



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: 8/12/25 1:34 PM

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

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

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: 8/12/2025 13:34 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	92.830	92.745	92.745	4.750	92.830	92.745	92.745	5.125	97.138	97.038	97.036
4.875	93.911	93.795	93.820	4.875	93.911	93.795	93.820	5.250	97.838	97.734	97.738
5.000	94.610	94.490	94.522	5.000	94.610	94.490	94.522	5.375	98.377	98.269	98.280
5.125	95.163	95.047	95.076	5.125	95.163	95.047	95.076	5.500	98.899	98.788	98.803
5.250	96.225	96.183	96.146	5.250	95.988	95.884	95.888	5.625	99.341	99.230	99.246
5.375	96.925	96.883	96.845	5.375	96.602	96.495	96.505	5.750	100.129	100.073	100.013
5.500	97.643	97.602	97.564	5.500	97.265	97.233	97.193	5.875	100.682	100.624	100.564
5.625	98.281	98.239	98.202	5.625	97.859	97.828	97.787	6.000	101.168	101.109	101.052
5.750	98.914	98.869	98.827	5.750	98.472	98.408	98.396	6.125	101.504	101.445	101.388
5.875	99.528	99.483	99.441	5.875	99.054	98.984	98.953	6.250	101.440	101.376	101.310
6.000	100.122	100.077	100.034	6.000	99.712	99.650	99.618	6.375	101.957	101.888	101.862
6.125	100.640	100.595	100.553	6.125	100.225	100.157	100.115	6.500	102.510	102.445	102.414
6.250	100.943	100.888	100.834	6.250	100.552	100.475	100.430	6.625	102.746	102.686	102.650
6.375	101.515	101.460	101.406	6.375	101.095	101.018	100.970	6.750	102.232	102.190	102.120
6.500	102.036	101.981	101.927	6.500	101.689	101.612	101.563	6.875	102.788	102.738	102.691
6.625	102.527	102.472	102.418	6.625	102.103	102.027	101.978	7.000	103.043	102.999	102.930
6.750	102.657	102.596	102.534	6.750	102.404	102.327	102.278	7.125	103.633	103.593	103.536
6.875	103.163	103.102	103.041	6.875	102.929	102.852	102.804	7.250	103.755	103.734	103.659
7.000	103.608	103.547	103.486	7.000	103.403	103.326	103.277	7.375	104.191	104.169	104.095
7.125	103.981	103.920	103.859	7.125	103.723	103.646	103.597	7.500	104.622	104.581	104.508
7.250	104.305	104.240	104.174	7.250	103.813	103.736	103.688	7.625	105.006	104.970	104.892
7.375	104.749	104.684	104.618	7.375	104.324	104.247	104.199	7.750	105.436	105.360	105.277
7.500	105.164	105.099	105.033	7.500	104.822	104.745	104.697	7.875	105.804	105.727	105.646
7.625	105.574	105.509	105.443	7.625	105.098	105.021	104.972	8.000	105.423	105.235	105.150
7.750	105.329	105.243	105.179	7.750	105.329	105.243	105.179				
7.875	105.674	105.599	105.515	7.875	105.674	105.599	105.515				
8.000	105.638	105.596	105.517	8.000	105.638	105.596	105.517				
8.125	105.991	105.799	105.724	8.125	105.991	105.799	105.724				
8.250	106.438	106.249	106.148	8.250	106.438	106.249	106.148				
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	98.107	98.107	98.107	4.625	98.668	98.668	98.668	5.000	93.869	93.758	93.738
4.750	98.084	98.054	98.054	4.750	98.572	98.568	98.568	5.125	94.479	94.367	94.349
4.875	98.621	98.621	98.621	4.875	99.133	99.133	99.133	5.250	96.096	96.049	96.005
5.000	98.987	98.920	98.896	5.000	99.245	99.245	99.245	5.375	96.782	96.735	96.690
5.125	99.370	99.302	99.279	5.125	99.551	99.538	99.521	5.500	97.475	97.428	97.384
5.250	99.780	99.668	99.634	5.250	99.998	99.980	99.980	5.625	98.066	98.019	97.975
5.375	100.272	100.159	100.126	5.375	100.537	100.524	100.524	5.750	98.593	98.548	98.506
5.500	100.650	100.536	100.504	5.500	100.863	100.854	100.854	5.875	99.184	99.137	99.093
5.625	100.941	100.826	100.795	5.625	100.998	100.994	100.994	6.000	99.748	99.699	99.653
5.750	101.118	101.022	100.977	5.750	101.197	101.135	101.135	6.125	100.231	100.178	100.128
5.875	101.579	101.482	101.438	5.875	101.477	101.419	101.413	6.250	100.552	100.496	100.441
6.000	101.906	101.808	101.764	6.000	101.760	101.707	101.696	6.375	101.123	101.063	101.005
6.125	102.162	102.063	102.021	6.125	102.109	102.060	102.044	6.500	101.606	101.545	101.485
6.250	102.366	102.272	102.218	6.250	102.107	102.063	102.042	6.625	102.095	102.030	101.967
6.375	102.793	102.697	102.644	6.375	102.325	102.286	102.259	6.750	102.141	102.078	102.015
6.500	103.066	102.969	102.917	6.500	102.653	102.618	102.587	6.875	102.657	102.590	102.524
6.625	103.273	103.175	103.123	6.625	102.899	102.801	102.750	7.000	103.016	102.950	102.884
6.750	103.378	103.284	103.222	6.750	103.110	103.110	103.068	7.125	103.284	103.218	103.152
6.875	103.809	103.715	103.653	6.875	103.366	103.366	103.319	7.250	103.530	103.424	103.341
7.000	103.692	103.656	103.603	7.000	103.675	103.675	103.623	7.375	103.961	103.852	103.737
7.125	103.850	103.795	103.761	7.125	103.399	103.344	103.310	7.500	104.361	104.249	104.131
7.250	103.658	103.571	103.504	7.250	103.306	103.219	103.152	7.625	103.987	103.586	103.497
7.375	104.126	104.039	103.972	7.375	103.667	103.580	103.513	7.750	103.501	103.414	103.350
								7.875	103.791	103.716	103.632

Conventional 20 Yr Fixed HB				Conventional 15 Yr Fixed HB							
Rate	15	30	45	Rate	15	30	45				
5.250	95.410	95.374	95.334	5.250	98.052	98.006	97.959				
5.375	96.108	96.073	96.033	5.375	98.498	98.451	98.404				
5.500	96.799	96.763	96.723	5.500	98.726	98.680	98.633				
5.625	97.485	97.450	97.410	5.625	98.892	98.846	98.789				
5.750	97.894	97.859	97.818	5.750	99.441	99.343	99.257				
5.875	98.474	98.439	98.399	5.875	99.673	99.574	99.488				
6.000	99.047	98.963	98.952	6.000	99.914	99.816	99.730				
6.125	99.822	99.744	99.728	6.125	100.134	100.036	99.950				
6.250	100.434	100.360	100.339	6.250	100.354	100.256	100.170				
6.375	101.010	100.941	100.914	6.375	100.559	100.461	100.375				
6.500	101.502	101.438	101.406	6.500	100.772	100.674	100.588				
6.625	101.912	101.853	101.816	6.625	100.939	100.841	100.760				
6.750	102.160	102.105	102.063	6.750	101.070	101.059	101.016				
6.875	102.647	102.597	102.550	6.875	101.601	101.507	101.445				
7.000	102.973	102.928	102.875	7.000	101.388	101.353	101.301				
7.125	103.284	103.244	103.187	7.125	101.519	101.473	101.417				
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: 8/12/2025 13:34 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	98.548	98.457	98.402	5.000	97.902	97.826	97.824	5.000	95.638	95.575	95.513
5.125	98.882	98.791	98.701	5.125	98.345	98.259	98.267	5.125	96.297	96.234	96.172
5.250	99.221	99.139	99.076	5.250	98.776	98.686	98.690	5.250	96.960	96.897	96.835
5.375	99.535	99.444	99.353	5.375	99.141	99.051	99.040	5.375	97.259	97.196	97.134
5.500	99.824	99.734	99.663	5.500	99.503	99.420	99.375	5.500	97.729	97.666	97.603
5.625	100.162	100.099	100.036	5.625	99.898	99.835	99.772	5.625	98.189	98.126	98.063
5.750	100.366	100.303	100.240	5.750	100.311	100.248	100.185	5.750	98.463	98.400	98.337
5.875	100.568	100.505	100.442	5.875	100.385	100.319	100.259	5.875	98.737	98.674	98.611
6.000	100.698	100.584	100.563	6.000	100.636	100.564	100.502	6.000	99.013	98.950	98.888
6.125	100.891	100.823	100.794	6.125	100.841	100.724	100.699	6.125	99.289	99.226	99.164
6.250	101.083	101.032	101.002	6.250	101.044	100.920	100.893	6.250	99.564	99.501	99.438
6.375	101.275	101.180	101.149	6.375	101.245	101.120	101.087	6.375	99.835	99.772	99.710
6.500	101.426	101.348	101.315	6.500	101.351	101.219	101.184	6.500	100.294	100.231	100.169
6.625	101.578	101.558	101.524	6.625	101.362	101.286	101.251	6.625	100.378	100.315	100.253
6.750	101.740	101.720	101.684	6.750	101.726	101.663	101.600	6.750	100.645	100.582	100.520
6.875	101.798	101.778	101.742	6.875	101.763	101.700	101.637	6.875	100.698	100.635	100.573
7.000	101.844	101.823	101.786	7.000	101.647	101.566	101.503	7.000	100.750	100.687	100.624
7.125	101.859	101.838	101.801	7.125	101.691	101.628	101.565	7.125	100.827	100.764	100.701
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	98.571	98.489	98.500	5.000	97.994	97.918	97.916	5.000	95.588	95.525	95.462
5.125	98.882	98.791	98.779	5.125	98.439	98.353	98.361	5.125	96.247	96.184	96.121
5.250	99.221	99.130	99.052	5.250	98.869	98.779	98.783	5.250	96.910	96.847	96.784
5.375	99.535	99.444	99.353	5.375	99.226	99.132	99.132	5.375	97.209	97.146	97.083
5.500	99.824	99.734	99.642	5.500	99.568	99.470	99.466	5.500	97.679	97.616	97.553
5.625	100.112	100.049	99.986	5.625	99.888	99.786	99.778	5.625	98.139	98.076	98.013
5.750	100.316	100.253	100.190	5.750	100.261	100.198	100.135	5.750	98.413	98.350	98.287
5.875	100.548	100.455	100.422	5.875	100.474	100.363	100.347	5.875	98.687	98.624	98.561
6.000	100.798	100.683	100.663	6.000	100.724	100.609	100.590	6.000	98.963	98.900	98.837
6.125	100.992	100.873	100.850	6.125	100.930	100.810	100.787	6.125	99.239	99.176	99.113
6.250	101.187	101.063	101.036	6.250	101.133	101.010	100.983	6.250	99.514	99.451	99.388
6.375	101.381	101.254	101.223	6.375	101.336	101.209	101.178	6.375	99.785	99.722	99.659
6.500	101.535	101.403	101.369	6.500	101.444	101.313	101.278	6.500	100.244	100.181	100.118
6.625	101.628	101.492	101.453	6.625	101.438	101.307	101.257	6.625	100.328	100.265	100.202
6.750	101.716	101.599	101.536	6.750	101.676	101.613	101.550	6.750	100.595	100.532	100.469
6.875	101.796	101.652	101.605	6.875	101.713	101.650	101.587	6.875	100.648	100.585	100.522
7.000	101.690	101.553	101.491	7.000	101.647	101.556	101.465	7.000	100.700	100.637	100.574
7.125	101.639	101.576	101.513	7.125	101.669	101.578	101.515	7.125	100.777	100.714	100.651

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								



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

Effective: 8/12/2025 13:34 PST

Home Ready 30 Yr Fixed				Home Ready 20 Yr Fixed				Home Ready 15 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.000	94.160	94.115	94.098	5.750	98.820	98.758	98.726	4.375	96.146	96.101	96.051
5.125	94.839	94.794	94.777	5.875	99.394	99.333	99.300	4.500	96.563	96.519	96.469
5.250	95.753	95.721	95.681	6.000	99.917	99.856	99.824	4.625	96.908	96.863	96.813
5.375	96.438	96.407	96.366	6.125	100.324	100.263	100.230	4.750	97.466	97.429	97.387
5.500	97.097	97.065	97.025	6.250	100.563	100.486	100.438	4.875	97.911	97.874	97.833
5.625	97.714	97.682	97.642	6.375	101.093	101.016	100.967	5.000	98.197	98.161	98.119
5.750	98.421	98.349	98.311	6.500	101.563	101.486	101.438	5.125	98.426	98.389	98.347
5.875	99.012	98.941	98.903	6.625	101.914	101.837	101.789	5.250	99.006	98.965	98.915
6.000	99.569	99.501	99.460	6.750	102.005	101.928	101.880	5.375	99.332	99.291	99.241
6.125	100.183	100.115	100.073	6.875	102.438	102.361	102.313	5.500	99.741	99.700	99.650
6.250	100.510	100.433	100.388	7.000	102.797	102.720	102.672	5.625	99.958	99.917	99.867
6.375	101.019	100.942	100.896	7.125	103.108	103.031	102.982	5.750	100.420	100.350	100.292
6.500	101.521	101.445	101.398	7.250	103.228	103.151	103.103	5.875	100.754	100.684	100.625
6.625	101.989	101.914	101.866	7.375	103.653	103.576	103.527	6.000	100.949	100.879	100.820

Home Ready 10 Yr Fixed			
Rate	15	30	45
4.625	95.763	95.718	95.659
4.750	96.329	96.276	96.218
4.875	96.574	96.522	96.463
5.000	96.901	96.848	96.790
5.125	97.274	97.222	97.163
5.250	97.607	97.555	97.496
5.375	97.903	97.851	97.792
5.500	98.157	98.105	98.046
5.625	98.445	98.392	98.334
5.750	98.670	98.613	98.546
5.875	98.964	98.907	98.840
6.000	99.459	99.402	99.335

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

[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: 8/12/2025 13:34 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	95.824	95.731	95.744	5.750	100.087	100.031	99.971	4.25	95.7106	95.6662	95.616
5.500	96.430	96.338	96.350	5.875	100.640	100.582	100.522	4.375	96.1456	96.1012	96.051
5.625	97.000	96.908	96.920	6.000	101.126	101.067	101.010	4.5	96.5632	96.5188	96.4686
5.750	98.281	98.227	98.165	6.125	101.462	101.403	101.346	4.625	96.9075	96.863	96.8128
5.875	98.896	98.840	98.778	6.250	101.398	101.334	101.268	4.75	97.4656	97.4291	97.3873
6.000	99.466	99.409	99.349	6.375	101.864	101.799	101.734	4.875	97.9109	97.8744	97.8326
6.125	99.995	99.938	99.878	6.500	102.286	102.220	102.156	5	98.1972	98.1607	98.1189
6.250	100.385	100.323	100.254	6.625	102.639	102.572	102.508	5.125	98.4257	98.3893	98.3474
6.375	100.902	100.838	100.771	6.750	102.190	102.148	102.078	5.25	99.0057	98.9648	98.9146
6.500	101.388	101.323	101.257	6.875	102.616	102.573	102.503	5.375	99.3318	99.2909	99.2407
6.625	101.774	101.709	101.643	7.000	103.001	102.957	102.888	5.5	99.7408	99.6999	99.6497
6.750	102.017	101.977	101.904	7.125	103.352	103.307	103.238	5.625	99.9582	99.9173	99.8671
6.875	102.448	102.406	102.334	7.250	103.713	103.692	103.617	5.75	100.4202	100.3501	100.2915
7.000	102.811	102.768	102.697	7.375	104.149	104.127	104.053	5.875	100.7541	100.684	100.6254
7.125	103.166	103.123	103.052	7.500	104.488	104.465	104.391	6	100.9491	100.879	100.8204

Home Possible 10 Yr Fixed			
Rate	15	30	45
4.625	95.763	95.718	95.659
4.750	97.644	97.580	97.554
4.875	97.992	97.926	97.902
5.000	98.457	98.348	98.312
5.125	99.025	98.915	98.880
5.250	99.370	99.258	99.225
5.375	99.705	99.593	99.560
5.500	99.982	99.868	99.836
5.625	100.309	100.230	100.162
5.750	100.661	100.565	100.520
5.875	100.988	100.891	100.847
6.000	101.295	101.197	101.153

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: 8/12/2025 13:34 PST

RefiNow 30 Yr Fixed			
Rate	15	30	45
5.125	95.273	95.157	95.186
5.250	96.098	95.994	95.998
5.375	96.712	96.605	96.615
5.500	97.317	97.205	97.222
5.625	97.911	97.799	97.816
5.750	98.582	98.518	98.506
5.875	99.137	99.068	99.063
6.000	99.682	99.609	99.611
6.125	100.214	100.141	100.143
6.250	100.536	100.464	100.437
6.375	101.091	101.023	100.989
6.500	101.562	101.489	101.465
6.625	102.036	101.956	101.942
6.750	102.097	102.049	102.007
6.875	102.579	102.531	102.486
7.000	103.005	102.955	102.914
7.125	103.410	103.353	103.325
7.250	103.558	103.534	103.476
7.375	104.003	103.979	103.920

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: 8/12/2025 13:34 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	95.405	96.102	96.008	4.750	95.405	96.102	96.008	5.000	96.817	96.955	96.860
4.875	96.116	96.346	96.251	4.875	96.116	96.346	96.251	5.125	97.507	97.458	97.424
5.000	96.817	96.955	96.860	5.000	96.817	96.955	96.860	5.250	98.187	98.834	98.727
5.125	97.507	97.458	97.424	5.125	97.507	97.458	97.424	5.375	98.692	99.059	98.952
5.250	98.293	98.834	98.727	5.250	98.187	98.834	98.727	5.500	99.465	99.534	99.427
5.375	98.982	99.059	98.952	5.375	98.692	99.059	98.952	5.625	100.116	100.052	100.002
5.500	99.465	99.534	99.427	5.500	99.465	99.534	99.427	5.750	100.584	100.779	100.668
5.625	100.116	100.052	100.002	5.625	100.116	100.052	100.002	5.875	100.797	100.954	100.843
5.750	100.584	100.779	100.668	5.750	100.584	100.779	100.668	6.000	101.377	101.460	101.350
5.875	100.855	100.954	100.843	5.875	100.797	100.954	100.843	6.125	101.734	101.817	101.706
6.000	101.377	101.460	101.350	6.000	101.377	101.460	101.350	6.250	102.140	102.313	102.181
6.125	101.879	101.817	101.722	6.125	101.879	101.817	101.722	6.375	102.185	102.225	102.093
6.250	102.140	102.313	102.181	6.250	102.140	102.313	102.181	6.500	102.782	102.794	102.662
6.375	102.285	102.225	102.138	6.375	102.285	102.225	102.138	6.625	103.291	103.192	103.092
6.500	102.808	102.794	102.662	6.500	102.808	102.794	102.662	6.750	103.573	103.474	103.374
6.625	103.291	103.192	103.140	6.625	103.291	103.192	103.140	6.875	103.198	103.346	103.225
6.750	103.573	103.474	103.374	6.750	103.573	103.474	103.374	7.000	103.711	103.940	103.818
6.875	103.363	103.346	103.225	6.875	103.198	103.346	103.225	7.125	104.162	104.296	104.175
7.000	103.833	103.940	103.818	7.000	103.711	103.940	103.818	7.250	104.589	104.491	104.390
7.125	104.262	104.296	104.175	7.125	104.162	104.296	104.175	7.375	103.413	103.364	103.314
7.250	104.589	104.491	104.390	7.250	104.589	104.491	104.390	7.500	103.810	103.761	103.711
7.375	103.673	103.576	103.477	7.375	103.413	103.364	103.314	7.625	104.280	104.201	104.134
7.500	104.146	104.049	103.950	7.500	103.810	103.761	103.711	7.750	104.679	104.600	104.533
								7.875	103.379	103.326	103.511
								8.000	103.771	103.718	103.903
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	96.809	96.821	96.829	4.250	96.491	96.505	96.518	4.750	94.451	94.489	94.455
4.375	97.279	97.291	97.299	4.375	97.066	97.080	97.093	4.875	95.188	95.227	95.193
4.500	97.751	97.762	97.771	4.500	97.636	97.651	97.664	5.000	95.921	95.960	95.926
4.625	98.224	98.235	98.244	4.625	98.202	98.216	98.229	5.125	96.488	96.527	96.493
4.750	98.625	99.110	98.920	4.750	98.625	99.110	98.920	5.250	97.468	97.759	97.621
4.875	99.029	99.344	99.154	4.875	98.859	99.344	99.154	5.375	98.118	97.999	97.878
5.000	99.502	99.668	99.489	5.000	99.401	99.668	99.478	5.500	98.622	98.646	98.551
5.125	99.964	99.959	99.966	5.125	99.931	99.930	99.966	5.625	99.191	99.127	99.077
5.250	100.128	100.613	100.401	5.250	100.128	100.613	100.401	5.750	99.779	99.954	99.812
5.375	100.445	100.736	100.523	5.375	100.251	100.736	100.523	5.875	100.260	100.133	100.060
5.500	100.901	101.055	100.842	5.500	100.570	101.055	100.842	6.000	100.759	100.649	100.564
5.625	101.358	101.324	101.295	5.625	101.028	101.237	101.072	6.125	101.267	101.139	101.043
5.750	101.394	101.607	101.340	5.750	101.394	101.607	101.340	6.250	101.527	101.342	101.158
5.875	101.820	101.787	101.748	5.875	101.280	101.276	101.286	6.375	101.661	101.536	101.410
6.000	102.276	102.243	102.204	6.000	101.723	101.691	101.728	6.500	102.198	102.074	101.948
								6.625	102.702	102.578	102.452
								6.750	102.179	102.172	102.165
								6.875	102.265	102.042	101.992
								7.000	102.679	102.536	102.427
								7.125	103.083	102.861	102.834
								7.250	102.699	102.601	102.500

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	97.468	97.759	97.621	5.000	95.921	95.960	95.926	4.500	94.993	95.007	94.795
5.375	97.867	97.887	97.792	5.125	96.488	96.527	96.493	4.625	95.547	95.561	95.349
5.500	98.622	98.646	98.551	5.250	97.468	97.759	97.621	4.750	95.460	95.477	95.486
5.625	99.191	99.127	99.077	5.375	97.917	97.887	97.803	4.875	95.966	95.982	95.991
5.750	99.779	99.954	99.812	5.500	98.622	98.646	98.551	5.000	96.422	96.439	96.447
5.875	100.220	100.092	100.060	5.625	99.241	99.177	99.127	5.125	96.878	96.895	96.904
6.000	100.719	100.649	100.564	5.750	99.829	99.954	99.812	5.250	96.919	96.886	96.856
6.125	101.198	101.078	101.043	5.875	100.191	100.069	100.037	5.375	97.425	97.391	97.362
6.250	101.527	101.342	101.158	6.000	100.674	100.649	100.563	5.500	97.881	97.848	97.818
6.375	101.403	101.353	101.303	6.125	101.140	101.052	100.984	5.625	98.338	98.304	98.275
6.500	101.991	101.942	101.892	6.250	101.156	101.113	100.999	5.750	98.295	98.261	98.223
6.625	102.286	102.236	102.186	6.375	101.305	101.299	101.165	5.875	98.800	98.767	98.728
6.750	102.179	102.172	102.165	6.500	101.752	101.693	101.612	6.000	99.256	99.223	99.184
6.875	102.265	102.042	101.992	6.625	102.182	102.082	102.041	6.125	99.702	99.668	99.630
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	98.187	98.834	98.727	5.250	98.187	98.834	98.727	5.250	98.187	98.834	98.727
5.375	98.692	99.059	98.952	5.375	98.692	99.059	98.952	5.375	98.692	99.059	98.952
5.500	99.465	99.534	99.427	5.500	99.465	99.534	99.427	5.500	99.465	99.534	99.427
5.625	100.116	100.052	100.002	5.625	100.116	100.052	100.002	5.625	100.116	100.052	100.002
5.750	100.584	100.779	100.668	5.750	100.584	100.779	100.668	5.750	100.584	100.779	100.668
5.875	100.797	100.954	100.843	5.875	100.797	100.954	100.843	5.875	100.797	100.954	100.843
6.000	101.377	101.460	101.350	6.000	101.377	101.460	101.350	6.000	101.377	101.460	101.350
6.125	101.879	101.817	101.722	6.125	101.879	101.817	101.722	6.125	101.734	101.817	101.706
6.250	102.140	102.313	102.181	6.250	102.140	102.313	102.181	6.250	102.140	102.313	102.181
6.375	102.285	102.225	102.138	6.375	102.285	102.225	102.138	6.375	102.185	102.225	102.093
6.500	102.808	102.794	102.662	6.500	102.808	102.794	102.662	6.500	102.782	102.794	102.662
6.625	103.291	103.192	103.140	6.625	103.291	103.192	103.140	6.625	103.291	103.192	103.092
6.750	103.573	103.474	103.374	6.750	103.573	103.474	103.374	6.750	103.573	103.474	103.374
6.875	103.198	103.346	103.225	6.875	103.198	103.346	103.225	6.875	103.198	103.346	103.225
7.000	103.711	103.940	103.818	7.000	103.711	103.940	103.818	7.000	103.711	103.940	103.818
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	97.636	97.651	97.664	4.250	96.491	96.505	96.518	5.250	97.468	97.759	97.621
4.625	98.202	98.216	98.229	4.375	97.066	97.080	97.093	5.375	97.867	97.887	97.792
4.750	98.625	99.110	98.920	4.500	97.636	97.651	97.664	5.500	98.622	98.646	98.551
4.875	98.859	99.344	99.154	4.625	98.202	98.216	98.229	5.625	99.191	99.127	99.077
5.000	99.401	99.668	99.478	4.750	98.422	98.376	98.360	5.750	99.779	99.954	99.812
5.125	99.931	99.930	99.966	4.875	98.853	98.852	98.889	5.875	100.220	100.092	100.060
5.250	100.128	100.613	100.401	5.000	99.401	99.400	99.437	6.000	100.719	100.649	100.564
5.375	100.251	100.736	100.523	5.125	99.931	99.930	99.966	6.125	101.198	101.078	101.043
5.500	100.570	101.055	100.842	5.250	100.092	100.046	100.029	6.250	101.527	101.342	101.158
5.625	101.028	101.237	101.072	5.375	100.075	100.059	100.119	6.375	101.403	101.353	101.303
5.750	101.394	101.607	101.340	5.500	100.567	100.550	100.611	6.500	101.991	101.942	101.892
5.875	101.280	101.276	101.286	5.625	101.028	101.012	101.072	6.625	102.286	102.236	102.186
6.000	101.723	101.691	101.728	5.750	101.394	101.339	101.306	6.750	102.179	102.172	102.165

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	97.468	97.759	97.621	5.250	97.468	97.759	97.621	4.500	94.993	95.007	94.795
5.375	97.867	97.887	97.792	5.375	97.917	97.887	97.803	4.625	95.547	95.561	95.349
5.500	98.622	98.646	98.551	5.500	98.622	98.646	98.551	4.750	94.072	94.071	93.935
5.625	99.191	99.127	99.077	5.625	99.241	99.177	99.127	4.875	94.614	94.613	94.350
5.750	99.779	99.954	99.812	5.750	99.829	99.954	99.812	5.000	95.130	95.129	94.866
5.875	100.220	100.092	100.060	5.875	99.948	99.957	99.871	5.125	95.608	95.607	95.344
6.000	100.719	100.649	100.564	6.000	100.641	100.649	100.563	5.250	96.318	96.304	96.290
6.125	101.198	101.078	101.043	6.125	101.044	101.052	100.966	5.375	96.385	96.371	96.357
6.250	101.527	101.342	101.158	6.250	101.156	101.113	100.999	5.500	96.781	96.767	96.753
6.375	101.403	101.353	101.303	6.375	101.051	101.299	101.136	5.625	97.190	97.175	97.161
6.500	101.991	101.942	101.892	6.500	101.700	101.693	101.587	5.750	98.269	98.198	98.127
6.625	102.286	102.236	102.186	6.625	102.066	102.059	101.953	5.875	98.504	98.433	98.362
6.750	102.179	102.172	102.165	6.750	102.066	101.967	101.867	6.000	98.842	98.771	98.700
6.875	102.265	102.042	101.992	6.875	102.007	101.985	101.876	6.125	99.139	99.068	98.997
Government Adjustments											
FICO				Loan Amount Adjustments							
> 720+				\$75K - \$99,999							
680 - 720				\$100K - \$150K							
660 - 679											
640 - 659											
620 - 639											
600 - 619											
580 - 599											
550 - 579				Other Adjustments							
< 550				2 Unit							
No FICO Score				3-4 units							
				MFH							
				Non-Owner/2nd Home (Streamline or IRRRL o							
				Temporary BuyDown*							
				Manual Underwrite							
				Lock Extension per Day							
				*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: 8/12/2025 13:34 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	97.532	97.483	97.449	5.125	97.532	97.483	97.449	4.750	95.430	95.940	95.845
5.250	98.212	98.597	98.490	5.250	98.212	98.597	98.490	4.875	96.141	96.377	96.283
5.375	98.717	98.978	98.871	5.375	98.717	98.978	98.871	5.000	96.842	96.792	96.759
5.500	99.490	99.426	99.376	5.500	99.490	99.426	99.376	5.125	97.532	97.483	97.449
5.625	100.141	100.077	100.027	5.625	100.141	100.077	100.027	5.250	98.212	98.597	98.490
5.750	100.609	100.544	100.494	5.750	100.609	100.544	100.494	5.375	98.717	98.978	98.871
5.875	100.822	100.654	100.543	5.875	100.822	100.654	100.543	5.500	99.490	99.426	99.376
6.000	101.402	101.229	101.118	6.000	101.402	101.229	101.118	5.625	100.141	100.077	100.027
6.125	101.753	101.704	101.593	6.125	101.753	101.704	101.593	5.750	100.609	100.544	100.494
6.250	102.165	102.025	101.893	6.250	102.165	102.025	101.893	5.875	100.822	100.654	100.543
6.375	102.120	102.070	102.021	6.375	102.120	102.070	102.021	6.000	101.402	101.229	101.118
6.500	102.669	102.619	102.569	6.500	102.669	102.619	102.569	6.125	101.753	101.704	101.593
6.625	103.120	103.023	102.974	6.625	103.120	103.023	102.974	6.250	102.165	102.025	101.893
6.750	103.402	103.340	103.333	6.750	103.402	103.340	103.333	6.375	102.120	102.070	102.021
6.875	103.223	103.216	103.209	6.875	103.223	103.216	103.209	6.500	102.669	102.619	102.569
7.000	103.736	103.729	103.722	7.000	103.736	103.729	103.722	6.625	103.120	103.023	102.974
7.125	104.186	104.178	104.171	7.125	104.186	104.178	104.171	6.750	103.402	103.340	103.333
7.250	104.507	104.409	104.308	7.250	104.507	104.409	104.308	6.875	103.223	103.216	103.209
7.375	103.671	103.606	103.497	7.375	103.463	103.389	103.339	7.000	103.736	103.729	103.722
7.500	103.895	103.829	103.736	7.500	103.855	103.786	103.736	7.125	104.186	104.178	104.171
7.625	104.305	104.226	104.159	7.625	104.305	104.226	104.159	7.250	104.507	104.409	104.308
7.750	104.704	104.625	104.558	7.750	104.704	104.625	104.558	7.375	103.553	103.392	103.339
7.875	104.148	104.061	103.953	7.875	103.149	103.056	103.282	7.500	103.974	103.814	103.755
8.000	104.328	104.242	104.133	8.000	103.463	103.370	103.595	7.625	104.399	104.240	104.180
8.125	104.559	104.473	104.364	8.125	103.753	103.660	103.885	7.750	104.704	104.625	104.558
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	96.834	96.846	96.854	4.250	96.570	96.584	96.597	4.875	95.160	95.158	95.164
4.375	97.304	97.316	97.324	4.375	97.089	97.103	97.117	5.000	95.882	95.881	95.886
4.500	97.776	97.787	97.796	4.500	97.593	97.607	97.621	5.125	96.339	96.338	96.344
4.625	98.249	98.260	98.269	4.625	98.078	98.092	98.105	5.250	97.462	97.753	97.646
4.750	98.682	99.166	98.976	4.750	98.447	98.401	98.385	5.375	97.892	97.884	97.811
4.875	99.054	99.369	99.179	4.875	98.806	98.804	98.841	5.500	98.565	98.545	98.490
5.000	99.527	99.522	99.514	5.000	99.252	99.251	99.288	5.625	99.216	99.152	99.102
5.125	99.989	99.984	99.976	5.125	99.665	99.664	99.701	5.750	99.804	99.917	99.806
5.250	100.117	100.513	100.301	5.250	100.117	100.071	100.054	5.875	100.245	100.060	99.932
5.375	100.412	100.667	100.455	5.375	99.940	99.924	99.984	6.000	100.744	100.560	100.449
5.500	100.852	100.827	100.794	5.500	100.344	100.292	100.353	6.125	100.986	100.860	100.750
5.625	101.279	101.254	101.221	5.625	100.885	100.830	100.796	6.250	101.552	101.367	101.183
5.750	101.419	101.364	101.331	5.750	101.419	101.364	101.331	6.375	101.428	101.378	101.328
5.875	101.660	101.603	101.570	5.875	101.100	101.068	101.105	6.500	102.016	101.967	101.917
6.000	102.050	101.993	101.960	6.000	101.580	101.496	101.463	6.625	102.311	102.261	102.211
								6.750	102.204	102.197	102.190
								6.875	101.910	101.903	101.896
								7.000	102.424	102.417	102.410
								7.125	102.873	102.866	102.859
								7.250	102.724	102.626	102.525
								7.375	101.090	101.011	100.944
								7.500	101.619	101.540	101.473
								7.625	102.130	102.051	101.984
								7.750	102.479	102.400	102.333
								7.875	99.698	99.605	99.680
								8.000	100.011	99.918	99.994
								8.125	100.301	100.208	100.283

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	102.016	101.967	101.917	6.125	100.747	100.860	100.750	4.500	94.911	94.925	94.714
6.625	102.311	102.261	102.211	6.250	101.181	101.108	101.024	4.625	95.342	95.356	95.144
6.750	102.204	102.197	102.190	6.375	100.975	100.928	100.862	4.750	94.097	94.096	93.960
6.875	101.910	101.903	101.896	6.500	101.498	101.451	101.386	4.875	94.513	94.512	94.249
7.000	102.424	102.417	102.410	6.625	101.746	101.699	101.633	5.000	94.885	94.883	94.620
7.125	102.873	102.866	102.859	6.750	102.091	101.992	101.892	5.125	95.208	95.207	95.078
7.250	102.724	102.626	102.525	6.875	101.801	101.739	101.671	5.250	96.343	96.329	96.315
7.375	101.090	101.011	100.944	7.000	102.225	102.162	102.094	5.375	96.410	96.396	96.382
7.500	101.619	101.540	101.473	7.125	102.297	102.199	102.102	5.500	96.806	96.792	96.778
7.625	102.130	102.051	101.984	7.250	102.774	102.676	102.575	5.625	97.215	97.200	97.186
7.750	102.479	102.400	102.333	7.375	101.140	101.061	100.994	5.750	98.294	98.223	98.152
7.875	99.698	99.605	99.680	7.500	101.669	101.590	101.523	5.875	98.529	98.458	98.387
8.000	100.011	99.918	99.994	7.625	102.180	102.101	102.034	6.000	98.867	98.796	98.725
8.125	100.301	100.208	100.283	7.750	99.398	99.305	99.380	6.125	99.164	99.093	99.022
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	102.120	102.070	102.021	6.375	102.120	102.070	102.021	6.000	101.402	101.229	101.118
6.500	102.669	102.619	102.569	6.500	102.669	102.619	102.569	6.125	101.753	101.704	101.593
6.625	103.120	103.023	102.974	6.625	103.120	103.023	102.974	6.250	102.165	102.025	101.893
6.750	103.402	103.340	103.333	6.750	103.402	103.340	103.333	6.375	102.120	102.070	102.021
6.875	103.223	103.216	103.209	6.875	103.223	103.216	103.209	6.500	102.669	102.619	102.569
7.000	103.736	103.729	103.722	7.000	103.736	103.729	103.722	6.625	103.120	103.023	102.974
7.125	104.186	104.178	104.171	7.125	104.186	104.178	104.171	6.750	103.402	103.340	103.333
7.250	104.507	104.409	104.308	7.250	104.507	104.409	104.308	6.875	103.223	103.216	103.209
7.375	103.671	103.606	103.497	7.375	103.463	103.389	103.339	7.000	103.736	103.729	103.722
7.500	103.895	103.829	103.736	7.500	103.855	103.786	103.736	7.125	104.186	104.178	104.171
7.625	104.305	104.226	104.159	7.625	104.305	104.226	104.159	7.250	104.507	104.409	104.308
7.750	104.704	104.625	104.558	7.750	104.704	104.625	104.558	7.375	103.553	103.392	103.339
7.875	104.148	104.061	103.953	7.875	103.199	103.106	103.332	7.500	103.974	103.814	103.755
8.000	104.328	104.242	104.133	8.000	103.513	103.420	103.645	7.625	104.399	104.240	104.180
8.125	104.559	104.473	104.364	8.125	103.803	103.710	103.935	7.750	104.704	104.625	104.558
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	97.776	97.787	97.796	4.500	97.593	97.607	97.621	6.625	102.311	102.261	102.211
4.625	98.249	98.260	98.269	4.625	98.078	98.092	98.105	6.750	102.204	102.197	102.190
4.750	98.682	99.166	98.976	4.750	98.447	98.401	98.385	6.875	101.910	101.903	101.896
4.875	99.054	99.369	99.179	4.875	98.806	98.804	98.841	7.000	102.424	102.417	102.410
5.000	99.527	99.522	99.514	5.000	99.252	99.251	99.288	7.125	102.873	102.866	102.859
5.125	99.989	99.984	99.976	5.125	99.665	99.664	99.701	7.250	102.724	102.626	102.525
5.250	100.117	100.513	100.301	5.250	100.117	100.071	100.054	7.375	102.509	102.443	102.335
5.375	100.412	100.667	100.455	5.375	99.940	99.924	99.984	7.500	102.482	102.417	102.308
5.500	100.852	100.827	100.794	5.500	100.344	100.292	100.353	7.625	102.610	102.544	102.436
5.625	101.279	101.254	101.221	5.625	100.885	100.830	100.796	7.750	102.479	102.400	102.333
5.750	101.419	101.364	101.331	5.750	101.419	101.364	101.331	7.875	101.673	101.586	101.478
5.875	101.660	101.603	101.570	5.875	101.100	101.068	101.105	8.000	101.603	101.517	101.408
6.000	102.050	101.993	101.960	6.000	101.580	101.496	101.463	8.125	101.834	101.748	101.639
6.125	102.447	102.390	102.357	6.125	102.104	102.021	101.987				



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

FHA DPA Fixed Rate Sheet

Effective: 8/12/2025 13:34 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	97.675	97.428	97.128	6.750	96.175	95.928	95.628	6.750	97.675	97.428	97.128
6.875	97.908	97.637	97.337	6.875	96.408	96.137	95.837	6.875	97.908	97.637	97.337
7.000	98.382	98.111	97.811	7.000	96.882	96.611	96.311	7.000	98.382	98.111	97.811
7.125	98.818	98.547	98.247	7.125	97.318	97.047	96.747	7.125	98.818	98.547	98.247
7.250	99.224	98.953	98.653	7.250	97.724	97.453	97.153	7.250	99.224	98.953	98.653
7.375	99.512	99.174	98.874	7.375	98.012	97.674	97.374	7.375	99.512	99.174	98.874
7.500	99.946	99.608	99.308	7.500	98.446	98.108	97.808	7.500	99.946	99.608	99.308
7.625	100.342	100.004	99.704	7.625	98.842	98.504	98.204	7.625	100.342	100.004	99.704
7.750	100.728	100.390	100.090	7.750	99.228	98.890	98.590	7.750	100.728	100.390	100.090
7.875	100.304	99.898	99.598	7.875	98.804	98.398	98.098	7.875	100.304	99.898	99.598
8.000	100.708	100.302	100.002	8.000	99.208	98.802	98.502	8.000	100.708	100.302	100.002
8.125	101.054	100.648	100.348	8.125	99.554	99.148	98.848	8.125	101.054	100.648	100.348
8.250	101.400	100.994	100.694	8.250	99.900	99.494	99.194	8.250	101.400	100.994	100.694
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	96.175	95.928	95.628	6.750	98.925	98.678	98.378	6.750	96.925	96.678	96.378
6.875	96.408	96.137	95.837	6.875	99.158	98.887	98.587	6.875	97.158	96.887	96.587
7.000	96.882	96.611	96.311	7.000	99.632	99.361	99.061	7.000	97.632	97.361	97.061
7.125	97.318	97.047	96.747	7.125	100.068	99.797	99.497	7.125	98.068	97.797	97.497
7.250	97.724	97.453	97.153	7.250	100.474	100.203	99.903	7.250	98.474	98.203	97.903
7.375	98.012	97.674	97.374	7.375	100.762	100.424	100.124	7.375	98.762	98.424	98.124
7.500	98.446	98.108	97.808	7.500	101.196	100.858	100.558	7.500	99.196	98.858	98.558
7.625	98.842	98.504	98.204	7.625	101.592	101.254	100.954	7.625	99.592	99.254	98.954
7.750	99.228	98.890	98.590	7.750	101.978	101.640	101.340	7.750	99.978	99.640	99.340
7.875	98.804	98.398	98.098	7.875	101.554	101.148	100.848	7.875	99.554	99.148	98.848
8.000	99.208	98.802	98.502	8.000	101.958	101.552	101.252	8.000	99.958	99.552	99.252
8.125	99.554	99.148	98.848	8.125	102.304	101.898	101.598	8.125	100.304	99.898	99.598
8.250	99.900	99.494	99.194	8.250	102.650	102.244	101.944	8.250	100.650	100.244	99.944

Government DPA Adjustments		Other Adjustments	
FICO		DTI >50	-0.25
FICO =>680	0	Manufactured Home	-0.25
660 - 679	-0.25	2-Units	-0.25
640 - 659	-0.5	Temporary 2-1 BuyDown	-0.25
620 - 639	-1		
600 - 619	-1.5		
(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.			