.278	98.257
5.750	100.550	100.487	100.437	5.750	100.550	100.487	100.437	5.375	98.790	98.768	98.747
5.875	100.803	100.618	100.434	5.875	100.803	100.618	100.434	5.500	99.431	99.368	99.318
6.000	101.383	101.198	101.020	6.000	101.383	101.198	101.020	5.625	100.082	100.019	99.969
6.125	101.734	101.580	101.513	6.125	101.734	101.580	101.513	5.750	100.550	100.487	100.437
6.250	102.146	101.961	101.785	6.250	102.146	101.961	101.785	5.875	100.803	100.618	100.434
6.375	102.170	102.120	102.071	6.375	102.170	102.120	102.071	6.000	101.383	101.198	101.020
6.500	102.719	102.669	102.620	6.500	102.719	102.669	102.620	6.125	101.734	101.580	101.513
6.625	103.123	103.074	103.024	6.625	103.123	103.074	103.024	6.250	102.146	101.961	101.785
6.750	103.374	103.310	103.246	6.750	103.374	103.310	103.246	6.375	102.170	102.120	102.071
6.875	103.250	103.186	103.122	6.875	103.250	103.186	103.122	6.500	102.719	102.669	102.620
7.000	103.763	103.699	103.635	7.000	103.763	103.699	103.635	6.625	103.123	103.074	103.024
7.125	104.213	104.149	104.085	7.125	104.213	104.149	104.085	6.750	103.374	103.310	103.246
7.250	104.486	104.405	104.321	7.250	104.486	104.405	104.321	6.875	103.250	103.186	103.122
7.375	103.676	103.626	103.577	7.375	103.676	103.626	103.577	7.000	103.763	103.699	103.635
7.500	104.073	104.023	103.973	7.500	104.073	104.023	103.973	7.125	104.213	104.149	104.085
7.625	104.414	104.364	104.314	7.625	104.414	104.364	104.314	7.250	104.486	104.405	104.321
7.750	104.755	104.678	104.611	7.750	104.755	104.678	104.611	7.375	103.676	103.626	103.577
7.875	104.207	104.128	104.044	7.875	103.221	103.111	103.336	7.500	104.073	104.023	103.973
8.000	104.388	104.309	104.225	8.000	103.534	103.425	103.650	7.625	104.414	104.364	104.314
8.125	104.619	104.539	104.456	8.125	103.825	103.715	103.940	7.750	104.755	104.678	104.611
VA 15 Yr Fixed				VA 10 Yr Fixed				VA 30 Yr Fixed HB			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.250	96.947	96.943	96.927	4.250	96.616	96.633	96.693	4.875	95.207	95.206	95.149
4.375	97.417	97.413	97.396	4.375	97.137	97.153	97.213	5.000	95.929	95.928	95.871
4.500	97.888	97.885	97.868	4.500	97.642	97.659	97.719	5.125	96.387	96.385	96.329
4.625	98.361	98.358	98.341	4.625	98.128	98.145	98.205	5.250	97.240	97.221	97.150
4.750	98.652	98.636	98.619	4.750	98.527	98.481	98.464	5.375	97.886	97.866	97.796
4.875	99.125	99.109	99.092	4.875	98.780	98.778	98.784	5.500	98.565	98.545	98.475
5.000	99.597	99.581	99.565	5.000	99.228	99.227	99.233	5.625	99.157	99.094	99.044
5.125	100.059	100.044	100.027	5.125	99.644	99.643	99.649	5.750	99.745	99.682	99.632
5.250	100.134	100.088	100.071	5.250	100.134	100.088	100.071	5.875	100.226	100.041	99.856
5.375	100.464	100.436	100.402	5.375	99.997	99.977	100.022	6.000	100.726	100.541	100.435
5.500	100.904	100.876	100.843	5.500	100.368	100.349	100.393	6.125	100.967	100.782	100.656
5.625	101.331	101.304	101.270	5.625	100.886	100.833	100.799	6.250	101.533	101.349	101.164
5.750	101.421	101.367	101.334	5.750	101.421	101.367	101.334	6.375	101.478	101.428	101.378
5.875	101.673	101.621	101.588	5.875	101.079	101.042	101.110	6.500	102.066	102.017	101.967
6.000	102.063	102.011	101.978	6.000	101.546	101.460	101.446	6.625	102.361	102.311	102.261
								6.750	102.231	102.167	102.103
								6.875	101.937	101.874	101.810
								7.000	102.451	102.387	102.323
								7.125	102.900	102.836	102.772
								7.250	102.703	102.622	102.538
								7.375	101.141	101.064	100.997
								7.500	101.670	101.593	101.526
								7.625	102.182	102.104	102.037
								7.750	102.530	102.453	102.386
								7.875	99.769	99.659	99.734
								8.000	100.083	99.973	100.048
								8.125	100.373	100.263	100.338

VA 25 Yr Fixed HB				VA 20 Yr Fixed HB				VA 15 Yr Fixed HB			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
6.500	102.066	102.017	101.967	6.125	100.755	100.718	100.656	4.500	94.963	94.980	94.815
6.625	102.361	102.311	102.261	6.250	101.134	101.057	100.990	4.625	95.397	95.414	95.249
6.750	102.231	102.167	102.103	6.375	101.017	100.961	100.911	4.750	94.102	94.069	94.039
6.875	101.937	101.874	101.810	6.500	101.542	101.487	101.437	4.875	94.490	94.489	94.249
7.000	102.451	102.387	102.323	6.625	101.792	101.736	101.686	5.000	94.866	94.864	94.684
7.125	102.900	102.836	102.772	6.750	102.018	101.926	101.842	5.125	95.193	95.191	95.095
7.250	102.703	102.622	102.538	6.875	101.879	101.805	101.737	5.250	96.394	96.373	96.352
7.375	101.141	101.064	100.997	7.000	102.303	102.229	102.161	5.375	96.461	96.440	96.418
7.500	101.670	101.593	101.526	7.125	102.312	102.238	102.170	5.500	96.857	96.836	96.815
7.625	102.182	102.104	102.037	7.250	102.753	102.672	102.588	5.625	97.266	97.245	97.223
7.750	102.530	102.453	102.386	7.375	101.191	101.114	101.047	5.750	98.292	98.235	98.178
7.875	99.769	99.659	99.734	7.500	101.720	101.643	101.576	5.875	98.527	98.470	98.413
8.000	100.083	99.973	100.048	7.625	102.232	102.154	102.087	6.000	98.865	98.808	98.751
8.125	100.373	100.263	100.338	7.750	99.468	99.359	99.434	6.125	99.162	99.106	99.049
VA 30 Yr Fixed IRRRL				VA 25 Yr Fixed IRRRL				VA 20 Yr Fixed IRRRL			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
6.375	102.170	102.120	102.071	6.375	102.170	102.120	102.071	6.000	101.383	101.198	101.020
6.500	102.719	102.669	102.620	6.500	102.719	102.669	102.620	6.125	101.734	101.580	101.513
6.625	103.123	103.074	103.024	6.625	103.123	103.074	103.024	6.250	102.146	101.961	101.785
6.750	103.374	103.310	103.246	6.750	103.374	103.310	103.246	6.375	102.170	102.120	102.071
6.875	103.250	103.186	103.122	6.875	103.250	103.186	103.122	6.500	102.719	102.669	102.620
7.000	103.763	103.699	103.635	7.000	103.763	103.699	103.635	6.625	103.123	103.074	103.024
7.125	104.213	104.149	104.085	7.125	104.213	104.149	104.085	6.750	103.374	103.310	103.246
7.250	104.486	104.405	104.321	7.250	104.486	104.405	104.321	6.875	103.250	103.186	103.122
7.375	103.676	103.626	103.577	7.375	103.676	103.626	103.577	7.000	103.763	103.699	103.635
7.500	104.073	104.023	103.973	7.500	104.073	104.023	103.973	7.125	104.213	104.149	104.085
7.625	104.414	104.364	104.314	7.625	104.414	104.364	104.314	7.250	104.486	104.405	104.321
7.750	104.755	104.678	104.611	7.750	104.755	104.678	104.611	7.375	103.676	103.626	103.577
7.875	104.207	104.128	104.044	7.875	103.271	103.161	103.386	7.500	104.073	104.023	103.973
8.000	104.388	104.309	104.225	8.000	103.584	103.475	103.700	7.625	104.414	104.364	104.314
8.125	104.619	104.539	104.456	8.125	103.875	103.765	103.990	7.750	104.755	104.678	104.611
VA 15 Yr Fixed IRRRL				VA 10 Yr Fixed IRRRL				VA 30 Yr Fixed HB IRRRL			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.500	97.888	97.885	97.868	4.500	97.642	97.659	97.719	6.625	102.361	102.311	102.261
4.625	98.361	98.358	98.341	4.625	98.128	98.145	98.205	6.750	102.231	102.167	102.103
4.750	98.652	98.636	98.619	4.750	98.527	98.481	98.464	6.875	101.937	101.874	101.810
4.875	99.125	99.109	99.092	4.875	98.780	98.778	98.784	7.000	102.451	102.387	102.323
5.000	99.597	99.581	99.565	5.000	99.228	99.227	99.233	7.125	102.900	102.836	102.772
5.125	100.059	100.044	100.027	5.125	99.644	99.643	99.649	7.250	102.703	102.622	102.538
5.250	100.134	100.088	100.071	5.250	100.134	100.088	100.071	7.375	102.441	102.297	102.205
5.375	100.464	100.436	100.402	5.375	99.997	99.977	100.022	7.500	102.414	102.271	102.179
5.500	100.904	100.876	100.843	5.500	100.368	100.349	100.393	7.625	102.542	102.399	102.307
5.625	101.331	101.304	101.270	5.625	100.886	100.833	100.799	7.750	102.530	102.453	102.386
5.750	101.421	101.367	101.334	5.750	101.421	101.367	101.334	7.875	101.732	101.653	101.569
5.875	101.673	101.621	101.588	5.875	101.079	101.042	101.110	8.000	101.663	101.584	101.500
6.000	102.063	102.011	101.978	6.000	101.546	101.460	101.446	8.125	101.894	101.814	101.731
6.125	102.460	102.408	102.375	6.125	102.071	101.985	101.935				



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

FHA DPA Fixed Rate Sheet

Effective: 8/11/2025 8:03 PST

BFF_3.5%_DPA_Repayable1				BFF_3.5%_DPA_Forgivable2				BFF_3.5%_DPA_HB_Repayable1			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
6.750	97.573	97.318	97.018	6.750	96.073	95.818	95.518	6.750	97.573	97.318	97.018
6.875	97.841	97.569	97.269	6.875	96.341	96.069	95.769	6.875	97.841	97.569	97.269
7.000	98.315	98.043	97.743	7.000	96.815	96.543	96.243	7.000	98.315	98.043	97.743
7.125	98.751	98.479	98.179	7.125	97.251	96.979	96.679	7.125	98.751	98.479	98.179
7.250	99.157	98.885	98.585	7.250	97.657	97.385	97.085	7.250	99.157	98.885	98.585
7.375	99.449	99.111	98.811	7.375	97.949	97.611	97.311	7.375	99.449	99.111	98.811
7.500	99.883	99.545	99.245	7.500	98.383	98.045	97.745	7.500	99.883	99.545	99.245
7.625	100.279	99.941	99.641	7.625	98.779	98.441	98.141	7.625	100.279	99.941	99.641
7.750	100.665	100.327	100.027	7.750	99.165	98.827	98.527	7.750	100.665	100.327	100.027
7.875	100.245	99.840	99.540	7.875	98.745	98.340	98.040	7.875	100.245	99.840	99.540
8.000	100.649	100.244	99.944	8.000	99.149	98.744	98.444	8.000	100.649	100.244	99.944
8.125	100.995	100.590	100.290	8.125	99.495	99.090	98.790	8.125	100.995	100.590	100.290
8.250	101.341	100.936	100.636	8.250	99.841	99.436	99.136	8.250	101.341	100.936	100.636
BFF_3.5%_DPA_HB_Forgivable2				BFF_5%_DPA_Repayable1				BFF_5%_DPA_HB_Repayable1			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
6.750	96.073	95.818	95.518	6.750	98.823	98.568	98.268	6.750	96.823	96.568	96.268
6.875	96.341	96.069	95.769	6.875	99.091	98.819	98.519	6.875	97.091	96.819	96.519
7.000	96.815	96.543	96.243	7.000	99.565	99.293	98.993	7.000	97.565	97.293	96.993
7.125	97.251	96.979	96.679	7.125	100.001	99.729	99.429	7.125	98.001	97.729	97.429
7.250	97.657	97.385	97.085	7.250	100.407	100.135	99.835	7.250	98.407	98.135	97.835
7.375	97.949	97.611	97.311	7.375	100.699	100.361	100.061	7.375	98.699	98.361	98.061
7.500	98.383	98.045	97.745	7.500	101.133	100.795	100.495	7.500	99.133	98.795	98.495
7.625	98.779	98.441	98.141	7.625	101.529	101.191	100.891	7.625	99.529	99.191	98.891
7.750	99.165	98.827	98.527	7.750	101.915	101.577	101.277	7.750	99.915	99.577	99.277
7.875	98.745	98.340	98.040	7.875	101.495	101.090	100.790	7.875	99.495	99.090	98.790
8.000	99.149	98.744	98.444	8.000	101.899	101.494	101.194	8.000	99.899	99.494	99.194
8.125	99.495	99.090	98.790	8.125	102.245	101.840	101.540	8.125	100.245	99.840	99.540
8.250	99.841	99.436	99.136	8.250	102.591	102.186	101.886	8.250	100.591	100.186	99.886

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 2-1 BuyDown	-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.