



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: 8/14/25 8:10 AM

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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: 8/14/2025 8:10 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	93.040	92.971	92.970	4.750	93.040	92.971	92.970	5.125	97.590	97.498	97.507
4.875	94.132	94.040	94.077	4.875	94.132	94.040	94.077	5.250	98.290	98.194	98.210
5.000	94.832	94.736	94.779	5.000	94.832	94.736	94.779	5.375	98.828	98.729	98.750
5.125	95.423	95.336	95.338	5.125	95.423	95.336	95.338	5.500	99.350	99.247	99.274
5.250	96.563	96.526	96.497	5.250	96.268	96.172	96.187	5.625	99.792	99.689	99.716
5.375	97.264	97.227	97.198	5.375	96.882	96.782	96.804	5.750	100.119	100.048	100.047
5.500	97.990	97.953	97.924	5.500	97.576	97.547	97.515	5.875	100.608	100.547	100.541
5.625	98.628	98.591	98.562	5.625	98.171	98.142	98.110	6.000	101.071	101.006	101.003
5.750	99.220	99.175	99.137	5.750	98.749	98.677	98.677	6.125	101.538	101.490	101.474
5.875	99.830	99.785	99.747	5.875	99.348	99.286	99.254	6.250	101.542	101.468	101.447
6.000	100.423	100.378	100.340	6.000	100.008	99.946	99.914	6.375	102.064	101.995	101.968
6.125	100.936	100.891	100.853	6.125	100.487	100.439	100.398	6.500	102.605	102.541	102.509
6.250	101.177	101.123	101.076	6.250	100.717	100.670	100.622	6.625	102.848	102.789	102.752
6.375	101.745	101.692	101.645	6.375	101.316	101.239	101.190	6.750	102.267	102.212	102.170
6.500	102.259	102.205	102.159	6.500	101.903	101.825	101.777	6.875	102.872	102.822	102.775
6.625	102.743	102.690	102.643	6.625	102.315	102.237	102.189	7.000	103.039	102.994	102.942
6.750	102.877	102.824	102.777	6.750	102.597	102.519	102.471	7.125	103.709	103.669	103.611
6.875	103.377	103.324	103.277	6.875	103.089	103.011	102.962	7.250	103.736	103.716	103.653
7.000	103.816	103.762	103.715	7.000	103.581	103.503	103.454	7.375	103.987	103.972	103.904
7.125	104.183	104.129	104.082	7.125	103.916	103.839	103.790	7.500	104.587	104.577	104.504
7.250	104.373	104.314	104.261	7.250	103.961	103.883	103.834	7.625	104.985	104.980	104.901
7.375	104.809	104.750	104.697	7.375	104.468	104.390	104.341	7.750	105.150	105.150	105.150
7.500	105.221	105.162	105.109	7.500	104.963	104.885	104.836	7.875	105.184	105.187	105.150
7.625	105.622	105.563	105.510	7.625	105.237	105.159	105.111	8.000	105.459	105.373	105.283
7.750	105.167	105.181	105.111	7.750	105.167	105.181	105.111				
7.875	105.464	105.472	105.408	7.875	105.464	105.472	105.408				
8.000	105.687	105.685	105.615	8.000	105.687	105.685	105.615				
8.125	105.941	105.858	105.826	8.125	105.941	105.858	105.826				
8.250	106.384	106.298	106.206	8.250	106.384	106.298	106.206				
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	98.189	98.164	98.164	4.625	98.750	98.725	98.725	5.000	94.112	94.020	94.011
4.750	98.242	98.201	98.229	4.750	98.751	98.715	98.715	5.125	94.741	94.679	94.647
4.875	98.797	98.766	98.766	4.875	99.310	99.279	99.279	5.250	96.399	96.351	96.311
5.000	99.079	99.003	98.991	5.000	99.410	99.381	99.381	5.375	97.085	97.037	96.997
5.125	99.514	99.416	99.428	5.125	99.837	99.739	99.751	5.500	97.779	97.731	97.691
5.250	99.819	99.782	99.750	5.250	100.181	100.100	100.100	5.625	98.371	98.324	98.284
5.375	100.250	100.203	100.187	5.375	100.720	100.644	100.644	5.750	98.879	98.834	98.796
5.500	100.546	100.528	100.497	5.500	101.029	100.957	100.957	5.875	99.467	99.420	99.380
5.625	100.828	100.752	100.748	5.625	101.160	101.093	101.093	6.000	100.028	99.979	99.937
5.750	101.073	101.045	101.014	5.750	101.308	101.246	101.246	6.125	100.505	100.455	100.412
5.875	101.491	101.434	101.413	5.875	101.578	101.520	101.514	6.250	100.786	100.732	100.683
6.000	101.723	101.665	101.632	6.000	101.842	101.789	101.778	6.375	101.353	101.295	101.244
6.125	101.977	101.920	101.886	6.125	102.199	102.151	102.135	6.500	101.830	101.770	101.716
6.250	102.293	102.233	102.202	6.250	102.183	102.139	102.117	6.625	102.313	102.250	102.194
6.375	102.625	102.547	102.514	6.375	102.336	102.296	102.270	6.750	102.343	102.287	102.239
6.500	102.843	102.766	102.732	6.500	102.715	102.680	102.648	6.875	102.852	102.793	102.741
6.625	103.083	103.005	102.972	6.625	102.839	102.808	102.771	7.000	103.206	103.147	103.095
6.750	103.132	103.103	103.061	6.750	103.160	103.160	103.118	7.125	103.468	103.409	103.357
6.875	103.610	103.542	103.509	6.875	103.415	103.415	103.368	7.250	103.585	103.535	103.485
7.000	103.778	103.710	103.677	7.000	103.703	103.703	103.651	7.375	104.006	103.903	103.818
7.125	103.939	103.871	103.838	7.125	103.484	103.417	103.383	7.500	104.405	104.298	104.196
7.250	103.892	103.803	103.736	7.250	103.539	103.449	103.382	7.625	103.735	103.654	103.579
7.375	104.357	104.268	104.201	7.375	103.895	103.805	103.738	7.750	103.239	103.253	103.099
								7.875	103.435	103.443	103.294

Conventional 20 Yr Fixed HB				Conventional 15 Yr Fixed HB											
Rate	15	30	45	Rate	15	30	45								
5.250	95.730	95.692	95.652	5.250	98.180	98.165	98.121								
5.375	96.429	96.391	96.351	5.375	98.501	98.486	98.442								
5.500	97.122	97.084	97.044	5.500	98.803	98.788	98.744								
5.625	97.811	97.773	97.732	5.625	99.048	99.032	98.988								
5.750	98.219	98.181	98.141	5.750	99.452	99.421	99.372								
5.875	98.800	98.762	98.721	5.875	99.676	99.645	99.596								
6.000	99.318	99.280	99.240	6.000	99.916	99.885	99.836								
6.125	99.970	99.891	99.875	6.125	100.134	100.104	100.055								
6.250	100.579	100.505	100.484	6.250	100.351	100.321	100.272								
6.375	101.132	101.063	101.036	6.375	100.547	100.517	100.468								
6.500	101.630	101.566	101.534	6.500	100.760	100.730	100.681								
6.625	102.040	101.981	101.944	6.625	100.925	100.895	100.845								
6.750	102.250	102.196	102.154	6.750	101.111	101.111	101.069								
6.875	102.713	102.663	102.616	6.875	101.406	101.406	101.359								
7.000	103.026	102.982	102.929	7.000	101.412	101.412	101.359								
7.125	103.349	103.309	103.252	7.125	101.515	101.484	101.435								
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: 8/14/2025 8:10 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	98.740	98.684	98.673	5.000	98.005	97.936	97.930	5.000	95.781	95.718	95.655
5.125	99.042	98.982	98.967	5.125	98.445	98.385	98.370	5.125	96.440	96.377	96.315
5.250	99.332	99.268	99.249	5.250	98.876	98.812	98.793	5.250	97.103	97.040	96.978
5.375	99.607	99.536	99.513	5.375	99.276	99.185	99.142	5.375	97.398	97.335	97.273
5.500	99.897	99.834	99.771	5.500	99.621	99.541	99.484	5.500	97.857	97.794	97.731
5.625	100.271	100.208	100.145	5.625	100.019	99.956	99.893	5.625	98.317	98.254	98.192
5.750	100.474	100.411	100.348	5.750	100.431	100.368	100.305	5.750	98.590	98.527	98.464
5.875	100.674	100.611	100.548	5.875	100.504	100.441	100.378	5.875	98.866	98.803	98.740
6.000	100.850	100.761	100.719	6.000	100.748	100.685	100.622	6.000	99.142	99.079	99.017
6.125	101.072	100.979	100.933	6.125	100.936	100.843	100.797	6.125	99.418	99.355	99.292
6.250	101.288	101.191	101.141	6.250	101.138	101.040	100.991	6.250	99.691	99.628	99.565
6.375	101.494	101.393	101.339	6.375	101.339	101.238	101.184	6.375	99.961	99.898	99.836
6.500	101.672	101.567	101.509	6.500	101.443	101.338	101.280	6.500	100.421	100.358	100.296
6.625	101.807	101.697	101.636	6.625	101.567	101.476	101.384	6.625	100.503	100.440	100.377
6.750	101.919	101.805	101.740	6.750	101.833	101.770	101.707	6.750	100.760	100.697	100.635
6.875	101.997	101.879	101.810	6.875	101.855	101.792	101.729	6.875	100.798	100.735	100.672
7.000	101.839	101.717	101.644	7.000	101.814	101.724	101.631	7.000	100.869	100.806	100.743
7.125	101.766	101.703	101.640	7.125	101.828	101.747	101.684	7.125	100.954	100.891	100.828

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	98.838	98.782	98.771	5.000	98.097	98.027	98.021	5.000	95.731	95.668	95.605
5.125	99.139	99.080	99.064	5.125	98.539	98.479	98.463	5.125	96.390	96.327	96.264
5.250	99.429	99.365	99.346	5.250	98.968	98.904	98.885	5.250	97.053	96.990	96.927
5.375	99.701	99.633	99.610	5.375	99.325	99.256	99.233	5.375	97.348	97.285	97.222
5.500	99.967	99.895	99.868	5.500	99.673	99.601	99.574	5.500	97.807	97.744	97.681
5.625	100.224	100.158	100.117	5.625	100.010	99.933	99.903	5.625	98.267	98.204	98.141
5.750	100.474	100.394	100.359	5.750	100.381	100.318	100.255	5.750	98.540	98.477	98.414
5.875	100.715	100.631	100.592	5.875	100.580	100.495	100.457	5.875	98.816	98.753	98.690
6.000	100.950	100.861	100.819	6.000	100.819	100.730	100.688	6.000	99.092	99.029	98.966
6.125	101.174	101.081	101.035	6.125	101.024	100.931	100.885	6.125	99.368	99.305	99.242
6.250	101.392	101.294	101.244	6.250	101.227	101.129	101.079	6.250	99.641	99.578	99.515
6.375	101.601	101.499	101.445	6.375	101.430	101.328	101.274	6.375	99.911	99.848	99.785
6.500	101.781	101.675	101.618	6.500	101.537	101.431	101.374	6.500	100.371	100.308	100.245
6.625	101.918	101.808	101.747	6.625	101.567	101.476	101.384	6.625	100.453	100.390	100.327
6.750	102.032	101.918	101.853	6.750	101.783	101.720	101.657	6.750	100.710	100.647	100.584
6.875	102.111	101.993	101.924	6.875	101.805	101.742	101.679	6.875	100.748	100.685	100.622
7.000	101.955	101.833	101.760	7.000	101.814	101.724	101.631	7.000	100.819	100.756	100.693
7.125	101.716	101.653	101.590	7.125	101.828	101.737	101.644	7.125	100.904	100.841	100.778

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						<table><tr><th colspan="3">Property State Adjustments</th></tr><tr><th>State</th><th>Fannie</th><th>Freddie</th></tr><tr><td>AZ</td><td></td><td>-0.275</td><td>-0.425</td></tr><tr><td>CA</td><td></td><td>0</td><td>0</td></tr><tr><td>CO</td><td></td><td>-0.25</td><td>-0.4</td></tr><tr><td>FL</td><td></td><td>-0.1</td><td>-0.25</td></tr><tr><td>GA</td><td></td><td>-0.16</td><td>-0.31</td></tr><tr><td>LA</td><td></td><td>-0.125</td><td>-0.275</td></tr><tr><td>MD</td><td></td><td>-0.18</td><td>-0.33</td></tr><tr><td>NC</td><td></td><td>-0.165</td><td>-0.315</td></tr><tr><td>NJ</td><td></td><td>-0.14</td><td>-0.29</td></tr><tr><td>NM</td><td></td><td>-0.14</td><td>-0.29</td></tr></table>				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
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																																																				
	≤ 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	-2	-2	-2.25	-2.25	-3.25																																																		
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

Effective: 8/14/2025 8:10 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	94.424	94.378	94.362	5.750	99.111	99.049	99.017	4.375	96.592	96.577	96.544
5.125	95.103	95.057	95.041	5.875	99.681	99.619	99.587	4.500	97.011	96.996	96.962
5.250	96.064	96.035	96.003	6.000	100.200	100.138	100.105	4.625	97.351	97.336	97.303
5.375	96.751	96.722	96.690	6.125	100.605	100.543	100.510	4.750	97.792	97.769	97.736
5.500	97.411	97.382	97.349	6.250	100.790	100.713	100.664	4.875	98.241	98.218	98.185
5.625	98.025	97.996	97.964	6.375	101.312	101.234	101.185	5.000	98.527	98.505	98.471
5.750	98.577	98.525	98.469	6.500	101.777	101.699	101.651	5.125	98.755	98.733	98.700
5.875	99.196	99.145	99.088	6.625	102.126	102.048	102.000	5.250	99.289	99.266	99.233
6.000	99.747	99.696	99.639	6.750	102.110	102.033	101.984	5.375	99.555	99.532	99.499
6.125	100.280	100.228	100.171	6.875	102.508	102.430	102.381	5.500	99.935	99.902	99.860
6.250	100.579	100.518	100.454	7.000	102.891	102.813	102.764	5.625	100.152	100.119	100.077
6.375	101.114	101.053	100.989	7.125	103.217	103.139	103.091	5.750	100.472	100.437	100.395
6.500	101.618	101.557	101.493	7.250	103.290	103.213	103.164	5.875	100.812	100.777	100.735
6.625	102.075	102.014	101.949	7.375	103.711	103.633	103.585	6.000	100.985	100.947	100.905

Home Ready 10 Yr Fixed			
Rate	15	30	45
4.625	96.164	96.138	96.087
4.750	96.679	96.646	96.595
4.875	96.928	96.895	96.844
5.000	97.254	97.221	97.171
5.125	97.628	97.594	97.544
5.250	97.961	97.928	97.877
5.375	98.257	98.224	98.173
5.500	98.511	98.478	98.427
5.625	98.794	98.760	98.710
5.750	98.887	98.843	98.784
5.875	99.177	99.133	99.074
6.000	99.670	99.626	99.567

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: 8/14/2025 8:10 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	96.135	96.054	95.952	5.750	98.479	98.416	98.343	4.25	96.1555	96.1407	96.1072
5.500	96.760	96.679	96.577	5.875	99.025	98.962	98.889	4.375	96.5917	96.577	96.5435
5.625	97.343	97.263	97.161	6.000	99.534	99.471	99.399	4.5	97.0106	96.9958	96.9623
5.750	97.712	97.608	97.439	6.125	100.009	99.946	99.873	4.625	97.351	97.3363	97.3028
5.875	98.415	98.320	98.150	6.250	99.682	99.608	99.527	4.75	97.7915	97.7692	97.7357
6.000	99.096	99.001	98.831	6.375	99.943	99.870	99.789	4.875	98.2405	98.2182	98.1847
6.125	99.656	99.562	99.392	6.500	100.177	100.104	100.023	5	98.5268	98.5045	98.471
6.250	100.021	99.980	99.848	6.625	100.361	100.288	100.207	5.125	98.7553	98.733	98.6995
6.375	100.589	100.547	100.414	6.750	100.685	100.611	100.530	5.25	99.2885	99.2662	99.2327
6.500	101.119	101.075	100.941	6.875	100.853	100.779	100.698	5.375	99.5546	99.5322	99.4987
6.625	101.613	101.568	101.434	7.000	101.066	100.992	100.911	5.5	99.9349	99.9019	99.8601
6.750	101.777	101.728	101.648	7.125	101.240	101.165	101.084	5.625	100.1522	100.1193	100.0774
6.875	102.325	102.274	102.191	7.250	102.178	102.125	102.068	5.75	100.4723	100.4371	100.3953
7.000	102.731	102.678	102.595	7.375	102.775	102.723	102.666	5.875	100.8116	100.7772	100.7354
7.125	103.131	103.076	102.992	7.500	103.131	103.079	103.022	6	100.9852	100.9472	100.9054

Home Possible 10 Yr Fixed			
Rate	15	30	45
4.625	96.164	96.138	96.087
4.750	96.679	96.646	96.595
4.875	96.928	96.895	96.844
5.000	97.254	97.221	97.171
5.125	97.628	97.594	97.544
5.250	97.961	97.928	97.877
5.375	98.257	98.224	98.173
5.500	98.511	98.478	98.427
5.625	98.794	98.760	98.710
5.750	98.887	98.843	98.784
5.875	99.177	99.133	99.074
6.000	99.670	99.626	99.567

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: 8/14/2025 8:10 PST

RefiNow 30 Yr Fixed				
Rate	15	30	45	
5.125	95.533	95.446	95.448	
5.250	96.378	96.282	96.297	
5.375	96.992	96.892	96.914	
5.500	97.595	97.491	97.520	
5.625	98.190	98.086	98.114	
5.750	98.859	98.787	98.787	
5.875	99.413	99.337	99.343	
6.000	99.955	99.874	99.887	
6.125	100.525	100.444	100.457	
6.250	100.748	100.669	100.653	
6.375	101.333	101.258	101.233	
6.500	101.797	101.718	101.700	
6.625	102.267	102.179	102.177	
6.750	102.249	102.193	102.162	
6.875	102.795	102.741	102.706	
7.000	103.184	103.128	103.097	
7.125	103.611	103.547	103.529	
7.250	103.760	103.716	103.666	
7.375	104.150	104.104	104.054	

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: 8/14/2025 8:10 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	95.747	96.382	96.276	4.750	95.747	96.382	96.276	5.000	97.152	97.235	97.128
4.875	96.455	96.626	96.519	4.875	96.455	96.626	96.519	5.125	97.840	97.788	97.754
5.000	97.152	97.235	97.128	5.000	97.152	97.235	97.128	5.250	98.567	99.035	98.919
5.125	97.840	97.788	97.754	5.125	97.840	97.788	97.754	5.375	99.057	99.260	99.144
5.250	98.567	99.035	98.919	5.250	98.567	99.035	98.919	5.500	99.727	99.735	99.619
5.375	99.228	99.260	99.144	5.375	99.057	99.260	99.144	5.625	100.374	100.300	100.233
5.500	99.727	99.735	99.619	5.500	99.727	99.735	99.619	5.750	100.833	100.821	100.697
5.625	100.374	100.300	100.233	5.625	100.374	100.300	100.233	5.875	100.974	100.996	100.872
5.750	100.833	100.821	100.697	5.750	100.833	100.821	100.697	6.000	101.554	101.503	101.379
5.875	100.974	100.996	100.885	5.875	100.974	100.996	100.872	6.125	101.876	101.859	101.735
6.000	101.554	101.503	101.385	6.000	101.554	101.503	101.379	6.250	102.257	102.374	102.241
6.125	101.945	101.920	101.894	6.125	101.876	101.859	101.735	6.375	102.338	102.289	102.239
6.250	102.257	102.374	102.241	6.250	102.257	102.374	102.241	6.500	102.887	102.855	102.788
6.375	102.338	102.289	102.239	6.375	102.338	102.289	102.239	6.625	103.335	103.272	103.222
6.500	102.887	102.855	102.788	6.500	102.887	102.855	102.788	6.750	103.611	103.514	103.430
6.625	103.335	103.272	103.222	6.625	103.335	103.272	103.222	6.875	103.260	103.312	103.175
6.750	103.611	103.514	103.430	6.750	103.611	103.514	103.430	7.000	103.833	103.906	103.769
6.875	103.421	103.312	103.175	6.875	103.260	103.312	103.175	7.125	104.262	104.262	104.149
7.000	103.890	103.906	103.769	7.000	103.833	103.906	103.769	7.250	104.605	104.500	104.400
7.125	104.318	104.262	104.149	7.125	104.262	104.262	104.149	7.375	103.631	103.624	103.617
7.250	104.605	104.500	104.400	7.250	104.605	104.500	104.400	7.500	104.078	104.071	104.064
7.375	103.860	103.760	103.667	7.375	103.631	103.624	103.617	7.625	104.399	104.392	104.385
7.500	104.332	104.232	104.139	7.500	104.078	104.071	104.064	7.750	104.770	104.674	104.574
								7.875	103.376	103.315	103.434
								8.000	103.766	103.705	103.824
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	97.040	97.041	97.049	4.250	96.890	96.857	96.938	4.750	94.732	94.763	94.709
4.375	97.510	97.511	97.519	4.375	97.465	97.432	97.513	4.875	95.470	95.501	95.448
4.500	98.036	98.003	98.084	4.500	98.036	98.003	98.084	5.000	96.204	96.234	96.181
4.625	98.601	98.568	98.649	4.625	98.601	98.568	98.649	5.125	96.771	96.802	96.748
4.750	98.785	99.278	99.071	4.750	98.785	99.278	99.071	5.250	97.678	97.960	97.813
4.875	99.250	99.512	99.305	4.875	99.202	99.512	99.305	5.375	98.364	98.247	98.142
5.000	99.749	99.835	99.727	5.000	99.749	99.835	99.727	5.500	98.886	98.901	98.881
5.125	100.277	100.190	100.256	5.125	100.277	100.190	100.256	5.625	99.449	99.375	99.332
5.250	100.330	100.734	100.521	5.250	100.330	100.734	100.521	5.750	100.028	99.996	99.888
5.375	100.609	100.856	100.644	5.375	100.466	100.856	100.644	5.875	100.397	100.317	100.291
5.500	101.065	101.175	101.005	5.500	100.955	101.175	100.963	6.000	100.897	100.823	100.790
5.625	101.521	101.488	101.462	5.625	101.415	101.358	101.401	6.125	101.350	101.325	101.299
5.750	101.552	101.675	101.461	5.750	101.552	101.675	101.461	6.250	101.644	101.460	101.275
5.875	101.843	101.810	101.761	5.875	101.418	101.362	101.398	6.375	101.756	101.653	101.554
6.000	102.299	102.266	102.216	6.000	101.860	101.804	101.839	6.500	102.293	102.190	102.135
								6.625	102.796	102.693	102.594
								6.750	102.301	102.244	102.187
								6.875	102.077	102.046	101.951
								7.000	102.625	102.594	102.499
								7.125	102.950	102.893	102.836
								7.250	102.691	102.586	102.486

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	97.669	97.960	97.813	5.000	96.204	96.234	96.181	4.500	95.391	95.359	95.245
5.375	98.141	98.142	98.122	5.125	96.771	96.802	96.748	4.625	95.945	95.912	95.798
5.500	98.886	98.901	98.881	5.250	97.669	97.960	97.813	4.750	95.679	95.654	95.636
5.625	99.449	99.375	99.332	5.375	98.191	98.142	98.122	4.875	96.185	96.160	96.142
5.750	100.028	99.996	99.888	5.500	98.886	98.901	98.881	5.000	96.641	96.616	96.597
5.875	100.397	100.212	100.057	5.625	99.499	99.425	99.358	5.125	97.097	97.072	97.054
6.000	100.897	100.823	100.749	5.750	100.078	100.004	99.938	5.250	97.083	97.050	97.024
6.125	101.226	101.226	101.152	5.875	100.131	100.131	100.057	5.375	97.589	97.555	97.529
6.250	101.644	101.460	101.275	6.000	100.823	100.823	100.749	5.500	98.045	98.012	97.985
6.375	101.646	101.596	101.546	6.125	101.226	101.226	101.152	5.625	98.501	98.468	98.442
6.500	102.235	102.185	102.135	6.250	101.332	101.250	101.183	5.750	98.318	98.285	98.235
6.625	102.559	102.509	102.460	6.375	101.212	101.360	101.196	5.875	98.823	98.790	98.741
6.750	102.301	102.244	102.187	6.500	101.859	101.844	101.766	6.000	99.279	99.246	99.196
6.875	102.077	102.046	101.951	6.625	102.221	102.206	102.128	6.125	99.724	99.691	99.641
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	98.567	99.035	98.919	5.250	98.567	99.035	98.919	5.250	98.567	99.035	98.919
5.375	99.057	99.260	99.144	5.375	99.057	99.260	99.144	5.375	99.057	99.260	99.144
5.500	99.727	99.735	99.619	5.500	99.727	99.735	99.619	5.500	99.727	99.735	99.619
5.625	100.374	100.300	100.233	5.625	100.374	100.300	100.233	5.625	100.374	100.300	100.233
5.750	100.833	100.821	100.697	5.750	100.833	100.821	100.697	5.750	100.833	100.821	100.697
5.875	100.974	100.996	100.872	5.875	100.974	100.996	100.872	5.875	100.974	100.996	100.872
6.000	101.554	101.503	101.379	6.000	101.554	101.503	101.379	6.000	101.554	101.503	101.379
6.125	101.876	101.859	101.735	6.125	101.876	101.859	101.735	6.125	101.876	101.859	101.735
6.250	102.257	102.374	102.241	6.250	102.257	102.374	102.241	6.250	102.257	102.374	102.241
6.375	102.338	102.289	102.239	6.375	102.338	102.289	102.239	6.375	102.338	102.289	102.239
6.500	102.887	102.855	102.788	6.500	102.887	102.855	102.788	6.500	102.887	102.855	102.788
6.625	103.335	103.272	103.222	6.625	103.335	103.272	103.222	6.625	103.335	103.272	103.222
6.750	103.611	103.514	103.430	6.750	103.611	103.514	103.430	6.750	103.611	103.514	103.430
6.875	103.260	103.312	103.175	6.875	103.260	103.312	103.175	6.875	103.260	103.312	103.175
7.000	103.833	103.906	103.769	7.000	103.833	103.906	103.769	7.000	103.833	103.906	103.769
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	98.036	98.003	98.084	4.250	96.890	96.857	96.938	5.250	97.669	97.960	97.813
4.625	98.601	98.568	98.649	4.375	97.465	97.432	97.513	5.375	98.141	98.142	98.122
4.750	98.785	99.278	99.071	4.500	98.036	98.003	98.084	5.500	98.886	98.901	98.881
4.875	99.202	99.512	99.305	4.625	98.601	98.568	98.649	5.625	99.449	99.375	99.332
5.000	99.749	99.835	99.727	4.750	98.680	98.634	98.620	5.750	100.028	99.996	99.888
5.125	100.277	100.190	100.256	4.875	99.202	99.114	99.180	5.875	100.397	100.212	100.057
5.250	100.330	100.734	100.521	5.000	99.749	99.661	99.727	6.000	100.897	100.823	100.749
5.375	100.466	100.856	100.644	5.125	100.277	100.190	100.256	6.125	101.226	101.226	101.152
5.500	100.955	101.175	100.963	5.250	100.330	100.284	100.267	6.250	101.644	101.460	101.275
5.625	101.415	101.358	101.401	5.375	100.466	100.402	100.452	6.375	101.646	101.596	101.546
5.750	101.552	101.675	101.461	5.500	100.955	100.891	100.942	6.500	102.235	102.185	102.135
5.875	101.418	101.362	101.398	5.625	101.415	101.351	101.401	6.625	102.559	102.509	102.460
6.000	101.860	101.804	101.839	5.750	101.552	101.495	101.461	6.750	102.301	102.244	102.187

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	97.669	97.960	97.813	5.250	97.669	97.960	97.813	4.500	95.391	95.359	95.245
5.375	98.141	98.142	98.122	5.375	98.191	98.142	98.122	4.625	95.945	95.912	95.798
5.500	98.886	98.901	98.881	5.500	98.886	98.901	98.881	4.750	94.420	94.333	94.192
5.625	99.449	99.375	99.332	5.625	99.499	99.425	99.358	4.875	94.961	94.874	94.670
5.750	100.028	99.996	99.888	5.750	100.078	100.004	99.938	5.000	95.474	95.387	95.183
5.875	100.397	100.212	100.057	5.875	100.131	100.131	100.057	5.125	95.949	95.861	95.657
6.000	100.897	100.823	100.749	6.000	100.823	100.823	100.749	5.250	96.486	96.479	96.472
6.125	101.226	101.226	101.152	6.125	101.226	101.226	101.152	5.375	96.553	96.546	96.539
6.250	101.644	101.460	101.275	6.250	101.332	101.250	101.183	5.500	96.949	96.942	96.935
6.375	101.646	101.596	101.546	6.375	101.212	101.360	101.196	5.625	97.358	97.351	97.344
6.500	102.235	102.185	102.135	6.500	101.859	101.844	101.766	5.750	98.314	98.214	98.115
6.625	102.559	102.509	102.460	6.625	102.221	102.206	102.128	5.875	98.549	98.449	98.350
6.750	102.301	102.244	102.187	6.750	102.104	102.007	101.923	6.000	98.887	98.787	98.688
6.875	102.077	102.046	101.951	6.875	102.077	102.046	101.951	6.125	99.184	99.085	98.985
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: 8/14/2025 8:10 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	97.865	97.813	97.779	5.125	97.865	97.813	97.779	4.750	95.772	96.220	96.113
5.250	98.592	98.797	98.682	5.250	98.592	98.797	98.682	4.875	96.480	96.657	96.550
5.375	99.082	99.178	99.063	5.375	99.082	99.178	99.063	5.000	97.177	97.125	97.092
5.500	99.752	99.678	99.611	5.500	99.752	99.678	99.611	5.125	97.865	97.813	97.779
5.625	100.399	100.325	100.258	5.625	100.399	100.325	100.258	5.250	98.592	98.797	98.682
5.750	100.858	100.784	100.718	5.750	100.858	100.784	100.718	5.375	99.082	99.178	99.063
5.875	100.999	100.815	100.649	5.875	100.999	100.815	100.649	5.500	99.752	99.678	99.611
6.000	101.579	101.395	101.247	6.000	101.579	101.395	101.247	5.625	100.399	100.325	100.258
6.125	101.901	101.807	101.740	6.125	101.901	101.807	101.740	5.750	100.858	100.784	100.718
6.250	102.282	102.097	102.003	6.250	102.282	102.097	102.003	5.875	100.999	100.815	100.649
6.375	102.363	102.314	102.264	6.375	102.363	102.314	102.264	6.000	101.579	101.395	101.247
6.500	102.912	102.862	102.813	6.500	102.912	102.862	102.813	6.125	101.901	101.807	101.740
6.625	103.347	103.297	103.247	6.625	103.347	103.297	103.247	6.250	102.282	102.097	102.003
6.750	103.468	103.412	103.355	6.750	103.468	103.412	103.355	6.375	102.363	102.314	102.264
6.875	103.285	103.228	103.171	6.875	103.285	103.228	103.171	6.500	102.912	102.862	102.813
7.000	103.858	103.801	103.744	7.000	103.858	103.801	103.744	6.625	103.347	103.297	103.247
7.125	104.287	104.230	104.174	7.125	104.287	104.230	104.174	6.750	103.468	103.412	103.355
7.250	104.505	104.400	104.300	7.250	104.505	104.400	104.300	6.875	103.285	103.228	103.171
7.375	103.765	103.694	103.642	7.375	103.656	103.649	103.642	7.000	103.858	103.801	103.744
7.500	104.103	104.096	104.089	7.500	104.103	104.096	104.089	7.125	104.287	104.230	104.174
7.625	104.424	104.417	104.410	7.625	104.424	104.417	104.410	7.250	104.505	104.400	104.300
7.750	104.795	104.699	104.599	7.750	104.795	104.699	104.599	7.375	103.656	103.649	103.642
7.875	104.268	104.192	104.067	7.875	103.147	103.046	103.205	7.500	104.103	104.096	104.089
8.000	104.449	104.373	104.247	8.000	103.459	103.358	103.517	7.625	104.424	104.417	104.410
8.125	104.679	104.604	104.478	8.125	103.747	103.646	103.806	7.750	104.795	104.699	104.599
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	97.065	97.066	97.074	4.250	96.978	96.945	97.056	4.875	95.441	95.432	95.418
4.375	97.535	97.536	97.575	4.375	97.497	97.464	97.575	5.000	96.164	96.155	96.141
4.500	98.007	98.007	98.078	4.500	98.000	97.967	98.078	5.125	96.622	96.612	96.599
4.625	98.483	98.480	98.561	4.625	98.483	98.450	98.561	5.250	97.662	97.953	97.838
4.750	98.841	99.334	99.127	4.750	98.705	98.659	98.697	5.375	98.166	98.121	98.141
4.875	99.275	99.537	99.330	4.875	99.161	99.074	99.170	5.500	98.827	98.800	98.820
5.000	99.748	99.717	99.675	5.000	99.605	99.518	99.614	5.625	99.474	99.400	99.333
5.125	100.210	100.179	100.138	5.125	100.016	99.929	100.025	5.750	100.053	99.979	99.913
5.250	100.355	100.634	100.421	5.250	100.355	100.309	100.292	5.875	100.422	100.237	100.053
5.375	100.579	100.788	100.575	5.375	100.337	100.273	100.354	6.000	100.922	100.737	100.632
5.500	101.019	100.994	100.961	5.500	100.704	100.640	100.720	6.125	101.133	100.949	100.848
5.625	101.447	101.422	101.388	5.625	101.043	100.986	101.054	6.250	101.669	101.485	101.300
5.750	101.577	101.520	101.486	5.750	101.577	101.520	101.486	6.375	101.671	101.621	101.571
5.875	101.734	101.677	101.643	5.875	101.247	101.191	101.257	6.500	102.260	102.210	102.160
6.000	102.125	102.067	102.033	6.000	101.654	101.576	101.592	6.625	102.584	102.534	102.485
								6.750	102.326	102.269	102.212
								6.875	101.972	101.915	101.859
								7.000	102.545	102.489	102.432
								7.125	102.975	102.918	102.861
								7.250	102.716	102.611	102.511
								7.375	101.194	101.099	100.998
								7.500	101.717	101.622	101.521
								7.625	102.225	102.129	102.029
								7.750	102.570	102.474	102.374
								7.875	99.695	99.594	99.604
								8.000	100.007	99.906	99.916
								8.125	100.295	100.195	100.204

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	102.260	102.210	102.160	6.125	100.922	100.903	100.848	4.500	95.315	95.282	95.168
6.625	102.584	102.534	102.485	6.250	101.357	101.275	101.208	4.625	95.743	95.710	95.596
6.750	102.326	102.269	102.212	6.375	101.130	101.075	101.037	4.750	94.452	94.364	94.217
6.875	101.972	101.915	101.859	6.500	101.649	101.594	101.556	4.875	94.865	94.778	94.574
7.000	102.545	102.489	102.432	6.625	101.891	101.836	101.798	5.000	95.233	95.146	94.942
7.125	102.975	102.918	102.861	6.750	102.129	102.032	101.948	5.125	95.552	95.465	95.319
7.250	102.716	102.611	102.511	6.875	101.870	101.799	101.744	5.250	96.511	96.504	96.497
7.375	101.194	101.099	100.998	7.000	102.291	102.221	102.166	5.375	96.578	96.571	96.564
7.500	101.717	101.622	101.521	7.125	102.297	102.227	102.172	5.500	96.974	96.967	96.960
7.625	102.225	102.129	102.029	7.250	102.766	102.661	102.561	5.625	97.383	97.376	97.369
7.750	102.570	102.474	102.374	7.375	101.244	101.149	101.048	5.750	98.339	98.239	98.140
7.875	99.695	99.594	99.604	7.500	101.767	101.672	101.571	5.875	98.574	98.474	98.375
8.000	100.007	99.906	99.916	7.625	102.275	102.179	102.079	6.000	98.912	98.812	98.713
8.125	100.295	100.195	100.204	7.750	99.397	99.296	99.306	6.125	99.209	99.110	99.010
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	102.363	102.314	102.264	6.375	102.363	102.314	102.264	6.000	101.579	101.395	101.247
6.500	102.912	102.862	102.813	6.500	102.912	102.862	102.813	6.125	101.901	101.807	101.740
6.625	103.347	103.297	103.247	6.625	103.347	103.297	103.247	6.250	102.282	102.097	102.003
6.750	103.468	103.412	103.355	6.750	103.468	103.412	103.355	6.375	102.363	102.314	102.264
6.875	103.285	103.228	103.171	6.875	103.285	103.228	103.171	6.500	102.912	102.862	102.813
7.000	103.858	103.801	103.744	7.000	103.858	103.801	103.744	6.625	103.347	103.297	103.247
7.125	104.287	104.230	104.174	7.125	104.287	104.230	104.174	6.750	103.468	103.412	103.355
7.250	104.505	104.400	104.300	7.250	104.505	104.400	104.300	6.875	103.285	103.228	103.171
7.375	103.765	103.694	103.642	7.375	103.656	103.649	103.642	7.000	103.858	103.801	103.744
7.500	104.103	104.096	104.089	7.500	104.103	104.096	104.089	7.125	104.287	104.230	104.174
7.625	104.424	104.417	104.410	7.625	104.424	104.417	104.410	7.250	104.505	104.400	104.300
7.750	104.795	104.699	104.599	7.750	104.795	104.699	104.599	7.375	103.656	103.649	103.642
7.875	104.268	104.192	104.067	7.875	103.197	103.096	103.255	7.500	104.103	104.096	104.089
8.000	104.449	104.373	104.247	8.000	103.509	103.408	103.567	7.625	104.424	104.417	104.410
8.125	104.679	104.604	104.478	8.125	103.797	103.696	103.856	7.750	104.795	104.699	104.599
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	98.007	98.007	98.078	4.500	98.000	97.967	98.078	6.625	102.584	102.534	102.485
4.625	98.483	98.480	98.561	4.625	98.483	98.450	98.561	6.750	102.326	102.269	102.212
4.750	98.841	99.334	99.127	4.750	98.705	98.659	98.697	6.875	101.972	101.915	101.859
4.875	99.275	99.537	99.330	4.875	99.161	99.074	99.170	7.000	102.545	102.489	102.432
5.000	99.748	99.717	99.675	5.000	99.605	99.518	99.614	7.125	102.975	102.918	102.861
5.125	100.210	100.179	100.138	5.125	100.016	99.929	100.025	7.250	102.716	102.611	102.511
5.250	100.355	100.634	100.421	5.250	100.355	100.309	100.292	7.375	102.603	102.531	102.405
5.375	100.579	100.788	100.575	5.375	100.337	100.273	100.354	7.500	102.576	102.504	102.379
5.500	101.019	100.994	100.961	5.500	100.704	100.640	100.720	7.625	102.704	102.632	102.507
5.625	101.447	101.422	101.388	5.625	101.043	100.986	101.054	7.750	102.570	102.474	102.374
5.750	101.577	101.520	101.486	5.750	101.577	101.520	101.486	7.875	101.793	101.717	101.592
5.875	101.734	101.677	101.643	5.875	101.247	101.191	101.257	8.000	101.724	101.648	101.522
6.000	102.125	102.067	102.033	6.000	101.654	101.576	101.592	8.125	101.954	101.879	101.753
6.125	102.521	102.464	102.430	6.125	102.174	102.096	102.063				



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

FHA DPA Fixed Rate Sheet

Effective: 8/14/2025 8:10 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	99.698	99.452	99.152	6.750	98.198	97.952	97.652	6.750	97.698	97.452	97.152
6.875	99.834	99.573	99.273	6.875	98.334	98.073	97.773	6.875	97.834	97.573	97.273
7.000	100.308	100.047	99.747	7.000	98.808	98.547	98.247	7.000	98.308	98.047	97.747
7.125	100.744	100.483	100.183	7.125	99.244	98.983	98.683	7.125	98.744	98.483	98.183
7.250	101.150	100.889	100.589	7.250	99.650	99.389	99.089	7.250	99.150	98.889	98.589
7.375	101.421	101.097	100.797	7.375	99.921	99.597	99.297	7.375	99.421	99.097	98.797
7.500	101.855	101.531	101.231	7.500	100.355	100.031	99.731	7.500	99.855	99.531	99.231
7.625	102.251	101.927	101.627	7.625	100.751	100.427	100.127	7.625	100.251	99.927	99.627
7.750	102.637	102.313	102.013	7.750	101.137	100.813	100.513	7.750	100.637	100.313	100.013
7.875	102.194	101.808	101.508	7.875	100.694	100.308	100.008	7.875	100.194	99.808	99.508
8.000	102.598	102.212	101.912	8.000	101.098	100.712	100.412	8.000	100.598	100.212	99.912
8.125	102.944	102.558	102.258	8.125	101.444	101.058	100.758	8.125	100.944	100.558	100.258
8.250	103.290	102.904	102.604	8.250	101.790	101.404	101.104	8.250	101.290	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	96.198	95.952	95.652	6.750	98.948	98.702	98.402	6.750	96.948	96.702	96.402
6.875	96.334	96.073	95.773	6.875	99.084	98.823	98.523	6.875	97.084	96.823	96.523
7.000	96.808	96.547	96.247	7.000	99.558	99.297	98.997	7.000	97.558	97.297	96.997
7.125	97.244	96.983	96.683	7.125	99.994	99.733	99.433	7.125	97.994	97.733	97.433
7.250	97.650	97.389	97.089	7.250	100.400	100.139	99.839	7.250	98.400	98.139	97.839
7.375	97.921	97.597	97.297	7.375	100.671	100.347	100.047	7.375	98.671	98.347	98.047
7.500	98.355	98.031	97.731	7.500	101.105	100.781	100.481	7.500	99.105	98.781	98.481
7.625	98.751	98.427	98.127	7.625	101.501	101.177	100.877	7.625	99.501	99.177	98.877
7.750	99.137	98.813	98.513	7.750	101.887	101.563	101.263	7.750	99.887	99.563	99.263
7.875	98.694	98.308	98.008	7.875	101.444	101.058	100.758	7.875	99.444	99.058	98.758
8.000	99.098	98.712	98.412	8.000	101.848	101.462	101.162	8.000	99.848	99.462	99.162
8.125	99.444	99.058	98.758	8.125	102.194	101.808	101.508	8.125	100.194	99.808	99.508
8.250	99.790	99.404	99.104	8.250	102.540	102.154	101.854	8.250	100.540	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.