



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: 8/13/25 12:50 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: 8/13/2025 12:50 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	92.942	92.928	92.909	4.750	92.942	92.894	92.877	5.125	97.475	97.391	97.389
4.875	94.239	94.139	94.164	4.875	94.239	94.139	94.164	5.250	98.178	98.090	98.094
5.000	94.940	94.836	94.868	5.000	94.940	94.836	94.868	5.375	98.719	98.627	98.638
5.125	95.493	95.399	95.421	5.125	95.493	95.399	95.421	5.500	99.243	99.147	99.163
5.250	96.328	96.240	96.243	5.250	96.328	96.240	96.243	5.625	99.687	99.592	99.608
5.375	96.945	96.853	96.864	5.375	96.945	96.853	96.864	5.750	100.165	100.101	100.090
5.500	97.616	97.588	97.556	5.500	97.616	97.588	97.556	5.875	100.658	100.589	100.584
5.625	98.218	98.190	98.158	5.625	98.218	98.190	98.158	6.000	101.126	101.055	101.055
5.750	98.810	98.745	98.734	5.750	98.810	98.745	98.734	6.125	101.577	101.505	101.505
5.875	99.369	99.325	99.296	5.875	99.369	99.325	99.296	6.250	101.474	101.400	101.379
6.000	99.949	99.912	99.872	6.000	99.949	99.912	99.872	6.375	102.025	101.956	101.929
6.125	100.532	100.495	100.455	6.125	100.532	100.495	100.455	6.500	102.576	102.512	102.480
6.250	100.750	100.705	100.656	6.250	100.750	100.705	100.656	6.625	102.821	102.762	102.725
6.375	101.293	101.234	101.186	6.375	101.293	101.234	101.186	6.750	102.251	102.181	102.139
6.500	101.886	101.809	101.761	6.500	101.886	101.809	101.761	6.875	102.848	102.783	102.735
6.625	102.301	102.224	102.175	6.625	102.301	102.224	102.175	7.000	103.042	102.981	102.929
6.750	102.493	102.416	102.367	6.750	102.493	102.416	102.367	7.125	103.692	103.637	103.579
6.875	103.014	102.937	102.888	6.875	103.014	102.937	102.888	7.250	103.777	103.742	103.679
7.000	103.489	103.412	103.364	7.000	103.489	103.412	103.364	7.375	104.042	104.012	103.944
7.125	103.811	103.734	103.685	7.125	103.811	103.734	103.685	7.500	104.645	104.619	104.546
7.250	103.872	103.795	103.746	7.250	103.872	103.795	103.746	7.625	105.032	105.012	104.933
7.375	104.382	104.305	104.257	7.375	104.382	104.305	104.257	7.750	105.150	105.150	105.150
7.500	104.880	104.803	104.755	7.500	104.880	104.803	104.755	7.875	105.150	105.150	105.150
7.625	105.156	105.079	105.030	7.625	105.156	105.079	105.030	8.000	105.434	105.270	105.209
7.750	105.169	105.189	105.109	7.750	105.169	105.189	105.109				
7.875	105.462	105.477	105.403	7.875	105.462	105.477	105.403				
8.000	105.727	105.690	105.611	8.000	105.727	105.690	105.611				
8.125	105.991	105.863	105.815	8.125	105.991	105.863	105.815				
8.250	106.443	106.269	106.168	8.250	106.443	106.269	106.168				
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	98.217	98.192	98.192	4.625	98.778	98.753	98.753	5.000	94.201	94.106	94.086
4.750	98.218	98.177	98.151	4.750	98.732	98.665	98.665	5.125	94.812	94.716	94.698
4.875	98.779	98.716	98.716	4.875	99.292	99.229	99.229	5.250	95.896	95.875	95.838
5.000	98.997	98.982	98.951	5.000	99.399	99.341	99.341	5.375	96.567	96.545	96.509
5.125	99.452	99.351	99.347	5.125	99.736	99.647	99.647	5.500	97.225	97.204	97.167
5.250	99.760	99.725	99.700	5.250	100.124	100.059	100.059	5.625	97.864	97.843	97.806
5.375	100.160	100.128	100.103	5.375	100.668	100.608	100.608	5.750	98.907	98.843	98.831
5.500	100.484	100.472	100.447	5.500	100.981	100.925	100.925	5.875	99.466	99.399	99.393
5.625	100.783	100.699	100.685	5.625	101.125	101.074	101.074	6.000	100.013	99.940	99.942
5.750	101.036	101.024	101.007	5.750	101.291	101.213	101.212	6.125	100.518	100.445	100.447
5.875	101.464	101.400	101.385	5.875	101.570	101.497	101.491	6.250	100.798	100.726	100.699
6.000	101.696	101.638	101.602	6.000	101.845	101.776	101.766	6.375	101.329	101.261	101.227
6.125	101.992	101.930	101.901	6.125	102.202	102.137	102.121	6.500	101.776	101.703	101.682
6.250	102.275	102.231	102.223	6.250	102.151	102.106	102.085	6.625	102.160	102.080	102.066
6.375	102.591	102.511	102.478	6.375	102.370	102.331	102.304	6.750	102.233	102.169	102.127
6.500	102.808	102.728	102.695	6.500	102.697	102.662	102.630	6.875	102.607	102.545	102.502
6.625	103.046	102.966	102.933	6.625	102.820	102.790	102.753	7.000	102.986	102.914	102.885
6.750	103.102	103.078	103.036	6.750	103.146	103.136	103.094	7.125	103.267	103.195	103.166
6.875	103.589	103.526	103.493	6.875	103.399	103.393	103.346	7.250	103.547	103.525	103.465
7.000	103.740	103.678	103.645	7.000	103.689	103.688	103.635	7.375	103.875	103.846	103.795
7.125	103.900	103.838	103.805	7.125	103.450	103.388	103.354	7.500	103.684	103.353	103.280
7.250	103.857	103.769	103.702	7.250	103.505	103.417	103.350	7.625	103.930	103.604	103.525
7.375	104.325	104.236	104.169	7.375	103.866	103.778	103.711	7.750	103.233	103.253	103.090
								7.875	103.436	103.450	103.291

Conventional 20 Yr Fixed HB				Conventional 15 Yr Fixed HB							
Rate	15	30	45	Rate	15	30	45				
5.250	95.752	95.716	95.675	5.250	98.291	98.245	98.198				
5.375	96.455	96.418	96.378	5.375	98.736	98.690	98.643				
5.500	97.147	97.111	97.070	5.500	98.965	98.918	98.871				
5.625	97.842	97.806	97.765	5.625	99.102	99.071	99.019				
5.750	98.252	98.215	98.175	5.750	99.555	99.502	99.435				
5.875	98.838	98.801	98.761	5.875	99.785	99.732	99.665				
6.000	99.365	99.329	99.288	6.000	100.028	99.975	99.909				
6.125	99.901	99.822	99.806	6.125	100.251	100.198	100.132				
6.250	100.511	100.437	100.416	6.250	100.472	100.419	100.353				
6.375	101.073	101.004	100.977	6.375	100.678	100.625	100.559				
6.500	101.577	101.513	101.481	6.500	100.887	100.834	100.767				
6.625	101.988	101.929	101.892	6.625	101.054	101.001	100.934				
6.750	102.219	102.148	102.106	6.750	101.165	101.119	101.061				
6.875	102.705	102.640	102.592	6.875	101.397	101.391	101.343				
7.000	103.028	102.968	102.915	7.000	101.494	101.448	101.390				
7.125	103.340	103.285	103.227	7.125	101.623	101.578	101.519				
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: 8/13/2025 12:50 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	98.702	98.612	98.585	5.000	98.062	97.971	97.951	5.000	95.767	95.704	95.642
5.125	99.052	98.961	98.869	5.125	98.489	98.399	98.378	5.125	96.427	96.364	96.301
5.250	99.390	99.299	99.207	5.250	98.918	98.827	98.790	5.250	97.090	97.027	96.965
5.375	99.711	99.621	99.529	5.375	99.349	99.258	99.166	5.375	97.390	97.327	97.264
5.500	99.986	99.895	99.803	5.500	99.692	99.602	99.510	5.500	97.858	97.795	97.732
5.625	100.289	100.226	100.163	5.625	100.029	99.966	99.903	5.625	98.318	98.255	98.193
5.750	100.492	100.429	100.366	5.750	100.443	100.380	100.317	5.750	98.592	98.529	98.467
5.875	100.694	100.631	100.568	5.875	100.554	100.451	100.428	5.875	98.867	98.804	98.741
6.000	100.851	100.728	100.717	6.000	100.804	100.696	100.670	6.000	99.143	99.080	99.018
6.125	101.044	100.917	100.902	6.125	101.009	100.882	100.867	6.125	99.419	99.356	99.294
6.250	101.236	101.105	101.085	6.250	101.211	101.080	101.061	6.250	99.694	99.631	99.568
6.375	101.428	101.296	101.269	6.375	101.413	101.278	101.254	6.375	99.965	99.902	99.840
6.500	101.591	101.452	101.424	6.500	101.518	101.379	101.351	6.500	100.425	100.362	100.299
6.625	101.711	101.568	101.537	6.625	101.568	101.478	101.386	6.625	100.508	100.445	100.383
6.750	101.837	101.774	101.711	6.750	101.857	101.794	101.731	6.750	100.775	100.712	100.650
6.875	101.893	101.826	101.763	6.875	101.891	101.828	101.765	6.875	100.825	100.762	100.700
7.000	101.791	101.728	101.665	7.000	101.864	101.773	101.681	7.000	100.879	100.816	100.753
7.125	101.810	101.747	101.684	7.125	101.868	101.777	101.695	7.125	100.957	100.894	100.831

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	98.754	98.664	98.683	5.000	98.120	98.038	98.043	5.000	95.717	95.654	95.591
5.125	99.052	98.961	98.962	5.125	98.550	98.456	98.471	5.125	96.377	96.314	96.251
5.250	99.390	99.299	99.235	5.250	98.969	98.872	98.883	5.250	97.040	96.977	96.914
5.375	99.711	99.621	99.529	5.375	99.349	99.258	99.231	5.375	97.340	97.277	97.214
5.500	99.986	99.895	99.803	5.500	99.692	99.602	99.579	5.500	97.808	97.745	97.682
5.625	100.239	100.176	100.113	5.625	100.036	99.926	99.925	5.625	98.268	98.205	98.142
5.750	100.452	100.379	100.316	5.750	100.393	100.330	100.267	5.750	98.542	98.479	98.416
5.875	100.701	100.583	100.575	5.875	100.641	100.523	100.515	5.875	98.817	98.754	98.691
6.000	100.951	100.828	100.816	6.000	100.892	100.769	100.757	6.000	99.093	99.030	98.967
6.125	101.145	101.019	101.003	6.125	101.097	100.970	100.954	6.125	99.369	99.306	99.243
6.250	101.339	101.208	101.189	6.250	101.300	101.169	101.150	6.250	99.644	99.581	99.518
6.375	101.534	101.399	101.375	6.375	101.503	101.368	101.345	6.375	99.915	99.852	99.789
6.500	101.699	101.560	101.533	6.500	101.611	101.472	101.444	6.500	100.375	100.312	100.249
6.625	101.821	101.678	101.647	6.625	101.607	101.478	101.426	6.625	100.458	100.395	100.332
6.750	101.927	101.780	101.745	6.750	101.807	101.744	101.681	6.750	100.725	100.662	100.599
6.875	102.007	101.855	101.816	6.875	101.841	101.778	101.715	6.875	100.775	100.712	100.649
7.000	101.887	101.731	101.689	7.000	101.864	101.773	101.681	7.000	100.829	100.766	100.703
7.125	101.760	101.697	101.634	7.125	101.868	101.777	101.685	7.125	100.907	100.844	100.781

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



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

Effective: 8/13/2025 12:50 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	94.347	94.301	94.285	5.750	99.019	98.958	98.925	4.375	96.545	96.509	96.459
5.125	95.026	94.980	94.964	5.875	99.593	99.532	99.499	4.500	96.966	96.929	96.879
5.250	96.096	96.069	96.036	6.000	100.116	100.055	100.022	4.625	97.307	97.271	97.221
5.375	96.786	96.759	96.727	6.125	100.523	100.461	100.429	4.750	97.763	97.731	97.690
5.500	97.450	97.423	97.390	6.250	100.762	100.685	100.636	4.875	98.210	98.179	98.137
5.625	98.072	98.045	98.012	6.375	101.291	101.213	101.165	5.000	98.499	98.468	98.426
5.750	98.610	98.560	98.503	6.500	101.761	101.684	101.635	5.125	98.730	98.699	98.657
5.875	99.235	99.185	99.129	6.625	102.112	102.035	101.986	5.250	99.266	99.235	99.193
6.000	99.792	99.743	99.686	6.750	102.094	102.017	101.968	5.375	99.569	99.533	99.482
6.125	100.335	100.285	100.229	6.875	102.522	102.445	102.396	5.500	99.980	99.944	99.894
6.250	100.586	100.527	100.463	7.000	102.884	102.807	102.758	5.625	100.200	100.164	100.114
6.375	101.130	101.071	101.006	7.125	103.196	103.119	103.070	5.750	100.531	100.486	100.436
6.500	101.642	101.584	101.519	7.250	103.287	103.210	103.161	5.875	100.875	100.832	100.782
6.625	102.108	102.049	101.985	7.375	103.711	103.634	103.585	6.000	101.064	101.013	100.955

Home Ready 10 Yr Fixed			
Rate	15	30	45
4.625	96.102	96.058	95.999
4.750	96.625	96.578	96.519
4.875	96.873	96.825	96.767
5.000	97.202	97.154	97.096
5.125	97.578	97.530	97.472
5.250	97.913	97.866	97.807
5.375	98.212	98.165	98.106
5.500	98.468	98.421	98.363
5.625	98.758	98.711	98.652
5.750	98.914	98.861	98.794
5.875	99.210	99.158	99.091
6.000	99.707	99.655	99.588

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: 8/13/2025 12:50 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	96.164	96.088	95.987	5.750	98.511	98.453	98.380	4.25	96.1079	96.0717	96.0215
5.500	96.770	96.693	96.592	5.875	99.061	99.003	98.930	4.375	96.5454	96.5092	96.459
5.625	97.338	97.262	97.161	6.000	99.580	99.521	99.449	4.5	96.9655	96.9293	96.8791
5.750	97.744	97.640	97.466	6.125	100.061	100.002	99.930	4.625	97.3072	97.271	97.2208
5.875	98.437	98.343	98.169	6.250	99.717	99.647	99.566	4.75	97.7626	97.7314	97.6896
6.000	99.094	99.001	98.827	6.375	99.986	99.915	99.835	4.875	98.2104	98.1792	98.1374
6.125	99.637	99.544	99.370	6.500	100.230	100.160	100.079	5	98.4992	98.468	98.4262
6.250	100.076	100.030	99.910	6.625	100.419	100.348	100.268	5.125	98.7302	98.699	98.6572
6.375	100.634	100.587	100.465	6.750	100.690	100.611	100.523	5.25	99.2659	99.2347	99.1929
6.500	101.145	101.097	100.974	6.875	100.865	100.787	100.698	5.375	99.5688	99.5326	99.4824
6.625	101.623	101.574	101.451	7.000	101.086	101.007	100.919	5.5	99.9804	99.9442	99.894
6.750	101.821	101.765	101.602	7.125	101.267	101.189	101.100	5.625	100.2003	100.1641	100.1139
6.875	102.358	102.299	102.134	7.250	102.172	102.114	102.050	5.75	100.5307	100.4857	100.4355
7.000	102.747	102.686	102.520	7.375	102.776	102.718	102.654	5.875	100.8752	100.8321	100.7819
7.125	103.136	103.077	102.910	7.500	103.138	103.080	103.016	6	101.0636	101.0133	100.9547

Home Possible 10 Yr Fixed			
Rate	15	30	45
4.625	96.102	96.058	95.999
4.750	96.625	96.578	96.519
4.875	96.873	96.825	96.767
5.000	97.202	97.154	97.096
5.125	97.578	97.530	97.472
5.250	97.913	97.866	97.807
5.375	98.212	98.165	98.106
5.500	98.468	98.421	98.363
5.625	98.758	98.711	98.652
5.750	98.914	98.861	98.794
5.875	99.210	99.158	99.091
6.000	99.707	99.655	99.588

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	-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

RefiNow Rate Sheet

Effective: 8/13/2025 12:50 PST

RefiNow 30 Yr Fixed			
Rate	15	30	45
5.125	95.603	95.509	95.531
5.250	96.438	96.350	96.353
5.375	97.055	96.963	96.974
5.500	97.663	97.567	97.584
5.625	98.257	98.161	98.178
5.750	98.920	98.855	98.844
5.875	99.479	99.411	99.406
6.000	100.026	99.953	99.955
6.125	100.558	100.485	100.487
6.250	100.824	100.753	100.726
6.375	101.382	101.314	101.280
6.500	101.855	101.783	101.760
6.625	102.330	102.250	102.236
6.750	102.304	102.240	102.198
6.875	102.784	102.722	102.676
7.000	103.209	103.144	103.103
7.125	103.607	103.535	103.506
7.250	103.678	103.655	103.596
7.375	104.121	104.097	104.038

RefiNow Adjustments

Cumulative LLPA Cap	
FTHB with AMI at or below 100% or 120% in designated High Cc	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
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: 8/13/2025 12:50 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	95.623	96.242	96.167	4.750	95.623	96.242	96.167	5.000	97.034	97.095	97.019
4.875	96.334	96.486	96.410	4.875	96.334	96.486	96.410	5.125	97.724	97.673	97.640
5.000	97.034	97.095	97.019	5.000	97.034	97.095	97.019	5.250	98.600	98.927	98.833
5.125	97.724	97.673	97.640	5.125	97.724	97.673	97.640	5.375	99.120	99.152	99.077
5.250	98.600	98.927	98.833	5.250	98.600	98.927	98.833	5.500	99.671	99.649	99.628
5.375	99.120	99.152	99.077	5.375	99.120	99.152	99.077	5.625	100.284	100.219	100.169
5.500	99.671	99.649	99.628	5.500	99.671	99.649	99.628	5.750	100.751	100.839	100.728
5.625	100.284	100.219	100.169	5.625	100.284	100.219	100.169	5.875	100.971	101.014	100.903
5.750	100.751	100.839	100.728	5.750	100.751	100.839	100.728	6.000	101.551	101.521	101.409
5.875	100.971	101.014	100.903	5.875	100.971	101.014	100.903	6.125	101.872	101.877	101.812
6.000	101.551	101.521	101.409	6.000	101.551	101.521	101.409	6.250	102.284	102.346	102.222
6.125	101.872	101.877	101.812	6.125	101.872	101.877	101.812	6.375	102.325	102.275	102.225
6.250	102.284	102.346	102.222	6.250	102.284	102.346	102.222	6.500	102.874	102.827	102.774
6.375	102.325	102.275	102.225	6.375	102.325	102.275	102.225	6.625	103.363	103.267	103.183
6.500	102.874	102.827	102.774	6.500	102.874	102.827	102.774	6.750	103.644	103.548	103.465
6.625	103.363	103.267	103.183	6.625	103.363	103.267	103.183	6.875	103.247	103.311	103.182
6.750	103.644	103.548	103.465	6.750	103.644	103.548	103.465	7.000	103.790	103.905	103.776
6.875	103.247	103.311	103.182	6.875	103.247	103.311	103.182	7.125	104.219	104.261	104.132
7.000	103.790	103.905	103.776	7.000	103.790	103.905	103.776	7.250	104.598	104.497	104.396
7.125	104.219	104.261	104.132	7.125	104.219	104.261	104.132	7.375	103.622	103.593	103.565
7.250	104.598	104.497	104.396	7.250	104.598	104.497	104.396	7.500	104.039	104.010	103.982
7.375	103.622	103.593	103.565	7.375	103.622	103.593	103.565	7.625	104.385	104.331	104.303
7.500	104.039	104.010	103.982	7.500	104.039	104.010	103.982	7.750	104.783	104.691	104.590
								7.875	103.405	103.352	103.538
								8.000	103.794	103.741	103.927
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	96.663	96.592	96.691	4.250	96.663	96.592	96.691	4.750	94.793	94.832	94.813
4.375	97.238	97.167	97.266	4.375	97.238	97.167	97.266	4.875	95.531	95.570	95.552
4.500	97.810	97.738	97.837	4.500	97.810	97.738	97.837	5.000	96.265	96.304	96.285
4.625	98.375	98.303	98.402	4.625	98.375	98.303	98.402	5.125	96.833	96.872	96.853
4.750	98.707	99.222	99.026	4.750	98.707	99.222	99.026	5.250	97.561	97.852	97.727
4.875	99.039	99.456	99.260	4.875	99.039	99.456	99.260	5.375	98.189	98.213	98.180
5.000	99.587	99.780	99.583	5.000	99.587	99.780	99.583	5.500	98.948	98.972	98.939
5.125	100.116	100.021	100.105	5.125	100.116	100.021	100.105	5.625	99.399	99.422	99.390
5.250	100.246	100.703	100.492	5.250	100.246	100.703	100.492	5.750	99.946	100.014	99.872
5.375	100.333	100.826	100.615	5.375	100.333	100.826	100.615	5.875	100.394	100.209	100.163
5.500	100.811	101.144	100.934	5.500	100.811	101.144	100.934	6.000	100.893	100.894	100.855
5.625	101.272	101.327	101.269	5.625	101.272	101.327	101.269	6.125	101.288	101.297	101.257
5.750	101.517	101.649	101.427	5.750	101.517	101.649	101.427	6.250	101.671	101.486	101.302
5.875	101.399	101.352	101.405	5.875	101.399	101.352	101.405	6.375	101.632	101.583	101.533
6.000	101.841	101.794	101.847	6.000	101.841	101.794	101.847	6.500	102.221	102.171	102.122
								6.625	102.516	102.466	102.416
								6.750	102.258	102.201	102.144
								6.875	102.082	102.060	101.951
								7.000	102.627	102.605	102.497
								7.125	102.907	102.850	102.793
								7.250	102.708	102.607	102.506

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	97.561	97.852	97.727	5.000	96.265	96.304	96.285	4.500	95.166	95.094	94.968
5.375	98.189	98.213	98.180	5.125	96.833	96.872	96.853	4.625	95.719	95.648	95.522
5.500	98.948	98.972	98.939	5.250	97.561	97.852	97.727	4.750	94.258	94.200	94.183
5.625	99.399	99.422	99.390	5.375	98.189	98.213	98.180	4.875	94.799	94.704	94.488
5.750	99.946	100.014	99.872	5.500	98.948	98.972	98.939	5.000	95.313	95.218	95.002
5.875	100.394	100.209	100.163	5.625	99.409	99.422	99.390	5.125	95.789	95.694	95.478
6.000	100.893	100.894	100.855	5.750	99.996	100.014	99.880	5.250	96.549	96.542	96.535
6.125	101.288	101.297	101.257	5.875	100.194	100.202	100.163	5.375	96.616	96.609	96.602
6.250	101.671	101.486	101.302	6.000	100.886	100.894	100.855	5.500	97.012	97.005	96.998
6.375	101.632	101.583	101.533	6.125	101.288	101.297	101.257	5.625	97.421	97.414	97.407
6.500	102.221	102.171	102.122	6.250	101.333	101.252	101.185	5.750	98.387	98.323	98.259
6.625	102.516	102.466	102.416	6.375	101.228	101.332	101.178	5.875	98.622	98.558	98.494
6.750	102.258	102.201	102.144	6.500	101.873	101.866	101.823	6.000	98.960	98.896	98.832
6.875	102.082	102.060	101.951	6.625	102.233	102.227	102.183	6.125	99.257	99.193	99.129
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	98.600	98.927	98.833	5.250	98.600	98.927	98.833	5.250	98.600	98.927	98.833
5.375	99.120	99.152	99.077	5.375	99.120	99.152	99.077	5.375	99.120	99.152	99.077
5.500	99.671	99.649	99.628	5.500	99.671	99.649	99.628	5.500	99.671	99.649	99.628
5.625	100.284	100.219	100.169	5.625	100.284	100.219	100.169	5.625	100.284	100.219	100.169
5.750	100.751	100.839	100.728	5.750	100.751	100.839	100.728	5.750	100.751	100.839	100.728
5.875	100.971	101.014	100.903	5.875	100.971	101.014	100.903	5.875	100.971	101.014	100.903
6.000	101.551	101.521	101.409	6.000	101.551	101.521	101.409	6.000	101.551	101.521	101.409
6.125	101.872	101.877	101.812	6.125	101.872	101.877	101.812	6.125	101.872	101.877	101.812
6.250	102.284	102.346	102.222	6.250	102.284	102.346	102.222	6.250	102.284	102.346	102.222
6.375	102.325	102.275	102.225	6.375	102.325	102.275	102.225	6.375	102.325	102.275	102.225
6.500	102.874	102.827	102.774	6.500	102.874	102.827	102.774	6.500	102.874	102.827	102.774
6.625	103.363	103.267	103.183	6.625	103.363	103.267	103.183	6.625	103.363	103.267	103.183
6.750	103.644	103.548	103.465	6.750	103.644	103.548	103.465	6.750	103.644	103.548	103.465
6.875	103.247	103.311	103.182	6.875	103.247	103.311	103.182	6.875	103.247	103.311	103.182
7.000	103.790	103.905	103.776	7.000	103.790	103.905	103.776	7.000	103.790	103.905	103.776
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	97.810	97.738	97.837	4.250	96.663	96.592	96.691	5.250	97.561	97.852	97.727
4.625	98.375	98.303	98.402	4.375	97.238	97.167	97.266	5.375	98.189	98.213	98.180
4.750	98.707	99.222	99.026	4.500	97.810	97.738	97.837	5.500	98.948	98.972	98.939
4.875	99.039	99.456	99.260	4.625	98.375	98.303	98.402	5.625	99.399	99.422	99.390
5.000	99.587	99.780	99.583	4.750	98.671	98.625	98.608	5.750	99.946	100.014	99.872
5.125	100.116	100.021	100.105	4.875	99.039	98.945	99.028	5.875	100.394	100.209	100.163
5.250	100.246	100.703	100.492	5.000	99.587	99.492	99.576	6.000	100.893	100.894	100.855
5.375	100.333	100.826	100.615	5.125	100.116	100.021	100.105	6.125	101.288	101.297	101.257
5.500	100.811	101.144	100.934	5.250	100.246	100.200	100.183	6.250	101.671	101.486	101.302
5.625	101.272	101.327	101.269	5.375	100.321	100.250	100.318	6.375	101.632	101.583	101.533
5.750	101.517	101.649	101.427	5.500	100.811	100.740	100.808	6.500	102.221	102.171	102.122
5.875	101.399	101.352	101.405	5.625	101.272	101.200	101.269	6.625	102.516	102.466	102.416
6.000	101.841	101.794	101.847	5.750	101.517	101.461	101.427	6.750	102.258	102.201	102.144

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	97.561	97.852	97.727	5.250	97.561	97.852	97.727	4.500	95.166	95.094	94.968
5.375	98.189	98.213	98.180	5.375	98.189	98.213	98.180	4.625	95.719	95.648	95.522
5.500	98.948	98.972	98.939	5.500	98.948	98.972	98.939	4.750	94.258	94.200	94.183
5.625	99.399	99.422	99.390	5.625	99.409	99.422	99.390	4.875	94.799	94.704	94.488
5.750	99.946	100.014	99.872	5.750	99.996	100.014	99.880	5.000	95.313	95.218	95.002
5.875	100.394	100.209	100.163	5.875	100.194	100.202	100.163	5.125	95.789	95.694	95.478
6.000	100.893	100.894	100.855	6.000	100.886	100.894	100.855	5.250	96.549	96.542	96.535
6.125	101.288	101.297	101.257	6.125	101.288	101.297	101.257	5.375	96.616	96.609	96.602
6.250	101.671	101.486	101.302	6.250	101.333	101.252	101.185	5.500	97.012	97.005	96.998
6.375	101.632	101.583	101.533	6.375	101.228	101.332	101.178	5.625	97.421	97.414	97.407
6.500	102.221	102.171	102.122	6.500	101.873	101.866	101.823	5.750	98.387	98.323	98.259
6.625	102.516	102.466	102.416	6.625	102.233	102.227	102.183	5.875	98.622	98.558	98.494
6.750	102.258	102.201	102.144	6.750	102.137	102.041	101.958	6.000	98.960	98.896	98.832
6.875	102.082	102.060	101.951	6.875	102.082	102.060	101.951	6.125	99.257	99.193	99.129
Government Adjustments											
FICO				Loan Amount Adjustments							
> 720+			0.125	\$75K - \$99,999 -0.75							
680 - 720			0	\$100K - \$150K -0.375							
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 only) -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: 8/13/2025 12:50 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	97.749	97.698	97.665	5.125	97.749	97.698	97.665	4.750	95.648	96.080	96.004
5.250	98.625	98.689	98.596	5.250	98.625	98.689	98.596	4.875	96.359	96.517	96.442
5.375	99.145	99.124	99.102	5.375	99.145	99.124	99.102	5.000	97.059	97.008	96.975
5.500	99.696	99.674	99.653	5.500	99.696	99.674	99.653	5.125	97.749	97.698	97.665
5.625	100.309	100.244	100.194	5.625	100.309	100.244	100.194	5.250	98.625	98.689	98.596
5.750	100.776	100.710	100.660	5.750	100.776	100.710	100.660	5.375	99.145	99.124	99.102
5.875	100.996	100.811	100.702	5.875	100.996	100.811	100.702	5.500	99.696	99.674	99.653
6.000	101.576	101.391	101.320	6.000	101.576	101.391	101.320	5.625	100.309	100.244	100.194
6.125	101.897	101.801	101.734	6.125	101.897	101.801	101.734	5.750	100.776	100.710	100.660
6.250	102.309	102.124	102.005	6.250	102.309	102.124	102.005	5.875	100.996	100.811	100.702
6.375	102.350	102.300	102.250	6.375	102.350	102.300	102.250	6.000	101.576	101.391	101.320
6.500	102.899	102.849	102.799	6.500	102.899	102.849	102.799	6.125	101.897	101.801	101.734
6.625	103.303	103.253	103.204	6.625	103.303	103.253	103.204	6.250	102.309	102.124	102.005
6.750	103.473	103.377	103.312	6.750	103.473	103.377	103.312	6.375	102.350	102.300	102.250
6.875	103.272	103.215	103.158	6.875	103.272	103.215	103.158	6.500	102.899	102.849	102.799
7.000	103.815	103.758	103.701	7.000	103.815	103.758	103.701	6.625	103.303	103.253	103.204
7.125	104.244	104.187	104.130	7.125	104.244	104.187	104.130	6.750	103.473	103.377	103.312
7.250	104.516	104.415	104.314	7.250	104.516	104.415	104.314	6.875	103.272	103.215	103.158
7.375	103.647	103.618	103.590	7.375	103.647	103.618	103.590	7.000	103.815	103.758	103.701
7.500	104.064	104.035	104.007	7.500	104.064	104.035	104.007	7.125	104.244	104.187	104.130
7.625	104.410	104.356	104.328	7.625	104.410	104.356	104.328	7.250	104.516	104.415	104.314
7.750	104.808	104.716	104.615	7.750	104.808	104.716	104.615	7.375	103.647	103.618	103.590
7.875	103.176	103.084	103.309	7.875	103.176	103.084	103.309	7.500	104.064	104.035	104.007
8.000	103.487	103.395	103.620	8.000	103.487	103.395	103.620	7.625	104.410	104.356	104.328
8.125	103.775	103.682	103.908	8.125	103.775	103.682	103.908	7.750	104.808	104.716	104.615
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	96.741	96.670	96.769	4.250	96.741	96.670	96.769	4.875	95.502	95.501	95.522
4.375	97.261	97.189	97.288	4.375	97.261	97.189	97.288	5.000	96.225	96.224	96.245
4.500	97.764	97.693	97.792	4.500	97.764	97.693	97.792	5.125	96.683	96.682	96.703
4.625	98.247	98.176	98.275	4.625	98.247	98.176	98.275	5.250	97.561	97.846	97.752
4.750	98.763	99.278	99.082	4.750	98.696	98.650	98.633	5.375	98.207	98.191	98.199
4.875	98.989	99.481	99.285	4.875	98.989	98.894	98.978	5.500	98.886	98.870	98.877
5.000	99.434	99.617	99.423	5.000	99.434	99.339	99.423	5.625	99.384	99.319	99.286
5.125	99.846	99.751	99.835	5.125	99.846	99.751	99.835	5.750	99.971	99.977	99.866
5.250	100.271	100.603	100.392	5.250	100.271	100.225	100.208	5.875	100.419	100.234	100.117
5.375	100.264	100.757	100.546	5.375	100.183	100.112	100.180	6.000	100.918	100.735	100.735
5.500	100.550	100.888	100.677	5.500	100.550	100.479	100.548	6.125	101.130	100.949	100.950
5.625	101.008	101.008	100.918	5.625	101.008	100.951	100.918	6.250	101.696	101.511	101.327
5.750	101.542	101.486	101.452	5.750	101.542	101.486	101.452	6.375	101.657	101.608	101.558
5.875	101.218	101.170	101.224	5.875	101.218	101.170	101.224	6.500	102.246	102.196	102.147
6.000	101.621	101.540	101.559	6.000	101.621	101.540	101.559	6.625	102.541	102.491	102.441
								6.750	102.283	102.226	102.169
								6.875	101.959	101.902	101.845
								7.000	102.502	102.446	102.389
								7.125	102.932	102.875	102.818
								7.250	102.733	102.632	102.531
								7.375	101.195	101.104	101.003
								7.500	101.724	101.632	101.532
								7.625	102.235	102.143	102.042
								7.750	102.583	102.491	102.390
								7.875	99.725	99.632	99.707
								8.000	100.036	99.943	100.018
								8.125	100.323	100.231	100.306

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	102.246	102.196	102.147	6.125	100.981	100.949	100.950	4.500	95.080	95.008	94.882
6.625	102.541	102.491	102.441	6.250	101.358	101.277	101.210	4.625	95.508	95.437	95.311
6.750	102.283	102.226	102.169	6.375	101.143	101.096	101.092	4.750	94.280	94.225	94.208
6.875	101.959	101.902	101.845	6.500	101.657	101.610	101.607	4.875	94.694	94.599	94.383
7.000	102.502	102.446	102.389	6.625	101.898	101.851	101.848	5.000	95.063	94.968	94.752
7.125	102.932	102.875	102.818	6.750	102.162	102.066	101.983	5.125	95.384	95.289	95.233
7.250	102.733	102.632	102.531	6.875	101.872	101.810	101.742	5.250	96.574	96.567	96.560
7.375	101.195	101.104	101.003	7.000	102.292	102.230	102.161	5.375	96.641	96.634	96.627
7.500	101.724	101.632	101.532	7.125	102.307	102.234	102.166	5.500	97.037	97.030	97.023
7.625	102.235	102.143	102.042	7.250	102.783	102.682	102.581	5.625	97.446	97.439	97.432
7.750	102.583	102.491	102.390	7.375	101.245	101.154	101.053	5.750	98.412	98.348	98.284
7.875	99.725	99.632	99.707	7.500	101.774	101.682	101.582	5.875	98.647	98.583	98.519
8.000	100.036	99.943	100.018	7.625	102.285	102.193	102.092	6.000	98.985	98.921	98.857
8.125	100.323	100.231	100.306	7.750	99.428	99.335	99.410	6.125	99.282	99.218	99.154
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	102.350	102.300	102.250	6.375	102.350	102.300	102.250	6.000	101.576	101.391	101.320
6.500	102.899	102.849	102.799	6.500	102.899	102.849	102.799	6.125	101.897	101.801	101.775
6.625	103.303	103.253	103.204	6.625	103.303	103.253	103.204	6.250	102.309	102.124	102.005
6.750	103.473	103.377	103.312	6.750	103.473	103.377	103.312	6.375	102.350	102.300	102.250
6.875	103.272	103.215	103.158	6.875	103.272	103.215	103.158	6.500	102.899	102.849	102.799
7.000	103.815	103.758	103.701	7.000	103.815	103.758	103.701	6.625	103.303	103.253	103.204
7.125	104.244	104.187	104.130	7.125	104.244	104.187	104.130	6.750	103.473	103.377	103.312
7.250	104.516	104.415	104.314	7.250	104.516	104.415	104.314	6.875	103.272	103.215	103.158
7.375	103.647	103.618	103.590	7.375	103.647	103.618	103.590	7.000	103.815	103.758	103.701
7.500	104.064	104.035	104.007	7.500	104.064	104.035	104.007	7.125	104.244	104.187	104.130
7.625	104.410	104.356	104.328	7.625	104.410	104.356	104.328	7.250	104.516	104.415	104.314
7.750	104.808	104.716	104.615	7.750	104.808	104.716	104.615	7.375	103.647	103.618	103.590
7.875	103.226	103.134	103.359	7.875	103.226	103.134	103.359	7.500	104.064	104.035	104.007
8.000	103.537	103.445	103.670	8.000	103.537	103.445	103.670	7.625	104.410	104.356	104.328
8.125	103.825	103.732	103.958	8.125	103.825	103.732	103.958	7.750	104.808	104.716	104.615
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	97.764	97.693	97.792	4.500	97.764	97.693	97.792	6.625	102.541	102.491	102.441
4.625	98.247	98.176	98.275	4.625	98.247	98.176	98.275	6.750	102.283	102.226	102.169
4.750	98.763	99.278	99.082	4.750	98.696	98.650	98.633	6.875	101.959	101.902	101.845
4.875	98.989	99.481	99.285	4.875	98.989	98.894	98.978	7.000	102.502	102.446	102.389
5.000	99.434	99.617	99.423	5.000	99.434	99.339	99.423	7.125	102.932	102.875	102.818
5.125	99.846	99.751	99.835	5.125	99.846	99.751	99.835	7.250	102.733	102.632	102.531
5.250	100.271	100.603	100.392	5.250	100.271	100.225	100.208	7.375	101.195	101.104	101.003
5.375	100.264	100.757	100.546	5.375	100.183	100.112	100.180	7.500	101.724	101.632	101.532
5.500	100.550	100.888	100.677	5.500	100.550	100.479	100.548	7.625	102.235	102.143	102.042
5.625	101.008	101.008	100.918	5.625	101.008	100.951	100.918	7.750	102.583	102.491	102.390
5.750	101.542	101.486	101.452	5.750	101.542	101.486	101.452	7.875	99.725	99.632	99.707
5.875	101.218	101.170	101.224	5.875	101.218	101.170	101.224	8.000	100.036	99.943	100.018
6.000	101.621	101.540	101.559	6.000	101.621	101.540	101.559	8.125	100.323	100.231	100.306
6.125	102.145	102.064	102.031	6.125	102.145	102.064	102.031				



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

FHA DPA Fixed Rate Sheet

Effective: 8/13/2025 12:50 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	99.724	99.507	99.207	6.750	98.224	98.007	97.707	6.750	97.724	97.507	97.207
6.875	99.866	99.573	99.273	6.875	98.366	98.073	97.773	6.875	97.866	97.573	97.273
7.000	100.340	100.047	99.747	7.000	98.840	98.547	98.247	7.000	98.340	98.047	97.747
7.125	100.776	100.483	100.183	7.125	99.276	98.983	98.683	7.125	98.776	98.483	98.183
7.250	101.182	100.889	100.589	7.250	99.682	99.389	99.089	7.250	99.182	98.889	98.589
7.375	101.466	101.097	100.797	7.375	99.966	99.597	99.297	7.375	99.466	99.097	98.797
7.500	101.900	101.531	101.231	7.500	100.400	100.031	99.731	7.500	99.900	99.531	99.231
7.625	102.296	101.927	101.627	7.625	100.796	100.427	100.127	7.625	100.296	99.927	99.627
7.750	102.682	102.313	102.013	7.750	101.182	100.813	100.513	7.750	100.682	100.313	100.013
7.875	102.253	101.808	101.508	7.875	100.753	100.308	100.008	7.875	100.253	99.808	99.508
8.000	102.657	102.212	101.912	8.000	101.157	100.712	100.412	8.000	100.657	100.212	99.912
8.125	103.003	102.558	102.258	8.125	101.503	101.058	100.758	8.125	101.003	100.558	100.258
8.250	103.349	102.904	102.604	8.250	101.849	101.404	101.104	8.250	101.349	100.904	100.604
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	96.224	96.007	95.707	6.750	98.974	98.757	98.457	6.750	96.974	96.757	96.457
6.875	96.366	96.073	95.773	6.875	99.116	98.823	98.523	6.875	97.116	96.823	96.523
7.000	96.840	96.547	96.247	7.000	99.590	99.297	98.997	7.000	97.590	97.297	96.997
7.125	97.276	96.983	96.683	7.125	100.026	99.733	99.433	7.125	98.026	97.733	97.433
7.250	97.682	97.389	97.089	7.250	100.432	100.139	99.839	7.250	98.432	98.139	97.839
7.375	97.966	97.597	97.297	7.375	100.716	100.347	100.047	7.375	98.716	98.347	98.047
7.500	98.400	98.031	97.731	7.500	101.150	100.781	100.481	7.500	99.150	98.781	98.481
7.625	98.796	98.427	98.127	7.625	101.546	101.177	100.877	7.625	99.546	99.177	98.877
7.750	99.182	98.813	98.513	7.750	101.932	101.563	101.263	7.750	99.932	99.563	99.263
7.875	98.753	98.308	98.008	7.875	101.503	101.058	100.758	7.875	99.503	99.058	98.758
8.000	99.157	98.712	98.412	8.000	101.907	101.462	101.162	8.000	99.907	99.462	99.162
8.125	99.503	99.058	98.758	8.125	102.253	101.808	101.508	8.125	100.253	99.808	99.508
8.250	99.849	99.404	99.104	8.250	102.599	102.154	101.854	8.250	100.599	100.154	99.854

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.