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: 8/15/25 8:03 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:	Worse-case pricing + 0.25%
Locks expired or cancelled > 60 days:	Current Market + 0.25%

Lock Extension Fee's
0.025% Per Day

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

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

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

BROKERS FIRST FUNDING
YOUR BFF IN WHOLESALE

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

Conventional Fixed Rate Sheet

Effective: 8/15/2025 8:03 PST

Conventional 30 Yr Fixed				Conventional 25 Yr Fixed				Conventional 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.750	92.729	92.673	92.656	4.750	92.729	92.673	92.656	5.125	97.402	97.311	97.323
4.875	93.886	93.779	93.819	4.875	93.886	93.779	93.819	5.250	98.103	98.008	98.027
5.000	94.587	94.476	94.523	5.000	94.587	94.476	94.523	5.375	98.644	98.544	98.570
5.125	95.174	95.087	95.093	5.125	95.174	95.087	95.093	5.500	99.167	99.064	99.095
5.250	96.320	96.281	96.251	5.250	96.021	95.925	95.944	5.625	99.609	99.507	99.537
5.375	97.055	97.016	96.986	5.375	96.637	96.537	96.562	5.750	100.136	100.067	100.040
5.500	97.786	97.747	97.717	5.500	97.300	97.269	97.237	5.875	100.694	100.623	100.599
5.625	98.430	98.391	98.361	5.625	97.900	97.870	97.838	6.000	101.183	101.114	101.088
5.750	99.062	99.015	98.976	5.750	98.563	98.491	98.495	6.125	101.510	101.459	101.423
5.875	99.681	99.634	99.595	5.875	99.131	99.069	99.053	6.250	101.460	101.381	101.349
6.000	100.277	100.230	100.191	6.000	99.795	99.733	99.701	6.375	101.929	101.868	101.842
6.125	100.795	100.748	100.709	6.125	100.285	100.232	100.192	6.500	102.467	102.418	102.387
6.250	101.085	101.030	100.983	6.250	100.589	100.526	100.478	6.625	102.713	102.670	102.633
6.375	101.659	101.604	101.557	6.375	101.203	101.125	101.077	6.750	102.275	102.220	102.184
6.500	102.182	102.127	102.080	6.500	101.795	101.717	101.668	6.875	102.775	102.710	102.663
6.625	102.670	102.616	102.568	6.625	102.209	102.131	102.083	7.000	103.089	103.033	102.997
6.750	102.833	102.779	102.731	6.750	102.551	102.472	102.424	7.125	103.614	103.558	103.501
6.875	103.339	103.284	103.237	6.875	103.059	102.981	102.932	7.250	103.713	103.696	103.654
7.000	103.780	103.725	103.678	7.000	103.540	103.462	103.414	7.375	104.151	104.133	104.091
7.125	104.152	104.097	104.050	7.125	103.867	103.789	103.740	7.500	104.549	104.539	104.466
7.250	104.348	104.287	104.233	7.250	103.932	103.854	103.806	7.625	104.939	104.935	104.856
7.375	104.788	104.727	104.672	7.375	104.442	104.364	104.315	7.750	105.388	105.377	105.329
7.500	105.198	105.137	105.082	7.500	104.939	104.861	104.812	7.875	105.758	105.746	105.698
7.625	105.604	105.543	105.488	7.625	105.215	105.137	105.088	8.000	105.320	105.297	105.251
7.750	105.279	105.281	105.227	7.750	105.279	105.281	105.227				
7.875	105.629	105.616	105.569	7.875	105.629	105.616	105.569				
8.000	105.673	105.668	105.601	8.000	105.673	105.668	105.601				
8.125	105.887	105.825	105.793	8.125	105.887	105.825	105.793				
8.250	106.261	106.143	106.054	8.250	106.261	106.143	106.054				

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	98.082	98.057	98.057	4.625	98.643	98.618	98.618	5.000	93.866	93.763	93.758
4.750	98.067	98.063	98.063	4.750	98.581	98.577	98.577	5.125	94.489	94.398	94.373
4.875	98.627	98.627	98.627	4.875	99.140	99.140	99.140	5.250	96.154	96.107	96.068
5.000	98.938	98.870	98.855	5.000	99.266	99.246	99.246	5.375	96.842	96.795	96.756
5.125	99.380	99.353	99.338	5.125	99.696	99.598	99.614	5.500	97.538	97.491	97.452
5.250	99.708	99.637	99.623	5.250	99.999	99.901	99.919	5.625	98.129	98.082	98.043
5.375	100.110	100.039	100.025	5.375	100.506	100.446	100.446	5.750	98.721	98.674	98.635
5.500	100.560	100.488	100.474	5.500	100.820	100.765	100.765	5.875	99.317	99.269	99.228
5.625	100.946	100.874	100.860	5.625	100.954	100.903	100.903	6.000	99.882	99.831	99.789
5.750	100.986	100.929	100.913	5.750	101.188	101.126	101.126	6.125	100.357	100.305	100.259
5.875	101.377	101.315	101.286	5.875	101.462	101.405	101.399	6.250	100.694	100.639	100.590
6.000	101.744	101.686	101.669	6.000	101.733	101.680	101.669	6.375	101.266	101.207	101.155
6.125	102.130	102.071	102.055	6.125	102.087	102.038	102.023	6.500	101.750	101.689	101.635
6.250	102.195	102.156	102.131	6.250	102.078	102.034	102.013	6.625	102.238	102.174	102.117
6.375	102.504	102.454	102.428	6.375	102.238	102.199	102.172	6.750	102.299	102.243	102.193
6.500	102.882	102.843	102.817	6.500	102.615	102.580	102.548	6.875	102.813	102.753	102.699
6.625	103.217	103.178	103.152	6.625	102.844	102.805	102.779	7.000	103.168	103.108	103.056
6.750	103.225	103.203	103.168	6.750	103.146	103.120	103.078	7.125	103.436	103.377	103.324
6.875	103.545	103.485	103.451	6.875	103.373	103.352	103.305	7.250	103.537	103.490	103.443
7.000	103.701	103.639	103.605	7.000	103.686	103.669	103.616	7.375	103.961	103.849	103.780
7.125	103.862	103.799	103.766	7.125	103.403	103.341	103.307	7.500	103.463	103.291	103.218
7.250	103.755	103.676	103.626	7.250	103.399	103.320	103.270	7.625	103.712	103.544	103.466
7.375	104.222	104.143	104.093	7.375	103.755	103.676	103.626	7.750	103.509	103.511	103.457
								7.875	103.804	103.791	103.744

Conventional 20 Yr Fixed HB				Conventional 15 Yr Fixed HB			
Rate	15	30	45	Rate	15	30	45
5.250	95.505	95.466	95.425	5.250	98.153	98.105	98.058
5.375	96.206	96.167	96.126	5.375	98.597	98.550	98.503
5.500	96.897	96.858	96.817	5.500	98.825	98.777	98.730
5.625	97.591	97.552	97.511	5.625	98.767	98.713	98.666
5.750	97.999	97.960	97.919	5.750	99.235	99.177	99.126
5.875	98.583	98.544	98.503	5.875	99.467	99.409	99.359
6.000	99.106	99.067	99.026	6.000	99.717	99.659	99.608
6.125	99.803	99.740	99.724	6.125	99.938	99.880	99.829
6.250	100.427	100.369	100.347	6.250	100.168	100.110	100.059
6.375	100.971	100.918	100.891	6.375	100.381	100.323	100.288
6.500	101.476	101.427	101.396	6.500	100.613	100.556	100.505
6.625	101.886	101.842	101.805	6.625	100.796	100.738	100.696
6.750	102.148	102.077	102.035	6.750	101.095	101.069	101.027
6.875	102.629	102.564	102.517	6.875	101.475	101.453	101.418
7.000	102.953	102.893	102.840	7.000	101.391	101.374	101.322
7.125	103.259	103.204	103.146	7.125	101.306	101.225	101.167

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

BROKERS FIRST FUNDING
YOUR BFF IN WHOLESALE

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

Conventional ARM Rate Sheet

Effective: 8/15/2025 8:03 PST

Conventional 5/6 ARM				Conventional 7/6 ARM				Conventional 10/6 ARM			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.000	98.678	98.633	98.621	5.000	97.914	97.853	97.847	5.000	95.668	95.605	95.543
5.125	98.980	98.930	98.915	5.125	98.353	98.303	98.288	5.125	96.326	96.263	96.201
5.250	99.269	99.216	99.197	5.250	98.783	98.729	98.710	5.250	96.988	96.925	96.862
5.375	99.541	99.484	99.461	5.375	99.140	99.082	99.060	5.375	97.287	97.224	97.161
5.500	99.847	99.784	99.721	5.500	99.524	99.461	99.401	5.500	97.750	97.687	97.624
5.625	100.220	100.157	100.094	5.625	99.939	99.876	99.813	5.625	98.210	98.147	98.084
5.750	100.423	100.360	100.297	5.750	100.350	100.287	100.224	5.750	98.482	98.419	98.357
5.875	100.623	100.560	100.497	5.875	100.446	100.372	100.334	5.875	98.757	98.694	98.632
6.000	100.779	100.713	100.683	6.000	100.700	100.621	100.579	6.000	99.033	98.970	98.908
6.125	100.986	100.936	100.904	6.125	100.886	100.804	100.758	6.125	99.309	99.246	99.183
6.250	101.186	101.148	101.116	6.250	101.070	100.983	100.934	6.250	99.582	99.519	99.457
6.375	101.377	101.340	101.307	6.375	101.253	101.162	101.109	6.375	99.853	99.790	99.728
6.500	101.546	101.515	101.480	6.500	101.347	101.252	101.195	6.500	100.312	100.249	100.186
6.625	101.680	101.647	101.611	6.625	101.357	101.305	101.268	6.625	100.395	100.332	100.270
6.750	101.792	101.756	101.719	6.750	101.762	101.699	101.636	6.750	100.661	100.598	100.535
6.875	101.869	101.813	101.775	6.875	101.789	101.726	101.663	6.875	100.704	100.641	100.578
7.000	101.877	101.857	101.818	7.000	101.663	101.600	101.537	7.000	100.764	100.701	100.638
7.125	101.892	101.871	101.832	7.125	101.728	101.665	101.602	7.125	100.844	100.781	100.718

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	98.776	98.731	98.719	5.000	98.005	97.945	97.939	5.000	95.618	95.555	95.492
5.125	99.077	99.028	99.013	5.125	98.446	98.397	98.382	5.125	96.276	96.213	96.150
5.250	99.367	99.313	99.294	5.250	98.875	98.822	98.803	5.250	96.938	96.875	96.812
5.375	99.638	99.581	99.558	5.375	99.232	99.174	99.151	5.375	97.237	97.174	97.111
5.500	99.904	99.842	99.815	5.500	99.580	99.518	99.491	5.500	97.700	97.637	97.574
5.625	100.170	100.107	100.064	5.625	99.916	99.850	99.819	5.625	98.160	98.097	98.034
5.750	100.410	100.340	100.306	5.750	100.300	100.237	100.174	5.750	98.432	98.369	98.306
5.875	100.651	100.577	100.538	5.875	100.534	100.460	100.422	5.875	98.707	98.644	98.581
6.000	100.879	100.800	100.758	6.000	100.787	100.709	100.667	6.000	98.983	98.920	98.857
6.125	101.088	101.005	100.959	6.125	100.974	100.892	100.846	6.125	99.259	99.196	99.133
6.250	101.290	101.203	101.153	6.250	101.159	101.072	101.023	6.250	99.532	99.469	99.406
6.375	101.483	101.392	101.339	6.375	101.344	101.253	101.200	6.375	99.803	99.740	99.677
6.500	101.654	101.559	101.502	6.500	101.440	101.345	101.288	6.500	100.262	100.199	100.136
6.625	101.790	101.691	101.630	6.625	101.436	101.324	101.267	6.625	100.345	100.282	100.219
6.750	101.904	101.801	101.736	6.750	101.712	101.649	101.586	6.750	100.611	100.548	100.485
6.875	101.983	101.876	101.807	6.875	101.739	101.676	101.613	6.875	100.654	100.591	100.528
7.000	101.839	101.728	101.655	7.000	101.613	101.550	101.487	7.000	100.714	100.651	100.588
7.125	101.680	101.617	101.554	7.125	101.678	101.615	101.552	7.125	100.794	100.731	100.668

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

	≤ 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

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

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

BROKERS FIRST FUNDING
YOUR BFF IN WHOLESALE

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

Home Ready Rate Sheet

Effective: 8/15/2025 8:03 PST

Home Ready 30 Yr Fixed			
Rate	15	30	45
5.000	94.126	94.080	94.064
5.125	94.805	94.759	94.743
5.250	95.782	95.752	95.719
5.375	96.472	96.441	96.409
5.500	97.134	97.103	97.071
5.625	97.755	97.724	97.692
5.750	98.427	98.376	98.340
5.875	99.021	98.968	98.932
6.000	99.578	99.527	99.490
6.125	100.195	100.144	100.108
6.250	100.499	100.439	100.396
6.375	101.007	100.946	100.904
6.500	101.506	101.445	101.403
6.625	101.976	101.914	101.872

Home Ready 20 Yr Fixed			
Rate	15	30	45
5.750	98.901	98.839	98.807
5.875	99.474	99.412	99.380
6.000	99.996	99.934	99.902
6.125	100.402	100.340	100.308
6.250	100.674	100.596	100.547
6.375	101.200	101.122	101.074
6.500	101.669	101.591	101.542
6.625	102.020	101.942	101.893
6.750	102.067	101.989	101.941
6.875	102.482	102.404	102.355
7.000	102.851	102.773	102.724
7.125	103.167	103.089	103.041
7.250	103.263	103.185	103.136
7.375	103.686	103.608	103.560

Home Ready 15 Yr Fixed			
Rate	15	30	45
4.375	96.393	96.374	96.341
4.500	96.809	96.790	96.757
4.625	97.155	97.136	97.103
4.750	97.663	97.638	97.605
4.875	98.113	98.089	98.055
5.000	98.399	98.375	98.341
5.125	98.630	98.606	98.572
5.250	99.165	99.140	99.107
5.375	99.460	99.425	99.383
5.500	99.870	99.836	99.794
5.625	100.089	100.054	100.012
5.750	100.452	100.413	100.371
5.875	100.786	100.747	100.705
6.000	100.980	100.941	100.899

Home Ready 10 Yr Fixed			
Rate	15	30	45
4.625	96.009	95.978	95.928
4.750	96.550	96.514	96.463
4.875	96.801	96.764	96.714
5.000	97.127	97.090	97.040
5.125	97.503	97.466	97.416
5.250	97.837	97.801	97.750
5.375	98.135	98.098	98.048
5.500	98.390	98.353	98.303
5.625	98.679	98.642	98.592
5.750	98.825	98.778	98.719
5.875	99.119	99.072	99.013
6.000	99.618	99.571	99.512

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

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

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

BROKERS FIRST FUNDING
YOUR BFF IN WHOLESALE

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

Home Possible Rate Sheet

Effective: 8/15/2025 8:03 PST

Home Possible 30 Yr Fixed			
Rate	15	30	45
5.375	95.859	95.788	95.677
5.500	96.488	96.417	96.306
5.625	97.086	97.016	96.904
5.750	98.292	98.221	98.197
5.875	98.912	98.840	98.816
6.000	99.489	99.417	99.391
6.125	100.013	99.941	99.918
6.250	100.377	100.297	100.266
6.375	100.898	100.818	100.787
6.500	101.388	101.307	101.276
6.625	101.769	101.688	101.657
6.750	102.032	101.975	101.940
6.875	102.465	102.407	102.372
7.000	102.860	102.802	102.767
7.125	103.212	103.153	103.118

Home Possible 20 Yr Fixed			
Rate	15	30	45
5.750	100.094	100.025	99.998
5.875	100.652	100.581	100.557
6.000	101.141	101.072	101.046
6.125	101.477	101.406	101.382
6.250	101.418	101.339	101.307
6.375	101.887	101.809	101.777
6.500	102.311	102.232	102.200
6.625	102.663	102.583	102.551
6.750	102.233	102.178	102.142
6.875	102.661	102.605	102.569
7.000	103.047	102.991	102.955
7.125	103.397	103.340	103.304
7.250	103.671	103.654	103.612
7.375	104.109	104.091	104.049
7.500	104.449	104.430	104.388

Home Possible 15 Yr Fixed			
Rate	15	30	45
4.25	95.9539	95.9353	95.9019
4.375	96.3927	96.3741	96.3407
4.5	96.809	96.7904	96.757
4.625	97.1545	97.1359	97.1025
4.75	97.6628	97.6382	97.6048
4.875	98.1131	98.0885	98.055
5	98.3994	98.3748	98.3414
5.125	98.6304	98.6058	98.5724
5.25	99.1648	99.1402	99.1068
5.375	99.4599	99.4252	99.3833
5.5	99.8702	99.8355	99.7936
5.625	100.0888	100.0541	100.0123
5.75	100.4519	100.4132	100.3713
5.875	100.7858	100.7471	100.7052
6	100.9796	100.9409	100.899

Home Possible 10 Yr Fixed			
Rate	15	30	45
4.625	96.009	95.978	95.928
4.750	97.660	97.634	97.619
4.875	98.062	98.036	98.021
5.000	98.458	98.388	98.374
5.125	99.026	98.956	98.942
5.250	99.370	99.299	99.285
5.375	99.749	99.678	99.664
5.500	100.011	99.939	99.925
5.625	100.312	100.240	100.226
5.750	100.620	100.563	100.546
5.875	100.939	100.882	100.866
6.000	101.242	101.184	101.168

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

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

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

BROKERS FIRST FUNDING
YOUR BFF IN WHOLESALE

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

RefiNow Rate Sheet

Effective: 8/15/2025 8:03 PST

RefiNow 30 Yr Fixed			
Rate	15	30	45
5.125	95.284	95.197	95.203
5.250	96.131	96.035	96.054
5.375	96.747	96.647	96.672
5.500	97.352	97.249	97.281
5.625	97.948	97.844	97.876
5.750	98.673	98.601	98.605
5.875	99.229	99.153	99.163
6.000	99.776	99.695	99.712
6.125	100.347	100.267	100.283
6.250	100.639	100.560	100.548
6.375	101.228	101.153	101.131
6.500	101.696	101.617	101.604
6.625	102.169	102.081	102.082
6.750	102.171	102.115	102.088
6.875	102.722	102.669	102.636
7.000	103.115	103.058	103.030
7.125	103.546	103.482	103.468
7.250	103.684	103.671	103.625
7.375	104.077	104.062	104.016

RefiNow Adjustments

Cumulative LLPA Cap	
FTHB with AMI at or below 100% or 120% in designated High Co	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

BROKERS FIRST FUNDING
YOUR BFF IN WHOLESALE

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

FHA Fixed Rate Sheet

Effective: 8/15/2025 8:03 PST

FHA 30 Yr Fixed				FHA 25 Yr Fixed				FHA 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.750	95.481	96.073	95.960	4.750	95.481	96.073	95.960	5.000	96.890	96.926	96.813
4.875	96.190	96.317	96.204	4.875	96.190	96.317	96.204	5.125	97.579	97.526	97.492
5.000	96.890	96.926	96.813	5.000	96.890	96.926	96.813	5.250	98.409	98.799	98.678
5.125	97.579	97.526	97.492	5.125	97.579	97.526	97.492	5.375	98.900	99.024	98.903
5.250	98.419	98.799	98.678	5.250	98.409	98.799	98.678	5.500	99.548	99.499	99.405
5.375	99.108	99.024	98.904	5.375	98.900	99.024	98.903	5.625	100.197	100.121	100.054
5.500	99.567	99.499	99.405	5.500	99.548	99.499	99.405	5.750	100.662	100.753	100.628
5.625	100.197	100.121	100.054	5.625	100.197	100.121	100.054	5.875	100.837	100.928	100.803
5.750	100.662	100.753	100.628	5.750	100.662	100.753	100.628	6.000	101.417	101.434	101.309
5.875	100.915	100.928	100.803	5.875	100.837	100.928	100.803	6.125	101.798	101.790	101.666
6.000	101.417	101.434	101.309	6.000	101.417	101.434	101.309	6.250	102.080	102.292	102.156
6.125	101.920	101.790	101.668	6.125	101.798	101.790	101.666	6.375	102.231	102.205	102.078
6.250	102.080	102.292	102.156	6.250	102.080	102.292	102.156	6.500	102.825	102.773	102.666
6.375	102.314	102.205	102.139	6.375	102.236	102.205	102.139	6.625	103.333	103.226	103.141
6.500	102.825	102.773	102.666	6.500	102.825	102.773	102.666	6.750	103.613	103.505	103.405
6.625	103.333	103.226	103.141	6.625	103.333	103.226	103.141	6.875	103.139	103.265	103.122
6.750	103.613	103.505	103.405	6.750	103.613	103.505	103.405	7.000	103.752	103.859	103.716
6.875	103.371	103.265	103.122	6.875	103.139	103.265	103.122	7.125	104.182	104.215	104.072
7.000	103.840	103.859	103.716	7.000	103.752	103.859	103.716	7.250	104.590	104.483	104.383
7.125	104.270	104.215	104.072	7.125	104.182	104.215	104.072	7.375	103.575	103.539	103.504
7.250	104.590	104.483	104.383	7.250	104.590	104.483	104.383	7.500	104.052	104.016	103.981
7.375	103.888	103.762	103.650	7.375	103.575	103.539	103.504	7.625	104.373	104.337	104.302
7.500	104.361	104.235	104.123	7.500	104.052	104.016	103.981	7.750	104.754	104.655	104.554
								7.875	103.409	103.546	103.514
								8.000	103.800	103.937	103.905

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	96.941	96.941	96.941	4.250	96.692	96.640	96.725	4.750	94.518	94.420	94.480
4.375	97.411	97.411	97.411	4.375	97.267	97.215	97.300	4.875	95.256	95.158	95.218
4.500	97.883	97.883	97.883	4.500	97.838	97.786	97.871	5.000	95.990	95.891	95.951
4.625	98.403	98.356	98.436	4.625	98.403	98.351	98.436	5.125	96.557	96.459	96.519
4.750	98.688	99.079	98.866	4.750	98.604	99.079	98.866	5.250	97.555	97.724	97.572
4.875	99.161	99.313	99.110	4.875	99.066	99.313	99.100	5.375	98.245	98.136	98.040
5.000	99.633	99.636	99.592	5.000	99.613	99.636	99.592	5.500	98.749	98.659	98.698
5.125	100.142	100.070	100.121	5.125	100.142	100.051	100.121	5.625	99.272	99.196	99.148
5.250	100.163	100.615	100.394	5.250	100.163	100.615	100.394	5.750	99.857	99.990	99.834
5.375	100.547	100.738	100.517	5.375	100.376	100.738	100.517	5.875	100.320	100.186	100.108
5.500	101.003	101.056	100.939	5.500	100.866	101.056	100.837	6.000	100.817	100.683	100.690
5.625	101.460	101.426	101.395	5.625	101.326	101.243	101.298	6.125	101.326	101.192	101.098
5.750	101.438	101.625	101.354	5.750	101.438	101.625	101.354	6.250	101.467	101.282	101.098
5.875	101.860	101.826	101.795	5.875	101.405	101.345	101.385	6.375	101.811	101.649	101.501
6.000	102.316	102.282	102.251	6.000	101.847	101.787	101.827	6.500	102.348	102.187	102.039
								6.625	102.853	102.691	102.543
								6.750	102.220	102.157	102.093
								6.875	102.221	102.187	102.140
								7.000	102.637	102.602	102.555
								7.125	103.041	103.006	102.959
								7.250	102.676	102.569	102.469

FHA 25 Yr Fixed HB			
Rate	15	30	45
5.250	97.433	97.724	97.572
5.375	97.990	97.917	97.938
5.500	98.749	98.659	98.698
5.625	99.272	99.196	99.148
5.750	99.857	99.990	99.834
5.875	100.260	100.141	100.108
6.000	100.764	100.666	100.690
6.125	101.203	101.130	101.098
6.250	101.467	101.282	101.098
6.375	101.484	101.435	101.385
6.500	102.113	102.063	102.014
6.625	102.478	102.428	102.378
6.750	102.220	102.157	102.093
6.875	102.221	102.187	102.140

FHA 20 Yr Fixed HB			
Rate	15	30	45
5.000	95.990	95.891	95.951
5.125	96.557	96.459	96.519
5.250	97.433	97.724	97.572
5.375	98.004	97.928	97.938
5.500	98.749	98.659	98.698
5.625	99.322	99.246	99.179
5.750	99.907	99.990	99.834
5.875	100.237	100.115	100.082
6.000	100.764	100.666	100.690
6.125	101.190	101.070	101.094
6.250	101.272	101.188	101.121
6.375	101.439	101.337	101.299
6.500	101.889	101.786	101.748
6.625	102.320	102.216	102.179

FHA 15 Yr Fixed HB			
Rate	15	30	45
4.500	95.195	95.142	95.032
4.625	95.748	95.696	95.586
4.750	95.583	95.550	95.530
4.875	96.089	96.055	96.036
5.000	96.545	96.512	96.492
5.125	97.001	96.968	96.949
5.250	97.021	96.988	96.957
5.375	97.527	97.493	97.463
5.500	97.983	97.950	97.919
5.625	98.440	98.406	98.375
5.750	98.335	98.301	98.270
5.875	98.840	98.806	98.775
6.000	99.296	99.262	99.231
6.125	99.741	99.708	99.677

FHA 30 Yr Fixed Streamline			
Rate	15	30	45
5.250	98.409	98.799	98.678
5.375	98.900	99.024	98.903
5.500	99.548	99.499	99.405
5.625	100.197	100.121	100.054
5.750	100.662	100.753	100.628
5.875	100.837	100.928	100.803
6.000	101.417	101.434	101.309
6.125	101.798	101.790	101.666
6.250	102.080	102.292	102.156
6.375	102.236	102.205	102.139
6.500	102.825	102.773	102.666
6.625	103.333	103.226	103.141
6.750	103.613	103.505	103.405
6.875	103.139	103.265	103.122
7.000	103.752	103.859	103.716

FHA 25 Yr Fixed Streamline			
Rate	15	30	45
5.250	98.409	98.799	98.678
5.375	98.900	99.024	98.903
5.500	99.548	99.499	99.405
5.625	100.197	100.121	100.054
5.750	100.662	100.753	100.628
5.875	100.837	100.928	100.803
6.000	101.417	101.434	101.309
6.125	101.798	101.790	101.666
6.250	102.080	102.292	102.156
6.375	102.236	102.205	102.139
6.500	102.825	102.773	102.666
6.625	103.333	103.226	103.141
6.750	103.613	103.505	103.405
6.875	103.139	103.265	103.122
7.000	103.752	103.859	103.716

FHA 20 Yr Fixed Streamline			
Rate	15	30	45
5.250	98.409	98.799	98.678
5.375	98.900	99.024	98.903
5.500	99.548	99.499	99.405
5.625	100.197	100.121	100.054
5.750	100.662	100.753	100.628
5.875	100.837	100.928	100.803
6.000	101.417	101.434	101.309
6.125	101.798	101.790	101.666
6.250	102.080	102.292	102.156
6.375	102.231	102.205	102.078
6.500	102.825	102.773	102.666
6.625	103.333	103.226	103.141
6.750	103.613	103.505	103.405
6.875	103.139	103.265	103.122
7.000	103.752	103.859	103.716

FHA 15 Yr Fixed Streamline			
Rate	15	30	45
4.500	97.838	97.786	97.871
4.625	98.403	98.351	98.436
4.750	98.604	99.079	98.866
4.875	99.066	99.313	99.100
5.000	99.613	99.636	99.592
5.125	100.142	100.051	100.121
5.250	100.163	100.615	100.394
5.375	100.376	100.738	100.517
5.500	100.866	101.056	100.837
5.625	101.326	101.243	101.298
5.750	101.438	101.625	101.354
5.875	101.405	101.345	101.385
6.000	101.847	101.787	101.827

FHA 10 Yr Fixed Streamline			
Rate	15	30	45
4.250	96.692	96.640	96.725
4.375	97.267	97.215	97.300
4.500	97.838	97.786	97.871
4.625	98.403	98.351	98.436
4.750	98.574	98.527	98.511
4.875	99.066	98.974	99.044
5.000	99.613	99.522	99.592
5.125	100.142	100.051	100.121
5.250	100.163	100.117	100.100
5.375	100.376	100.293	100.347
5.500	100.866	100.783	100.837
5.625	101.326	101.243	101.298
5.750	101.438	101.375	101.342

FHA 30 Yr Fixed Streamline HB			
Rate	15	30	45
5.250	97.433	97.724	97.572
5.375	97.990	97.917	97.938
5.500	98.749	98.659	98.698
5.625	99.272	99.196	99.148
5.750	99.857	99.990	99.834
5.875	100.260	100.141	100.108
6.000	100.764	100.666	100.690
6.125	101.203	101.130	101.098
6.250	101.467	101.282	101.098
6.375	101.484	101.435	101.385
6.500	102.113	102.063	102.014
6.625	102.478	102.428	102.378
6.750	102.220	102.157	102.093

FHA 25 Yr Fixed Streamline HB			
Rate	15	30	45
5.250	97.433	97.724	97.572
5.375	97.990	97.917	97.938
5.500	98.749	98.659	98.698
5.625	99.272	99.196	99.148
5.750	99.857	99.990	99.834
5.875	100.260	100.141	100.108
6.000	100.764	100.666	100.690
6.125	101.203	101.130	101.098
6.250	101.467	101.282	101.098
6.375	101.484	101.435	101.385
6.500	102.113	102.063	102.014
6.625	102.478	102.428	102.378
6.750	102.220	102.157	102.093
6.875	102.221	102.187	102.140

FHA 20 Yr Fixed Streamline HB			
Rate	15	30	45
5.250	97.433	97.724	97.572
5.375	98.004	97.928	97.938
5.500	98.749	98.659	98.698
5.625	99.322	99.246	99.179
5.750	99.907	99.990	99.834
5.875	100.071	99.973	99.997
6.000	100.764	100.666	100.690
6.125	101.168	101.070	101.094
6.250	101.272	101.188	101.121
6.375	101.184	101.216	101.076
6.500	101.834	101.728	101.725
6.625	102.199	102.094	102.091
6.750	102.106	101.998	101.898
6.875	102.035	101.938	101.910

FHA 15 Yr Fixed Streamline HB			
Rate	15	30	45
4.500	95.195	95.142	95.032
4.625	95.748	95.696	95.586
4.750	94.285	94.193	94.086
4.875	94.826	94.735	94.535
5.000	95.341	95.249	95.049
5.125	95.816	95.725	95.525
5.250	96.365	96.337	96.308
5.375	96.432	96.403	96.375
5.500	96.828	96.800	96.771
5.625	97.237	97.208	97.180
5.750	98.230	98.202	98.173
5.875	98.465	98.437	98.409
6.000	98.803	98.775	98.746
6.125	99.101	99.073	99.044

Government Adjustments

FICO	
> 720+	0.125
680 - 720	0
660 - 679	-0.25
640 - 659	-0.5
620 - 639	-1.25
600 - 619	-1.5
580 - 599	-2
550 - 579	-4.5
< 550	-5.5
No FICO Score	-4.5

Loan Amount Adjustments	
$75K - $99,999	-0.75
$100K - $150K	-0.375

Other Adjustments	
2 Unit	-0.5
3-4 units	-1
MFH	-1.75
Non-Owner/2nd Home (Streamline or IRRRL o	-1.5
Temporary BuyDown*	N/A
Manual Underwrite	-0.375
Lock Extension per Day	-0.025
*Buydown options and pricing available through PML	

BROKERS FIRST FUNDING
YOUR BFF IN WHOLESALE

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

VA Fixed Rate Sheet

Effective: 8/15/2025 8:03 PST

VA 30 Yr Fixed			
Rate	15	30	45
5.125	97.604	97.551	97.517
5.250	98.434	98.561	98.441
5.375	98.925	98.943	98.882
5.500	99.573	99.497	99.430
5.625	100.222	100.146	100.079
5.750	100.687	100.611	100.544
5.875	100.862	100.677	100.576
6.000	101.442	101.257	101.177
6.125	101.823	101.740	101.673
6.250	102.105	102.008	101.941
6.375	102.202	102.152	102.103
6.500	102.791	102.741	102.691
6.625	103.265	103.215	103.166
6.750	103.442	103.334	103.260
6.875	103.164	103.100	103.036
7.000	103.777	103.714	103.650
7.125	104.207	104.143	104.079
7.250	104.490	104.383	104.283
7.375	103.775	103.690	103.539
7.500	104.077	104.041	104.006
7.625	104.398	104.362	104.327
7.750	104.779	104.680	104.579
7.875	104.274	104.204	104.095
8.000	104.454	104.385	104.276
8.125	104.685	104.615	104.507

VA 25 Yr Fixed			
Rate	15	30	45
5.125	97.604	97.551	97.517
5.250	98.434	98.561	98.441
5.375	98.925	98.943	98.882
5.500	99.573	99.497	99.430
5.625	100.222	100.146	100.079
5.750	100.687	100.611	100.544
5.875	100.862	100.677	100.576
6.000	101.442	101.257	101.177
6.125	101.823	101.740	101.673
6.250	102.105	102.008	101.941
6.375	102.202	102.152	102.103
6.500	102.791	102.741	102.691
6.625	103.265	103.215	103.166
6.750	103.442	103.334	103.260
6.875	103.164	103.100	103.036
7.000	103.777	103.714	103.650
7.125	104.207	104.143	104.079
7.250	104.490	104.383	104.283
7.375	103.600	103.564	103.529
7.500	104.077	104.041	104.006
7.625	104.398	104.362	104.327
7.750	104.779	104.680	104.579
7.875	103.180	103.277	103.285
8.000	103.493	103.590	103.598
8.125	103.782	103.879	103.887

VA 20 Yr Fixed			
Rate	15	30	45
4.750	95.506	95.911	95.798
4.875	96.215	96.348	96.235
5.000	96.915	96.861	96.828
5.125	97.604	97.551	97.517
5.250	98.434	98.561	98.441
5.375	98.925	98.943	98.882
5.500	99.573	99.497	99.430
5.625	100.222	100.146	100.079
5.750	100.687	100.611	100.544
5.875	100.862	100.677	100.576
6.000	101.442	101.257	101.177
6.125	101.823	101.740	101.673
6.250	102.105	102.008	101.941
6.375	102.202	102.152	102.103
6.500	102.791	102.741	102.691
6.625	103.265	103.215	103.166
6.750	103.442	103.334	103.260
6.875	103.164	103.100	103.036
7.000	103.777	103.714	103.650
7.125	104.207	104.143	104.079
7.250	104.490	104.383	104.283
7.375	103.674	103.606	103.550
7.500	104.096	104.041	104.006
7.625	104.521	104.452	104.396
7.750	104.779	104.680	104.579

VA 15 Yr Fixed			
Rate	15	30	45
4.250	96.966	96.966	96.966
4.375	97.436	97.436	97.436
4.500	97.908	97.908	97.908
4.625	98.381	98.381	98.381
4.750	98.713	99.135	98.922
4.875	99.186	99.338	99.135
5.000	99.658	99.633	99.608
5.125	100.120	100.095	100.070
5.250	100.188	100.515	100.294
5.375	100.523	100.669	100.456
5.500	100.963	100.930	100.896
5.625	101.391	101.357	101.324
5.750	101.463	101.400	101.367
5.875	101.708	101.674	101.641
6.000	102.098	102.065	102.031

VA 10 Yr Fixed			
Rate	15	30	45
4.250	96.781	96.729	96.844
4.375	97.300	97.248	97.363
4.500	97.804	97.752	97.867
4.625	98.288	98.235	98.350
4.750	98.599	98.552	98.562
4.875	99.027	98.935	99.035
5.000	99.472	99.380	99.480
5.125	99.884	99.792	99.892
5.250	100.188	100.142	100.125
5.375	100.249	100.165	100.250
5.500	100.616	100.532	100.617
5.625	100.950	100.866	100.951
5.750	101.463	101.400	101.367
5.875	101.235	101.175	101.244
6.000	101.570	101.510	101.580

VA 30 Yr Fixed HB			
Rate	15	30	45
4.875	95.227	95.089	95.189
5.000	95.950	95.812	95.912
5.125	96.408	96.270	96.370
5.250	97.426	97.718	97.597
5.375	98.009	97.942	97.957
5.500	98.688	98.572	98.637
5.625	99.297	99.221	99.154
5.750	99.882	99.953	99.828
5.875	100.285	100.100	99.979
6.000	100.784	100.600	100.575
6.125	100.996	100.896	100.795
6.250	101.492	101.307	101.123
6.375	101.509	101.460	101.410
6.500	102.138	102.088	102.039
6.625	102.503	102.453	102.403
6.750	102.245	102.182	102.118
6.875	101.852	101.788	101.724
7.000	102.465	102.401	102.337
7.125	102.894	102.830	102.766
7.250	102.701	102.594	102.494
7.375	101.170	101.071	100.970
7.500	101.697	101.597	101.497
7.625	102.207	102.107	102.007
7.750	102.554	102.455	102.354
7.875	99.728	99.825	99.683
8.000	100.041	100.138	99.996
8.125	100.330	100.427	100.286

VA 25 Yr Fixed HB			
Rate	15	30	45
6.500	102.138	102.088	102.039
6.625	102.503	102.453	102.403
6.750	102.245	102.182	102.118
6.875	101.852	101.788	101.724
7.000	102.465	102.401	102.337
7.125	102.894	102.830	102.766
7.250	102.701	102.594	102.494
7.375	101.170	101.071	100.970
7.500	101.697	101.597	101.497
7.625	102.207	102.107	102.007
7.750	102.554	102.455	102.354
7.875	99.728	99.825	99.683
8.000	100.041	100.138	99.996
8.125	100.330	100.427	100.286

VA 20 Yr Fixed HB			
Rate	15	30	45
6.125	100.869	100.896	100.795
6.250	101.297	101.213	101.146
6.375	101.107	100.961	100.998
6.500	101.631	101.485	101.522
6.625	101.878	101.732	101.769
6.750	102.131	102.023	101.923
6.875	101.831	101.694	101.706
7.000	102.255	102.118	102.130
7.125	102.277	102.169	102.138
7.250	102.751	102.644	102.544
7.375	101.220	101.121	101.020
7.500	101.747	101.647	101.547
7.625	102.257	102.157	102.057
7.750	99.429	99.526	99.384

VA 15 Yr Fixed HB			
Rate	15	30	45
4.500	95.121	95.068	94.958
4.625	95.550	95.497	95.387
4.750	94.318	94.226	94.111
4.875	94.732	94.640	94.440
5.000	95.101	95.010	94.810
5.125	95.421	95.330	95.151
5.250	96.390	96.362	96.333
5.375	96.457	96.428	96.400
5.500	96.853	96.825	96.796
5.625	97.262	97.233	97.205
5.750	98.255	98.227	98.198
5.875	98.490	98.462	98.434
6.000	98.828	98.800	98.771
6.125	99.126	99.098	99.069

VA 30 Yr Fixed IRRRL			
Rate	15	30	45
6.375	102.202	102.152	102.103
6.500	102.791	102.741	102.691
6.625	103.265	103.215	103.166
6.750	103.442	103.334	103.260
6.875	103.164	103.100	103.036
7.000	103.777	103.714	103.650
7.125	104.207	104.143	104.079
7.250	104.490	104.383	104.283
7.375	103.775	103.690	103.539
7.500	104.077	104.041	104.006
7.625	104.398	104.362	104.327
7.750	104.779	104.680	104.579
7.875	104.274	104.204	104.095
8.000	104.454	104.385	104.276
8.125	104.685	104.615	104.507

VA 25 Yr Fixed IRRRL			
Rate	15	30	45
6.375	102.202	102.152	102.103
6.500	102.791	102.741	102.691
6.625	103.265	103.215	103.166
6.750	103.442	103.334	103.260
6.875	103.164	103.100	103.036
7.000	103.777	103.714	103.650
7.125	104.207	104.143	104.079
7.250	104.490	104.383	104.283
7.375	103.600	103.564	103.529
7.500	104.077	104.041	104.006
7.625	104.398	104.362	104.327
7.750	104.779	104.680	104.579
7.875	103.230	103.327	103.335
8.000	103.543	103.640	103.648
8.125	103.832	103.929	103.937

VA 20 Yr Fixed IRRRL			
Rate	15	30	45
6.000	101.442	101.257	101.177
6.125	101.823	101.740	101.673
6.250	102.105	102.008	101.941
6.375	102.202	102.152	102.103
6.500	102.791	102.741	102.691
6.625	103.265	103.215	103.166
6.750	103.442	103.334	103.260
6.875	103.164	103.100	103.036
7.000	103.777	103.714	103.650
7.125	104.207	104.143	104.079
7.250	104.490	104.383	104.283
7.375	103.674	103.606	103.550
7.500	104.096	104.041	104.006
7.625	104.521	104.452	104.396
7.750	104.779	104.680	104.579

VA 15 Yr Fixed IRRRL			
Rate	15	30	45
4.500	97.908	97.908	97.908
4.625	98.381	98.381	98.381
4.750	98.713	99.135	98.922
4.875	99.186	99.338	99.135
5.000	99.658	99.633	99.608
5.125	100.120	100.095	100.070
5.250	100.188	100.515	100.294
5.375	100.523	100.669	100.456
5.500	100.963	100.930	100.896
5.625	101.391	101.357	101.324
5.750	101.463	101.400	101.367
5.875	101.708	101.674	101.641
6.000	102.098	102.065	102.031
6.125	102.495	102.461	102.428

VA 10 Yr Fixed IRRRL			
Rate	15	30	45
4.500	97.804	97.752	97.867
4.625	98.288	98.235	98.350
4.750	98.599	98.552	98.562
4.875	99.027	98.935	99.035
5.000	99.472	99.380	99.480
5.125	99.884	99.792	99.892
5.250	100.188	100.142	100.125
5.375	100.249	100.165	100.250
5.500	100.616	100.532	100.617
5.625	100.950	100.866	100.951
5.750	101.463	101.400	101.367
5.875	101.235	101.175	101.244
6.000	101.570	101.510	101.580
6.125	102.057	101.994	101.961

VA 30 Yr Fixed HB IRRRL			
Rate	15	30	45
6.625	102.503	102.453	102.403
6.750	102.245	102.182	102.118
6.875	101.852	101.788	101.724
7.000	102.465	102.401	102.337
7.125	102.894	102.830	102.766
7.250	102.701	102.594	102.494
7.375	102.612	102.527	102.376
7.500	102.586	102.500	102.350
7.625	102.713	102.628	102.477
7.750	102.554	102.455	102.354
7.875	101.799	101.729	101.620
8.000	101.729	101.660	101.551
8.125	101.960	101.890	101.782

VA 25 Yr Fixed HB IRRRL			
Rate	15	30	45
6.500	102.138	102.088	102.039
6.625	102.503	102.453	102.403
6.750	102.245	102.182	102.118
6.875	101.852	101.788	101.724
7.000	102.465	102.401	102.337
7.125	102.894	102.830	102.766
7.250	102.701	102.594	102.494
7.375	101.170	101.071	100.970
7.500	101.697	101.597	101.497
7.625	102.207	102.107	102.007
7.750	102.554	102.455	102.354
7.875	99.728	99.825	99.683
8.000	100.041	100.138	99.996
8.125	100.330	100.427	100.286

VA 20 Yr Fixed HB IRRRL			
Rate	15	30	45
6.125	100.869	100.896	100.795
6.250	101.297	101.213	101.146
6.375	101.107	100.961	100.998
6.500	101.631	101.485	101.522
6.625	101.878	101.732	101.769
6.750	102.131	102.023	101.923
6.875	101.831	101.694	101.706
7.000	102.255	102.118	102.130
7.125	102.277	102.169	102.138
7.250	102.751	102.644	102.544
7.375	101.220	101.121	101.020
7.500	101.747	101.647	101.547
7.625	102.257	102.157	102.057
7.750	99.429	99.526	99.384

VA 15 Yr Fixed HB IRRRL			
Rate	15	30	45
4.500	95.121	95.068	94.958
4.625	95.550	95.497	95.387
4.750	94.318	94.226	94.111
4.875	94.732	94.640	94.440
5.000	95.101	95.010	94.810
5.125	95.421	95.330	95.151
5.250	96.390	96.362	96.333
5.375	96.457	96.428	96.400
5.500	96.853	96.825	96.796
5.625	97.262	97.233	97.205
5.750	98.255	98.227	98.198
5.875	98.490	98.462	98.434
6.000	98.828	98.800	98.771
6.125	99.126	99.098	99.069

Government Adjustments

FICO	
> 720+	0.125
680 - 720	0
660 - 679	-0.25
640 - 659	-0.5
620 - 639	-1.25
600 - 619	-1.5
580 - 599	-2
550 - 579	-4.5
FICO < 550	-5.5
No FICO Score	-4.5

Loan Amount Adjustments	
$75K - $99,999	-0.75
$100K - $150K	-0.375
$1M - $1,499,999 (VA Only)	-1.75
$1.5M - $2M (VA Only)	-2.5

Other Adjustments	
2 Unit	-0.5
3-4 units	-1
MFH	-1.75
Cash out > 90% LTV	-2
Non-Owner/2nd Home (Streamline or IRRRL o	-1.5
VA IRRRL (95.01 - 110 LTV)	-1.25
VA IRRRL (>110 - 125% LTV)	-2.25
Temporary BuyDown*	N/A
Manual Underwrite	-0.375
Lock Extension per Day	-0.025
*Buydown options and pricing available through PML	

BROKERS FIRST FUNDING
YOUR BFF IN WHOLESALE

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

FHA DPA Fixed Rate Sheet

Effective: 8/15/2025 8:03 PST

BFF_3.5%_DPA_Repayable1				BFF_3.5%_DPA_Forgivable2				BFF_3.5%_DPA_HB_Repayable1			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
6.750	99.803	99.550	99.250	6.750	98.303	98.050	97.750	6.750	97.803	97.550	97.250
6.875	99.975	99.714	99.414	6.875	98.475	98.214	97.914	6.875	97.975	97.714	97.414
7.000	100.449	100.188	99.888	7.000	98.949	98.688	98.388	7.000	98.449	98.188	97.888
7.125	100.885	100.624	100.324	7.125	99.385	99.124	98.824	7.125	98.885	98.624	98.324
7.250	101.291	101.030	100.730	7.250	99.791	99.530	99.230	7.250	99.291	99.030	98.730
7.375	101.374	101.050	100.750	7.375	99.874	99.550	99.250	7.375	99.374	99.050	98.750
7.500	101.808	101.484	101.184	7.500	100.308	99.984	99.684	7.500	99.808	99.484	99.184
7.625	102.204	101.880	101.580	7.625	100.704	100.380	100.080	7.625	100.204	99.880	99.580
7.750	102.590	102.266	101.966	7.750	101.090	100.766	100.466	7.750	100.590	100.266	99.966
7.875	102.054	101.668	101.368	7.875	100.554	100.168	99.868	7.875	100.054	99.668	99.368
8.000	102.458	102.072	101.772	8.000	100.958	100.572	100.272	8.000	100.458	100.072	99.772
8.125	102.804	102.418	102.118	8.125	101.304	100.918	100.618	8.125	100.804	100.418	100.118
8.250	103.150	102.764	102.464	8.250	101.650	101.264	100.964	8.250	101.150	100.764	100.464

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	96.303	96.050	95.750	6.750	99.053	98.800	98.500	6.750	97.053	96.800	96.500
6.875	96.475	96.214	95.914	6.875	99.225	98.964	98.664	6.875	97.225	96.964	96.664
7.000	96.949	96.688	96.388	7.000	99.699	99.438	99.138	7.000	97.699	97.438	97.138
7.125	97.385	97.124	96.824	7.125	100.135	99.874	99.574	7.125	98.135	97.874	97.574
7.250	97.791	97.530	97.230	7.250	100.541	100.280	99.980	7.250	98.541	98.280	97.980
7.375	97.874	97.550	97.250	7.375	100.624	100.300	100.000	7.375	98.624	98.300	98.000
7.500	98.308	97.984	97.684	7.500	101.058	100.734	100.434	7.500	99.058	98.734	98.434
7.625	98.704	98.380	98.080	7.625	101.454	101.130	100.830	7.625	99.454	99.130	98.830
7.750	99.090	98.766	98.466	7.750	101.840	101.516	101.216	7.750	99.840	99.516	99.216
7.875	98.554	98.168	97.868	7.875	101.304	100.918	100.618	7.875	99.304	98.918	98.618
8.000	98.958	98.572	98.272	8.000	101.708	101.322	101.022	8.000	99.708	99.322	99.022
8.125	99.304	98.918	98.618	8.125	102.054	101.668	101.368	8.125	100.054	99.668	99.368
8.250	99.650	99.264	98.964	8.250	102.400	102.014	101.714	8.250	100.400	100.014	99.714

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.