



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: 8/18/25 7:52 AM

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

Eligible States
WA, OR, CA, NV, AZ, NM, CO, TX, OK, LA, WI, IL, MI, TN, PA, NJ, MD, VA, NC, SC, GA, FL

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

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

Lock Extension Fee's
0.025% Per Day

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

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

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: 8/18/2025 7:52 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	92.534	92.482	92.464	4.750	92.534	92.482	92.464	5.125	97.241	97.158	97.159
4.875	93.718	93.602	93.632	4.875	93.718	93.602	93.632	5.250	97.943	97.856	97.864
5.000	94.419	94.300	94.336	5.000	94.419	94.300	94.336	5.375	98.484	98.393	98.407
5.125	95.015	94.937	94.931	5.125	95.015	94.937	94.931	5.500	99.008	98.913	98.932
5.250	96.153	96.111	96.078	5.250	96.153	95.776	95.784	5.625	99.453	99.359	99.378
5.375	96.891	96.848	96.816	5.375	96.481	96.390	96.404	5.750	100.031	99.964	99.937
5.500	97.625	97.583	97.551	5.500	97.128	97.096	97.060	5.875	100.592	100.525	100.498
5.625	98.271	98.228	98.196	5.625	97.731	97.699	97.664	6.000	101.086	101.019	100.992
5.750	98.920	98.869	98.829	5.750	98.434	98.354	98.347	6.125	101.417	101.366	101.329
5.875	99.549	99.498	99.458	5.875	98.992	98.938	98.907	6.250	101.401	101.325	101.293
6.000	100.147	100.097	100.056	6.000	99.638	99.576	99.541	6.375	101.875	101.799	101.767
6.125	100.668	100.617	100.577	6.125	100.147	100.107	100.064	6.500	102.417	102.353	102.321
6.250	100.994	100.935	100.887	6.250	100.493	100.438	100.389	6.625	102.658	102.599	102.562
6.375	101.571	101.513	101.464	6.375	101.111	101.033	100.984	6.750	102.217	102.164	102.127
6.500	102.097	102.038	101.990	6.500	101.705	101.627	101.579	6.875	102.744	102.694	102.647
6.625	102.586	102.527	102.479	6.625	102.120	102.042	101.993	7.000	103.039	102.985	102.948
6.750	102.775	102.708	102.652	6.750	102.472	102.393	102.342	7.125	103.591	103.551	103.493
6.875	103.280	103.213	103.157	6.875	103.002	102.924	102.873	7.250	103.716	103.701	103.658
7.000	103.720	103.654	103.597	7.000	103.473	103.395	103.344	7.375	104.157	104.142	104.099
7.125	104.090	104.023	103.967	7.125	103.792	103.713	103.662	7.500	104.556	104.546	104.473
7.250	104.335	104.268	104.212	7.250	103.851	103.789	103.750	7.625	104.881	104.906	104.847
7.375	104.775	104.708	104.652	7.375	104.362	104.300	104.262	7.750	105.371	105.379	105.331
7.500	105.181	105.115	105.058	7.500	104.861	104.799	104.760	7.875	105.743	105.751	105.703
7.625	105.584	105.517	105.461	7.625	105.136	105.074	105.036	8.000	105.276	105.268	105.211
7.750	105.264	105.289	105.231	7.750	105.264	105.289	105.231				
7.875	105.616	105.623	105.575	7.875	105.616	105.623	105.575				
8.000	105.637	105.642	105.566	8.000	105.637	105.642	105.566				
8.125	105.834	105.790	105.733	8.125	105.834	105.790	105.733				
8.250	106.192	106.178	106.080	8.250	106.192	106.178	106.080				
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	97.941	97.941	97.941	4.625	98.502	98.502	98.502	5.000	93.700	93.596	93.580
4.750	97.979	97.961	97.961	4.750	98.475	98.475	98.475	5.125	94.330	94.248	94.211
4.875	98.525	98.525	98.525	4.875	99.038	99.038	99.038	5.250	95.998	95.948	95.907
5.000	98.871	98.816	98.801	5.000	99.198	99.146	99.146	5.375	96.679	96.629	96.589
5.125	99.309	99.300	99.285	5.125	99.662	99.662	99.662	5.500	97.381	97.331	97.290
5.250	99.634	99.564	99.550	5.250	99.932	99.846	99.849	5.625	97.982	97.932	97.891
5.375	100.037	99.967	99.953	5.375	100.452	100.392	100.392	5.750	98.579	98.528	98.488
5.500	100.490	100.419	100.405	5.500	100.765	100.709	100.709	5.875	99.185	99.133	99.091
5.625	100.877	100.807	100.793	5.625	100.904	100.853	100.853	6.000	99.748	99.694	99.650
5.750	100.914	100.880	100.847	5.750	101.132	101.070	101.070	6.125	100.219	100.156	100.103
5.875	101.345	101.282	101.248	5.875	101.409	101.351	101.346	6.250	100.604	100.545	100.495
6.000	101.672	101.618	101.602	6.000	101.685	101.632	101.621	6.375	101.179	101.116	101.063
6.125	102.060	102.007	101.990	6.125	102.036	101.987	101.971	6.500	101.667	101.602	101.547
6.250	102.195	102.161	102.128	6.250	102.097	102.053	102.032	6.625	102.153	102.085	102.028
6.375	102.549	102.486	102.453	6.375	102.260	102.220	102.194	6.750	102.240	102.172	102.114
6.500	102.811	102.775	102.749	6.500	102.636	102.600	102.569	6.875	102.754	102.681	102.619
6.625	103.149	103.112	103.087	6.625	102.815	102.784	102.748	7.000	103.108	103.037	102.975
6.750	103.210	103.192	103.156	6.750	103.117	103.090	103.049	7.125	103.377	103.305	103.243
6.875	103.658	103.595	103.561	6.875	103.337	103.316	103.269	7.250	103.524	103.462	103.403
7.000	103.815	103.752	103.718	7.000	103.655	103.638	103.586	7.375	103.951	103.830	103.735
7.125	103.971	103.908	103.875	7.125	103.520	103.456	103.423	7.500	103.725	103.530	103.457
7.250	103.859	103.779	103.729	7.250	103.507	103.427	103.376	7.625	103.969	103.778	103.700
7.375	104.328	104.248	104.197	7.375	103.868	103.788	103.737	7.750	103.496	103.521	103.462
								7.875	103.793	103.800	103.753

Conventional 20 Yr Fixed HB				Conventional 15 Yr Fixed HB									
Rate	15	30	45	Rate	15	30	45						
5.250	95.363	95.322	95.279	5.250	98.108	98.060	98.013						
5.375	96.067	96.026	95.983	5.375	98.554	98.507	98.459						
5.500	96.760	96.720	96.676	5.500	98.782	98.734	98.687						
5.625	97.438	97.397	97.354	5.625	98.716	98.630	98.575						
5.750	97.867	97.827	97.783	5.750	99.200	99.113	99.055						
5.875	98.454	98.413	98.370	5.875	99.432	99.379	99.331						
6.000	98.981	98.940	98.897	6.000	99.675	99.592	99.541						
6.125	99.726	99.647	99.631	6.125	99.896	99.812	99.755						
6.250	100.351	100.277	100.256	6.250	100.115	100.042	99.986						
6.375	100.914	100.845	100.818	6.375	100.322	100.284	100.240						
6.500	101.408	101.344	101.312	6.500	100.553	100.487	100.430						
6.625	101.818	101.759	101.722	6.625	100.740	100.722	100.686						
6.750	102.115	102.061	102.019	6.750	101.065	101.039	100.997						
6.875	102.608	102.558	102.511	6.875	101.468	101.449	101.413						
7.000	102.941	102.897	102.844	7.000	101.358	101.341	101.289						
7.125	103.243	103.203	103.145	7.125	101.337	101.258	101.207						
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	-0.125	-0.125	-0.125
760-779		0	0	0	-0.25	-0.625	-0.625	-0.5	-0.5	-0.25	-0.25	-0.25	-0.25
740-759		0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625	-0.5	-0.5	-0.5	-0.5
720-739		0	0	-0.25	-0.75	-1.25	-1.25	-1	-0.875	-0.75	-0.75	-0.75	-0.75
700-719		0	0	-0.375	-0.875	-1.375	-1.5	-1.25	-1.125	-0.875	-0.875	-0.875	-0.875
680-699		0	0	-0.625	-1.125	-1.75	-1.875	-1.5	-1.375	-1.125	-1.125	-1.125	-1.125
660-679		0	0	-0.75	-1.375	-1.875	-2.125	-1.75	-1.625	-1.25	-1.25	-1.25	-1.25
640-659		0	0	-1.125	-1.5	-2.25	-2.5	-2	-1.875	-1.5	-1.5	-1.5	-1.5
620-639		0	-0.125	-1.5	-2.125	-2.75	-2.875	-2.625	-2.25	-1.75	-1.75	-1.75	-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	-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	-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	-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	-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	-0.625	-0.625	-0.625
High Balance		-0.5	-0.5	-0.75	-0.75	-1	-1	-1	-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	-1.875	-1.875	-1.875
DTI > 40%		0	0	0	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	-0.375	-0.375	-0.375
760-779		0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625	-0.625	-0.625	-0.625	-0.625
740-759		0	0	-0.25	-0.75	-1.125	-1.375	-1.125	-1	-1	-1	-1	-1
720-739		0	0	-0.5	-1	-1.625	-1.75	-1.5	-1.25	-1.25	-1.25	-1.25	-1.25
700-719		0	0	-0.625	-1.25	-1.875	-2.125	-1.75	-1.625	-1.625	-1.625	-1.625	-1.625
680-699		0	0	-0.875	-1.625	-2.25	-2.5	-2.125	-1.75	-1.75	-1.75	-1.75	-1.75
660-679		0	-0.125	-1.125	-1.875	-2.5	-3	-2.375	-2.125	-2.125	-2.125	-2.125	-2.125
640-659		0	-0.25	-1.375	-2.125	-2.875	-3.375	-2.875	-2.5	-2.5	-2.5	-2.5	-2.5
620-639		0	-0.375	-1.75	-2.5	-3.5	-3.875	-3.625	-2.5	-2.5	-2.5	-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	-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	-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	-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	-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	-0.625	-0.625	-0.625
High Balance		-0.5	-0.5	-0.75	-0.75	-1	-1	-1	-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	-1.875	-1.875	-1.875
DTI > 40%		0	0	0	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 PT

Conventional ARM Rate Sheet

Effective: 8/18/2025 7:52 PST

Conventional 5/6 ARM				Conventional 7/6 ARM				Conventional 10/6 ARM		
Rate	15	30	45	Rate	15	30	45	Rate	15	30
5.000	98.655	98.601	98.575	5.000	97.887	97.820	97.802	5.000	95.503	95.440
5.125	98.955	98.898	98.868	5.125	98.326	98.268	98.238	5.125	96.159	96.096
5.250	99.244	99.182	99.148	5.250	98.755	98.693	98.659	5.250	96.819	96.756
5.375	99.515	99.449	99.411	5.375	99.111	99.045	99.008	5.375	97.117	97.054
5.500	99.779	99.709	99.667	5.500	99.460	99.390	99.348	5.500	97.586	97.523
5.625	100.063	100.000	99.937	5.625	99.796	99.722	99.676	5.625	98.043	97.980
5.750	100.283	100.204	100.155	5.750	100.185	100.122	100.059	5.750	98.317	98.254
5.875	100.521	100.439	100.386	5.875	100.414	100.332	100.279	5.875	98.589	98.526
6.000	100.753	100.666	100.622	6.000	100.688	100.601	100.544	6.000	98.865	98.802
6.125	100.974	100.883	100.843	6.125	100.926	100.835	100.774	6.125	99.140	99.077
6.250	101.182	101.087	101.054	6.250	101.126	101.031	100.966	6.250	99.413	99.350
6.375	101.371	101.279	101.245	6.375	101.273	101.174	101.105	6.375	99.684	99.621
6.500	101.538	101.452	101.417	6.500	101.338	101.234	101.162	6.500	100.141	100.078
6.625	101.672	101.584	101.548	6.625	101.309	101.234	101.196	6.625	100.225	100.162
6.750	101.783	101.693	101.656	6.750	101.594	101.531	101.468	6.750	100.491	100.428
6.875	101.859	101.750	101.711	6.875	101.634	101.571	101.508	6.875	100.547	100.484
7.000	101.813	101.793	101.754	7.000	101.499	101.453	101.413	7.000	100.596	100.533
7.125	101.828	101.807	101.767	7.125	101.559	101.508	101.466	7.125	100.672	100.609

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
5.000	98.753	98.699	98.673	5.000	97.979	97.911	97.893	5.000	95.453	95.390
5.125	99.053	98.995	98.965	5.125	98.420	98.362	98.332	5.125	96.109	96.046
5.250	99.341	99.279	99.245	5.250	98.848	98.786	98.752	5.250	96.769	96.706
5.375	99.612	99.546	99.508	5.375	99.203	99.137	99.099	5.375	97.067	97.004
5.500	99.876	99.806	99.764	5.500	99.550	99.480	99.438	5.500	97.536	97.473
5.625	100.131	100.057	100.012	5.625	99.886	99.811	99.766	5.625	97.993	97.930
5.750	100.380	100.302	100.253	5.750	100.206	100.127	100.078	5.750	98.267	98.204
5.875	100.620	100.537	100.484	5.875	100.502	100.420	100.366	5.875	98.539	98.476
6.000	100.852	100.765	100.708	6.000	100.775	100.688	100.631	6.000	98.815	98.752
6.125	101.075	100.984	100.923	6.125	101.014	100.923	100.862	6.125	99.090	99.027
6.250	101.285	101.190	101.125	6.250	101.215	101.120	101.055	6.250	99.363	99.300
6.375	101.477	101.378	101.309	6.375	101.364	101.264	101.196	6.375	99.634	99.571
6.500	101.646	101.543	101.471	6.500	101.430	101.327	101.255	6.500	100.091	100.028
6.625	101.782	101.674	101.598	6.625	101.404	101.284	101.215	6.625	100.175	100.112
6.750	101.894	101.783	101.703	6.750	101.544	101.481	101.418	6.750	100.441	100.378
6.875	101.972	101.856	101.772	6.875	101.584	101.521	101.458	6.875	100.497	100.434
7.000	101.821	101.701	101.614	7.000	101.449	101.386	101.323	7.000	100.546	100.483
7.125	101.533	101.470	101.407	7.125	101.509	101.446	101.383	7.125	100.622	100.559

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
≥ 780	0	0	0	0	-0.375	-0.375	-0.25	-0.25
760-779	0	0	0	-0.25	-0.625	-0.625	-0.5	-0.5
740-759	0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625
720-739	0	0	-0.25	-0.75	-1.25	-1.25	-1	-0.875
700-719	0	0	-0.375	-0.875	-1.375	-1.5	-1.25	-1.125
680-699	0	0	-0.625	-1.125	-1.75	-1.875	-1.5	-1.375
660-679	0	0	-0.75	-1.375	-1.875	-2.125	-1.75	-1.625
640-659	0	0	-1.125	-1.5	-2.25	-2.5	-2	-1.875
620-639	0	-0.125	-1.5	-2.125	-2.75	-2.875	-2.625	-2.25

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
Attached Condo	0	0	-0.125	-0.125	-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
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125
Manufactured Home	-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
High Balance	-1.25	-1.25	-1.5	-1.5	-2.5	-2.5	-2.5	-2.75
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875
DTI > 40%	0	0	0	0	0	0	0	0
ARM	0	0	0	0	0	0	0	-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
≥ 780	0	0	0	-0.125	-0.5	-0.625	-0.5	-0.375
760-779	0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625
740-759	0	0	-0.25	-0.75	-1.125	-1.375	-1.125	-1
720-739	0	0	-0.5	-1	-1.625	-1.75	-1.5	-1.25
700-719	0	0	-0.625	-1.25	-1.875	-2.125	-1.75	-1.625
680-699	0	0	-0.875	-1.625	-2.25	-2.5	-2.125	-1.75
660-679	0	-0.125	-1.125	-1.875	-2.5	-3	-2.375	-2.125
640-659	0	-0.25	-1.375	-2.125	-2.875	-3.375	-2.875	-2.5
620-639	0	-0.375	-1.75	-2.5	-3.5	-3.875	-3.625	-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
Attached Condo	0	0	-0.125	-0.125	-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
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125
Manufactured Home	-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
High Balance	-1.25	-1.25	-1.5	-1.5	-2.5	-2.5	-2.5	-2.75
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875
DTI > 40%	0	0	0	0	0	0	0	0
ARM	0	0	0	0	0	0	0	-0.25
Cash-Out Refinance LTV / FICO Adjusters: All Products						Property State Adjusters		
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	State	Fannie	
≥ 780	-0.375	-0.375	-0.625	-0.875	-1.375	AZ	-0.275	
760-779	-0.375	-0.375	-0.875	-1.25	-1.875	CA	0	
740-759	-0.375	-0.375	-1	-1.625	-2.375	CO	-0.25	
720-739	-0.375	-0.5	-1.375	-2	-2.75	FL	-0.1	
700-719	-0.375	-0.5	-1.625	-2.625	-3.25	GA	-0.16	
680-699	-0.375	-0.625	-2	-2.875	-3.75	LA	-0.125	
660-679	-0.375	-0.875	-2.75	-4	-4.75	MD	-0.18	
640-659	-0.375	-1.375	-3.125	-4.625	-5.125	NC	-0.165	
620-639	-0.375	-1.375	-3.375	-4.875	-5.125	NJ	-0.14	
						NM	-0.14	
						NV	-0.25	
						OR	-0.195	
						PA	-0.11	
						TN	-0.16	
						TX	-0.07	
						UT	-0.3	
						VA	-0.16	
						WA	-0.21	
						WI	-0.18	
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	</		

ST	
	45
	95.377
	96.033
	96.693
	96.991
	97.460
	97.918
	98.191
	98.464
	98.739
	99.014
	99.288
	99.559
	100.015
	100.099
	100.366
	100.421
	100.470
	100.547
	45
	95.327
	95.983
	96.643
	96.941
	97.410
	97.867
	98.141
	98.413
	98.689
	98.964
	99.237
	99.508
	99.965
	100.049
	100.315
	100.371
	100.420
	100.496
95.01-97	-0.125
	-0.25
	-0.5
	-0.75
	-0.875
	-1.125
	-1.25
	-1.5
	-1.75



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

Home Ready Rate Sheet

Effective: 8/18/2025 7:52 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
5.125	94.614	94.568	94.555	5.750	98.747	98.685	98.650	4.375	96.288	96.258
5.250	95.606	95.573	95.538	5.875	99.322	99.259	99.224	4.500	96.708	96.678
5.375	96.297	96.265	96.230	6.000	99.846	99.783	99.748	4.625	97.055	97.025
5.500	96.962	96.930	96.895	6.125	100.253	100.190	100.155	4.750	97.581	97.550
5.625	97.585	97.553	97.518	6.250	100.579	100.500	100.452	4.875	98.030	97.999
5.750	98.324	98.274	98.237	6.375	101.109	101.030	100.982	5.000	98.320	98.289
5.875	98.920	98.869	98.832	6.500	101.580	101.502	101.453	5.125	98.552	98.521
6.000	99.482	99.432	99.395	6.625	101.931	101.853	101.804	5.250	99.089	99.058
6.125	100.104	100.054	100.017	6.750	101.990	101.911	101.860	5.375	99.376	99.336
6.250	100.442	100.383	100.341	6.875	102.428	102.350	102.298	5.500	99.788	99.748
6.375	100.954	100.894	100.852	7.000	102.784	102.706	102.655	5.625	100.008	99.968
6.500	101.458	101.399	101.356	7.125	103.093	103.014	102.963	5.750	100.380	100.339
6.625	101.933	101.874	101.831	7.250	103.182	103.120	103.082	5.875	100.715	100.674
				7.375	103.607	103.545	103.507	6.000	100.911	100.870

Home Ready 10 Yr Fixed			
Rate	15	30	45
4.625	95.920	95.874	95.824
4.750	96.469	96.422	96.371
4.875	96.718	96.671	96.620
5.000	97.048	97.001	96.950
5.125	97.425	97.378	97.327
5.250	97.762	97.715	97.664
5.375	98.059	98.012	97.962
5.500	98.316	98.269	98.218
5.625	98.606	98.559	98.508
5.750	98.745	98.689	98.631
5.875	99.040	98.984	98.926
6.000	99.536	99.481	99.422

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
≥ 780	0	0	0	0	-0.375	-0.375	-0.25	-0.25
760-779	0	0	0	-0.25	-0.625	-0.625	-0.5	-0.5
740-759	0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625
720-739	0	0	-0.25	-0.75	-1.25	-1.25	-1	-0.875
700-719	0	0	-0.375	-0.875	-1.375	-1.5	-1.25	-1.125
680-699	0	0	-0.625	-1.125	-1.75	-1.875	-1.5	-1.375
660-679	0	0	-0.75	-1.375	-1.875	-2.125	-1.75	-1.625
640-659	0	0	-1.125	-1.5	-2.25	-2.5	-2	-1.875
620-639	0	-0.125	-1.5	-2.125	-2.75	-2.875	-2.625	-2.25

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
Attached Condo	0	0	-0.125	-0.125	-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
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125
Manufactured Home	-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
High Balance	-0.5	-0.5	-0.75	-0.75	-1	-1	-1	-1
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875
DTI > 40%	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	
≥ 780	0	0	0	-0.125	-0.5	-0.625	-0.5	-0.375	
760-779	0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625	
740-759	0	0	-0.25	-0.75	-1.125	-1.375	-1.125	-1	
720-739	0	0	-0.5	-1	-1.625	-1.75	-1.5	-1.25	
700-719	0	0	-0.625	-1.25	-1.875	-2.125	-1.75	-1.625	
680-699	0	0	-0.875	-1.625	-2.25	-2.5	-2.125	-1.75	
660-679	0	-0.125	-1.125	-1.875	-2.5	-3	-2.375	-2.125	
640-659	0	-0.25	-1.375	-2.125	-2.875	-3.375	-2.875	-2.5	
620-639	0	-0.375	-1.75	-2.5	-3.5	-3.875	-3.625	-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	
Attached Condo	0	0	-0.125	-0.125	-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	
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	
Manufactured Home	-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	
High Balance	-0.5	-0.5	-0.75	-0.75	-1	-1	-1	-1	
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	
DTI > 40%	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								

ST

96.225
96.645
96.991
97.516
97.965
98.255
98.487
99.024
99.294
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□ □ □ □ □

-0.125
-0.25
-0.5
-0.75
-0.875
-1.125
-1.25
-1.5
-1.75

11/11/2019

-0.75
-4.125
-4.125
-0.5
-0.625
-1
-1.875
0

95.01-97
-0.375
-0.625
-1
-1.25
-1.625
-1.75
-2.125
-2.5
-2.5
95.01-97
-0.75
-4.125
-4.125
-0.5
-0.625
-1
-1.875
0



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

Home Possible Rate Sheet

Effective: 8/18/2025 7:52 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
5.375	95.727	95.651	95.504	5.750	99.989	99.922	99.895	4.25	95.8503	95.8206
5.500	96.365	96.290	96.142	5.875	100.550	100.483	100.456	4.375	96.2878	96.2581
5.625	96.966	96.893	96.744	6.000	101.044	100.977	100.950	4.5	96.7079	96.6782
5.750	98.188	98.119	98.093	6.125	101.382	101.315	101.288	4.625	97.0547	97.0249
5.875	98.812	98.744	98.718	6.250	101.359	101.283	101.251	4.75	97.581	97.5497
6.000	99.394	99.325	99.299	6.375	101.833	101.757	101.725	4.875	98.03	97.9988
6.125	99.923	99.854	99.828	6.500	102.260	102.184	102.152	5	98.3201	98.2888
6.250	100.319	100.242	100.211	6.625	102.614	102.538	102.506	5.125	98.5523	98.5211
6.375	100.846	100.769	100.738	6.750	102.175	102.122	102.085	5.25	99.0893	99.058
6.500	101.342	101.264	101.233	6.875	102.607	102.554	102.517	5.375	99.3763	99.3362
6.625	101.726	101.648	101.618	7.000	102.997	102.943	102.906	5.5	99.7878	99.7478
6.750	101.976	101.921	101.885	7.125	103.348	103.294	103.257	5.625	100.0077	99.9677
6.875	102.415	102.360	102.324	7.250	103.674	103.659	103.616	5.75	100.3797	100.3386
7.000	102.815	102.760	102.724	7.375	104.115	104.100	104.057	5.875	100.7148	100.6737
7.125	103.168	103.113	103.077	7.500	104.456	104.441	104.398	6	100.9111	100.87

Home Possible 10 Yr Fixed			
Rate	15	30	45
4.625	95.920	95.874	95.824
4.750	97.585	97.576	97.561
4.875	97.988	97.979	97.964
5.000	98.383	98.313	98.299
5.125	98.951	98.880	98.866
5.250	99.294	99.224	99.210
5.375	99.675	99.604	99.590
5.500	99.937	99.866	99.852
5.625	100.238	100.168	100.154
5.750	100.541	100.487	100.471
5.875	100.863	100.809	100.792
6.000	101.163	101.109	101.092

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	
≥ 780		0	0	0	0	-0.375	-0.375	-0.25	-0.25
760-779		0	0	0	-0.25	-0.625	-0.625	-0.5	-0.5
740-759		0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625
720-739		0	0	-0.25	-0.75	-1.25	-1.25	-1	-0.875
700-719		0	0	-0.375	-0.875	-1.375	-1.5	-1.25	-1.125
680-699		0	0	-0.625	-1.125	-1.75	-1.875	-1.5	-1.375
660-679		0	0	-0.75	-1.375	-1.875	-2.125	-1.75	-1.625
640-659		0	0	-1.125	-1.5	-2.25	-2.5	-2	-1.875
620-639		0	-0.125	-1.5	-2.125	-2.75	-2.875	-2.625	-2.25

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	
Attached Condo		0	0	-0.125	-0.125	-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
2nd Home		-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125
Manufactured Home		-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
High Balance		-0.5	-0.5	-0.75	-0.75	-1	-1	-1	-1
Secondary Financing		-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875
DTI > 40%		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	
≥ 780	0	0	0	-0.125	-0.5	-0.625	-0.5	-0.375	
760-779	0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625	
740-759	0	0	-0.25	-0.75	-1.125	-1.375	-1.125	-1	
720-739	0	0	-0.5	-1	-1.625	-1.75	-1.5	-1.25	
700-719	0	0	-0.625	-1.25	-1.875	-2.125	-1.75	-1.625	
680-699	0	0	-0.875	-1.625	-2.25	-2.5	-2.125	-1.75	
660-679	0	-0.125	-1.125	-1.875	-2.5	-3	-2.375	-2.125	
640-659	0	-0.25	-1.375	-2.125	-2.875	-3.375	-2.875	-2.5	
620-639	0	-0.375	-1.75	-2.5	-3.5	-3.875	-3.625	-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	
Attached Condo	0	0	-0.125	-0.125	-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	
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	
Manufactured Home	-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	
High Balance	-0.5	-0.5	-0.75	-0.75	-1	-1	-1	-1	
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	
DTI > 40%	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								

ST

45

95.787

96.2245

96.6446

96.9913

97.5156

97.9647

98.2547

98.487

99.0239

99.2943

99.7059

99.9258

100.2962

100.6314

100.8276

95.01-97

-0.125

-0.25

-0.5

-0.75

-0.875

-1.125

-1.25

-1.5

-1.75

95.01-97

-0.75

-4.125

-4.125

-0.5

-0.625

-1

-1.875

0

95.01-97
-0.375
-0.625
-1
-1.25
-1.625
-1.75
-2.125
-2.5
-2.5
95.01-97
-0.75
-4.125
-4.125
-0.5
-0.625
-1
-1.875
0



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

RefiNow Rate Sheet

Effective: 8/18/2025 7:52 PST

RefiNow 30 Yr Fixed			
Rate	15	30	45
5.125	95.125	95.047	95.041
5.250	95.974	95.886	95.894
5.375	96.591	96.500	96.514
5.500	97.199	97.103	97.124
5.625	97.796	97.701	97.721
5.750	98.544	98.464	98.457
5.875	99.102	99.018	99.017
6.000	99.649	99.562	99.567
6.125	100.222	100.135	100.140
6.250	100.553	100.466	100.443
6.375	101.142	101.061	101.030
6.500	101.613	101.528	101.504
6.625	102.086	101.990	101.981
6.750	102.128	102.065	102.027
6.875	102.681	102.621	102.579
7.000	103.075	103.012	102.974
7.125	103.511	103.439	103.414
7.250	103.658	103.639	103.581
7.375	104.054	104.032	103.976

RefiNow Adjustments

Cumulative LLPA Cap

FTHB with AMI at or below 100% or 120% in designated High Cos 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
≥ 780	0	0	0	0	-0.375	-0.375	-0.25	-0.25
760-779	0	0	0	-0.25	-0.625	-0.625	-0.5	-0.5
740-759	0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625
720-739	0	0	-0.25	-0.75	-1.25	-1.25	-1	-0.875
700-719	0	0	-0.375	-0.875	-1.375	-1.5	-1.25	-1.125
680-699	0	0	-0.625	-1.125	-1.75	-1.875	-1.5	-1.375
660-679	0	0	-0.75	-1.375	-1.875	-2.125	-1.75	-1.625
640-659	0	0	-1.125	-1.5	-2.25	-2.5	-2	-1.875
620-639	0	-0.125	-1.5	-2.125	-2.75	-2.875	-2.625	-2.25

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
Attached Condo	0	0	-0.125	-0.125	-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
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125
Manufactured Home	-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
High Balance	-0.5	-0.5	-0.75	-0.75	-1	-1	-1	-1
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875
DTI > 40%	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
≥ 780	0	0	0	-0.125	-0.5	-0.625	-0.5	-0.375
760-779	0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625
740-759	0	0	-0.25	-0.75	-1.125	-1.375	-1.125	-1
720-739	0	0	-0.5	-1	-1.625	-1.75	-1.5	-1.25
700-719	0	0	-0.625	-1.25	-1.875	-2.125	-1.75	-1.625
680-699	0	0	-0.875	-1.625	-2.25	-2.5	-2.125	-1.75
660-679	0	-0.125	-1.125	-1.875	-2.5	-3	-2.375	-2.125
640-659	0	-0.25	-1.375	-2.125	-2.875	-3.375	-2.875	-2.5
620-639	0	-0.375	-1.75	-2.5	-3.5	-3.875	-3.625	-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
Attached Condo	0	0	-0.125	-0.125	-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
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125
Manufactured Home	-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
High Balance	-0.5	-0.5	-0.75	-0.75	-1	-1	-1	-1
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875
DTI > 40%	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							

ST

95.01-97

- 0.125
- 0.25
- 0.5
- 0.75
- 0.875
- 1.125
- 1.25
- 1.5
- 1.75

95.01-97

- 0.75
- 4.125
- 4.125
- 0.5
- 0.625
- 1
- 1.875
- 0

95.01-97
-0.375
-0.625
-1
-1.25
-1.625
-1.75
-2.125
-2.5
-2.5
95.01-97
-0.75
-4.125
-4.125
-0.5
-0.625
-1
-1.875
0



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

FHA Fixed Rate Sheet

Effective: 8/18/2025 7:52 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	95.259	95.870	95.733	4.750	95.259	95.870	95.733	5.000	96.671	96.722	96.586
4.875	95.970	96.113	95.977	4.875	95.970	96.113	95.977	5.125	97.362	97.294	97.243
5.000	96.671	96.722	96.586	5.000	96.671	96.722	96.586	5.250	98.265	98.654	98.506
5.125	97.362	97.294	97.243	5.125	97.362	97.294	97.243	5.375	98.755	98.879	98.769
5.250	98.265	98.654	98.506	5.250	98.265	98.654	98.506	5.500	99.378	99.354	99.310
5.375	98.934	98.879	98.769	5.375	98.755	98.879	98.769	5.625	100.029	99.945	99.878
5.500	99.395	99.354	99.310	5.500	99.378	99.354	99.310	5.750	100.497	100.703	100.561
5.625	100.029	99.945	99.878	5.625	100.029	99.945	99.878	5.875	100.784	100.878	100.736
5.750	100.497	100.703	100.561	5.750	100.497	100.703	100.561	6.000	101.364	101.384	101.242
5.875	100.888	100.878	100.777	5.875	100.784	100.878	100.736	6.125	101.722	101.740	101.637
6.000	101.383	101.384	101.272	6.000	101.364	101.384	101.242	6.250	102.027	102.285	102.136
6.125	101.891	101.833	101.780	6.125	101.722	101.740	101.637	6.375	102.195	102.197	102.049
6.250	102.027	102.285	102.136	6.250	102.027	102.285	102.136	6.500	102.792	102.766	102.617
6.375	102.295	102.220	102.150	6.375	102.220	102.197	102.124	6.625	103.302	103.186	103.086
6.500	102.803	102.766	102.658	6.500	102.792	102.766	102.653	6.750	103.584	103.469	103.368
6.625	103.308	103.233	103.163	6.625	103.302	103.186	103.086	6.875	103.126	103.286	103.133
6.750	103.584	103.469	103.368	6.750	103.584	103.469	103.368	7.000	103.740	103.880	103.727
6.875	103.367	103.286	103.204	6.875	103.126	103.286	103.133	7.125	104.169	104.236	104.083
7.000	103.837	103.880	103.727	7.000	103.740	103.880	103.727	7.250	104.547	104.431	104.330
7.125	104.268	104.236	104.104	7.125	104.169	104.236	104.083	7.375	103.380	103.274	103.167
7.250	104.547	104.431	104.330	7.250	104.547	104.431	104.330	7.500	103.857	103.751	103.644
7.375	103.716	103.658	103.588	7.375	103.380	103.274	103.167	7.625	104.349	104.233	104.132
7.500	104.190	104.132	104.062	7.500	103.857	103.751	103.644	7.750	104.747	104.632	104.531
								7.875	103.081	103.297	103.272
								8.000	103.476	103.691	103.667
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	96.849	96.832	96.816	4.250	96.620	96.552	96.644	4.750	94.331	94.233	94.301
4.375	97.319	97.302	97.285	4.375	97.195	97.127	97.220	4.875	95.070	94.971	95.039
4.500	97.790	97.773	97.791	4.500	97.767	97.699	97.791	5.000	95.803	95.705	95.772
4.625	98.333	98.265	98.358	4.625	98.333	98.265	98.358	5.125	96.371	96.273	96.340
4.750	98.589	99.011	98.798	4.750	98.536	99.011	98.798	5.250	97.380	97.579	97.400
4.875	99.062	99.245	99.032	4.875	98.992	99.245	99.032	5.375	98.071	97.953	97.861
5.000	99.542	99.569	99.528	5.000	99.542	99.569	99.528	5.500	98.622	98.495	98.547
5.125	100.076	99.984	100.062	5.125	100.076	99.984	100.062	5.625	99.104	99.020	98.999
5.250	100.095	100.562	100.341	5.250	100.095	100.562	100.341	5.750	99.692	99.940	99.767
5.375	100.464	100.684	100.463	5.375	100.303	100.684	100.463	5.875	100.294	100.235	100.183
5.500	100.920	101.003	100.782	5.500	100.799	101.003	100.782	6.000	100.789	100.730	100.678
5.625	101.377	101.343	101.245	5.625	101.266	101.185	101.245	6.125	101.297	101.238	101.186
5.750	101.406	101.562	101.309	5.750	101.406	101.562	101.309	6.250	101.415	101.233	101.143
5.875	101.792	101.759	101.739	5.875	101.360	101.285	101.332	6.375	101.792	101.697	101.607
6.000	102.248	102.215	102.196	6.000	101.806	101.730	101.777	6.500	102.330	102.235	102.146
								6.625	102.835	102.740	102.651
								6.750	102.340	102.224	102.124
								6.875	102.255	102.221	102.174
								7.000	102.674	102.640	102.593
								7.125	103.081	103.047	103.000
								7.250	102.633	102.517	102.416

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	97.288	97.579	97.400	5.000	95.803	95.705	95.772	4.500	95.125	94.932	94.955
5.375	97.862	97.801	97.808	5.125	96.371	96.273	96.340	4.625	95.682	95.489	95.512
5.500	98.622	98.495	98.547	5.250	97.288	97.579	97.400	4.750	95.500	95.467	95.458
5.625	99.104	99.020	98.999	5.375	97.862	97.744	97.787	4.875	96.006	95.972	95.963
5.750	99.692	99.940	99.767	5.500	98.622	98.495	98.547	5.000	96.462	96.429	96.420
5.875	100.215	100.143	100.111	5.625	99.154	99.070	99.003	5.125	96.919	96.885	96.876
6.000	100.725	100.653	100.677	5.750	99.742	99.940	99.767	5.250	96.938	96.905	96.760
6.125	101.211	101.138	101.107	5.875	100.238	100.116	100.084	5.375	97.444	97.410	97.266
6.250	101.415	101.230	101.045	6.000	100.724	100.640	100.677	5.500	97.900	97.867	97.722
6.375	101.443	101.386	101.330	6.125	101.194	101.072	101.082	5.625	98.357	98.323	98.179
6.500	102.072	102.015	101.958	6.250	101.200	101.100	101.016	5.750	98.267	98.233	98.214
6.625	102.436	102.380	102.323	6.375	101.425	101.323	101.285	5.875	98.772	98.739	98.719
6.750	102.340	102.224	102.124	6.500	101.876	101.774	101.775	6.000	99.228	99.195	99.176
6.875	102.255	102.221	102.174	6.625	102.309	102.207	102.169	6.125	99.674	99.641	99.621
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	98.265	98.654	98.506	5.250	98.265	98.654	98.506	5.250	98.265	98.654	98.506
5.375	98.755	98.879	98.769	5.375	98.755	98.879	98.769	5.375	98.755	98.879	98.769
5.500	99.378	99.354	99.310	5.500	99.378	99.354	99.310	5.500	99.378	99.354	99.310
5.625	100.029	99.945	99.878	5.625	100.029	99.945	99.878	5.625	100.029	99.945	99.878
5.750	100.497	100.703	100.561	5.750	100.497	100.703	100.561	5.750	100.497	100.703	100.561
5.875	100.784	100.878	100.736	5.875	100.784	100.878	100.736	5.875	100.784	100.878	100.736
6.000	101.364	101.384	101.242	6.000	101.364	101.384	101.242	6.000	101.364	101.384	101.242
6.125	101.722	101.740	101.637	6.125	101.722	101.740	101.637	6.125	101.722	101.740	101.637
6.250	102.027	102.285	102.136	6.250	102.027	102.285	102.136	6.250	102.027	102.285	102.136
6.375	102.220	102.197	102.124	6.375	102.220	102.197	102.124	6.375	102.195	102.197	102.049
6.500	102.792	102.766	102.653	6.500	102.792	102.766	102.653	6.500	102.792	102.766	102.617
6.625	103.302	103.186	103.086	6.625	103.302	103.186	103.086	6.625	103.302	103.186	103.086
6.750	103.584	103.469	103.368	6.750	103.584	103.469	103.368	6.750	103.584	103.469	103.368
6.875	103.126	103.286	103.133	6.875	103.126	103.286	103.133	6.875	103.126	103.286	103.133
7.000	103.740	103.880	103.727	7.000	103.740	103.880	103.727	7.000	103.740	103.880	103.727
FHA 15 Yr Fixed Streamline				FHA 10 Yr Fixed Streamline				FHA 30 Yr Fixed Streamline HB			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.500	97.767	97.699	97.791	4.250	96.620	96.552	96.644	5.250	97.288	97.579	97.400
4.625	98.333	98.265	98.358	4.375	97.195	97.127	97.220	5.375	97.862	97.801	97.808
4.750	98.536	99.011	98.798	4.500	97.767	97.699	97.791	5.500	98.622	98.495	98.547
4.875	98.992	99.245	99.032	4.625	98.333	98.265	98.358	5.625	99.104	99.020	98.999
5.000	99.542	99.569	99.528	4.750	98.511	98.464	98.448	5.750	99.692	99.940	99.767
5.125	100.076	99.984	100.062	4.875	98.992	98.901	98.978	5.875	100.215	100.143	100.111
5.250	100.095	100.562	100.341	5.000	99.542	99.451	99.528	6.000	100.725	100.653	100.677
5.375	100.303	100.684	100.463	5.125	100.076	99.984	100.062	6.125	101.211	101.138	101.107
5.500	100.799	101.003	100.782	5.250	100.088	100.024	99.991	6.250	101.415	101.230	101.045
5.625	101.266	101.185	101.245	5.375	100.303	100.220	100.282	6.375	101.443	101.386	101.330
5.750	101.406	101.562	101.309	5.500	100.799	100.716	100.778	6.500	102.072	102.015	101.958
5.875	101.360	101.285	101.332	5.625	101.266	101.183	101.245	6.625	102.436	102.380	102.323
6.000	101.806	101.730	101.777	5.750	101.406	101.342	101.309	6.750	102.340	102.224	102.124

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	97.288	97.579	97.400	5.250	97.288	97.579	97.400	4.500	95.125	94.932	94.955
5.375	97.862	97.801	97.808	5.375	97.862	97.744	97.787	4.625	95.682	95.489	95.512
5.500	98.622	98.495	98.547	5.500	98.622	98.495	98.547	4.750	94.211	94.039	94.023
5.625	99.104	99.020	98.999	5.625	99.154	99.070	99.003	4.875	94.757	94.466	94.473
5.750	99.692	99.940	99.767	5.750	99.742	99.940	99.767	5.000	95.279	94.987	94.995
5.875	100.215	100.143	100.111	5.875	100.003	99.946	99.983	5.125	95.765	95.473	95.481
6.000	100.725	100.653	100.677	6.000	100.696	100.640	100.677	5.250	96.281	96.253	96.224
6.125	101.211	101.138	101.107	6.125	101.102	101.046	101.082	5.375	96.348	96.320	96.291
6.250	101.415	101.230	101.045	6.250	101.200	101.100	101.016	5.500	96.744	96.716	96.687
6.375	101.443	101.386	101.330	6.375	101.176	101.208	101.122	5.625	97.153	97.124	97.096
6.500	102.072	102.015	101.958	6.500	101.829	101.754	101.775	5.750	98.162	98.134	98.105
6.625	102.436	102.380	102.323	6.625	102.201	102.125	102.147	5.875	98.397	98.369	98.340
6.750	102.340	102.224	102.124	6.750	102.390	102.274	102.174	6.000	98.735	98.707	98.678
6.875	102.255	102.221	102.174	6.875	101.985	101.910	101.917	6.125	99.033	99.004	98.976
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											
< 550											
No FICO Score											
				Other Adjustments							
				2 Unit							
				3-4 units							
				MFH							
				Non-Owner/2nd Home (Streamline or IRRRL or							
				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: 8/18/2025 7:52 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	97.387	97.319	97.268	5.125	97.387	97.319	97.268	4.750	95.284	95.707	95.571
5.250	98.290	98.417	98.304	5.250	98.290	98.417	98.304	4.875	95.995	96.145	96.008
5.375	98.780	98.798	98.794	5.375	98.780	98.798	98.794	5.000	96.696	96.628	96.577
5.500	99.403	99.328	99.335	5.500	99.403	99.328	99.335	5.125	97.387	97.319	97.268
5.625	100.054	99.970	99.903	5.625	100.054	99.970	99.903	5.250	98.290	98.417	98.304
5.750	100.522	100.438	100.371	5.750	100.522	100.438	100.371	5.375	98.780	98.798	98.794
5.875	100.809	100.625	100.527	5.875	100.809	100.625	100.527	5.500	99.403	99.328	99.335
6.000	101.389	101.205	101.151	6.000	101.389	101.205	101.151	5.625	100.054	99.970	99.903
6.125	101.747	101.647	101.565	6.125	101.747	101.647	101.565	5.750	100.522	100.438	100.371
6.250	102.052	101.997	101.849	6.250	102.052	101.997	101.849	5.875	100.809	100.625	100.527
6.375	102.161	102.104	102.047	6.375	102.161	102.104	102.047	6.000	101.389	101.205	101.151
6.500	102.749	102.693	102.636	6.500	102.749	102.693	102.636	6.125	101.747	101.647	101.565
6.625	103.224	103.167	103.110	6.625	103.224	103.167	103.110	6.250	102.052	101.997	101.849
6.750	103.413	103.304	103.233	6.750	103.413	103.304	103.233	6.375	102.161	102.104	102.047
6.875	103.151	103.080	103.009	6.875	103.151	103.080	103.009	6.500	102.749	102.693	102.636
7.000	103.765	103.694	103.623	7.000	103.765	103.694	103.623	6.625	103.224	103.167	103.110
7.125	104.194	104.123	104.052	7.125	104.194	104.123	104.052	6.750	103.413	103.304	103.233
7.250	104.447	104.331	104.230	7.250	104.447	104.331	104.230	6.875	103.151	103.080	103.009
7.375	103.576	103.507	103.457	7.375	103.405	103.376	103.320	7.000	103.765	103.694	103.623
7.500	103.882	103.776	103.715	7.500	103.882	103.776	103.715	7.125	104.194	104.123	104.052
7.625	104.374	104.258	104.157	7.625	104.374	104.258	104.157	7.250	104.447	104.331	104.230
7.750	104.772	104.657	104.556	7.750	104.772	104.657	104.556	7.375	103.530	103.463	103.407
7.875	104.223	104.139	104.030	7.875	102.852	103.027	103.043	7.500	103.952	103.885	103.829
8.000	104.404	104.320	104.211	8.000	103.167	103.342	103.358	7.625	104.377	104.310	104.254
8.125	104.635	104.550	104.441	8.125	103.458	103.633	103.649	7.750	104.772	104.657	104.556
VA 15 Yr Fixed				VA 10 Yr Fixed				VA 30 Yr Fixed HB			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.250	96.874	96.857	96.841	4.250	96.711	96.643	96.766	4.875	95.041	94.903	95.010
4.375	97.344	97.327	97.310	4.375	97.233	97.165	97.288	5.000	95.764	95.626	95.734
4.500	97.815	97.798	97.796	4.500	97.741	97.673	97.796	5.125	96.223	96.084	96.192
4.625	98.288	98.271	98.284	4.625	98.230	98.162	98.284	5.250	97.282	97.573	97.425
4.750	98.614	99.067	98.855	4.750	98.536	98.489	98.499	5.375	97.882	97.826	97.833
4.875	99.087	99.270	99.057	4.875	98.962	98.870	98.978	5.500	98.562	98.394	98.487
5.000	99.559	99.534	99.509	5.000	99.413	99.322	99.429	5.625	99.129	99.045	98.978
5.125	100.022	99.996	99.972	5.125	99.832	99.741	99.848	5.750	99.717	99.903	99.761
5.250	100.113	100.462	100.241	5.250	100.113	100.049	100.016	5.875	100.232	100.047	99.982
5.375	100.422	100.615	100.394	5.375	100.184	100.101	100.193	6.000	100.732	100.547	100.566
5.500	100.863	100.829	100.793	5.500	100.558	100.475	100.567	6.125	100.943	100.846	100.790
5.625	101.290	101.257	101.221	5.625	100.898	100.833	100.907	6.250	101.440	101.255	101.070
5.750	101.431	101.367	101.334	5.750	101.431	101.367	101.334	6.375	101.468	101.411	101.355
5.875	101.592	101.558	101.527	5.875	101.191	101.115	101.192	6.500	102.097	102.040	101.983
6.000	101.982	101.949	101.917	6.000	101.579	101.515	101.529	6.625	102.461	102.405	102.348
								6.750	102.365	102.249	102.149
								6.875	101.839	101.768	101.720
								7.000	102.452	102.381	102.310
								7.125	102.881	102.810	102.739
								7.250	102.658	102.542	102.441
								7.375	101.158	101.042	100.941
								7.500	101.687	101.571	101.471
								7.625	102.199	102.083	101.982
								7.750	102.547	102.432	102.331
								7.875	99.400	99.425	99.441
								8.000	99.715	99.741	99.756
								8.125	100.006	100.032	100.047

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	102.097	102.040	101.983	6.125	100.809	100.846	100.790	4.500	95.066	94.873	94.896
6.625	102.461	102.405	102.348	6.250	101.225	101.125	101.041	4.625	95.504	95.311	95.334
6.750	102.365	102.249	102.149	6.375	101.106	100.990	101.052	4.750	94.252	94.064	94.048
6.875	101.839	101.768	101.720	6.500	101.637	101.522	101.583	4.875	94.675	94.384	94.391
7.000	102.452	102.381	102.310	6.625	101.903	101.787	101.841	5.000	95.055	94.763	94.771
7.125	102.881	102.810	102.739	6.750	102.415	102.299	102.199	5.125	95.385	95.094	95.101
7.250	102.658	102.542	102.441	6.875	101.788	101.673	101.720	5.250	96.306	96.278	96.249
7.375	101.158	101.042	100.941	7.000	102.217	102.102	102.148	5.375	96.373	96.345	96.316
7.500	101.687	101.571	101.471	7.125	102.231	102.115	102.161	5.500	96.769	96.741	96.712
7.625	102.199	102.083	101.982	7.250	102.708	102.592	102.491	5.625	97.178	97.149	97.121
7.750	102.547	102.432	102.331	7.375	101.208	101.092	100.991	5.750	98.187	98.159	98.130
7.875	99.400	99.425	99.441	7.500	101.737	101.621	101.521	5.875	98.422	98.394	98.365
8.000	99.715	99.741	99.756	7.625	102.249	102.133	102.032	6.000	98.760	98.732	98.703
8.125	100.006	100.032	100.047	7.750	99.098	99.123	99.139	6.125	99.058	99.029	99.001
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	102.161	102.104	102.047	6.375	102.161	102.104	102.047	6.000	101.389	101.205	101.151
6.500	102.749	102.693	102.636	6.500	102.749	102.693	102.636	6.125	101.747	101.647	101.615
6.625	103.224	103.167	103.110	6.625	103.224	103.167	103.110	6.250	102.052	101.997	101.849
6.750	103.413	103.304	103.233	6.750	103.413	103.304	103.233	6.375	102.161	102.104	102.047
6.875	103.151	103.080	103.009	6.875	103.151	103.080	103.009	6.500	102.749	102.693	102.636
7.000	103.765	103.694	103.623	7.000	103.765	103.694	103.623	6.625	103.224	103.167	103.110
7.125	104.194	104.123	104.052	7.125	104.194	104.123	104.052	6.750	103.413	103.304	103.233
7.250	104.447	104.331	104.230	7.250	104.447	104.331	104.230	6.875	103.151	103.080	103.009
7.375	103.576	103.507	103.457	7.375	103.405	103.376	103.320	7.000	103.765	103.694	103.623
7.500	103.882	103.776	103.715	7.500	103.882	103.776	103.715	7.125	104.194	104.123	104.052
7.625	104.374	104.258	104.157	7.625	104.374	104.258	104.157	7.250	104.447	104.331	104.230
7.750	104.772	104.657	104.556	7.750	104.772	104.657	104.556	7.375	103.530	103.463	103.407
7.875	104.223	104.139	104.030	7.875	102.902	103.077	103.093	7.500	103.952	103.885	103.829
8.000	104.404	104.320	104.211	8.000	103.217	103.392	103.408	7.625	104.377	104.310	104.254
8.125	104.635	104.550	104.441	8.125	103.508	103.683	103.699	7.750	104.772	104.657	104.556
VA 15 Yr Fixed IRRRL				VA 10 Yr Fixed IRRRL				VA 30 Yr Fixed HB IRRRL			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.500	97.815	97.798	97.796	4.500	97.741	97.673	97.796	6.625	102.461	102.405	102.348
4.625	98.288	98.271	98.284	4.625	98.230	98.162	98.284	6.750	102.365	102.249	102.149
4.750	98.614	99.067	98.855	4.750	98.536	98.489	98.499	6.875	101.839	101.768	101.720
4.875	99.087	99.270	99.057	4.875	98.962	98.870	98.978	7.000	102.452	102.381	102.310
5.000	99.559	99.534	99.509	5.000	99.413	99.322	99.429	7.125	102.881	102.810	102.739
5.125	100.022	99.996	99.972	5.125	99.832	99.741	99.848	7.250	102.658	102.542	102.441
5.250	100.113	100.462	100.241	5.250	100.113	100.049	100.016	7.375	102.414	102.345	102.294
5.375	100.422	100.615	100.394	5.375	100.184	100.101	100.193	7.500	102.387	102.318	102.268
5.500	100.863	100.829	100.793	5.500	100.558	100.475	100.567	7.625	102.515	102.446	102.396
5.625	101.290	101.257	101.221	5.625	100.898	100.833	100.907	7.750	102.547	102.432	102.331
5.750	101.431	101.367	101.334	5.750	101.431	101.367	101.334	7.875	101.748	101.664	101.555
5.875	101.592	101.558	101.527	5.875	101.191	101.115	101.192	8.000	101.679	101.595	101.486
6.000	101.982	101.949	101.917	6.000	101.579	101.515	101.529	8.125	101.910	101.825	101.716
6.125	102.379	102.345	102.314	6.125	102.103	102.040	102.007				

VA 25 Yr Fixed HB IRRRL				VA 20 Yr Fixed HB IRRRL				VA 15 Yr Fixed HB IRRRL			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
6.500	102.097	102.040	101.983	6.125	100.809	100.846	100.790	4.500	95.066	94.873	94.896
6.625	102.461	102.405	102.348	6.250	101.225	101.125	101.041	4.625	95.504	95.311	95.334
6.750	102.365	102.249	102.149	6.375	101.106	100.990	101.052	4.750	94.252	94.064	94.048
6.875	101.839	101.768	101.720	6.500	101.637	101.522	101.583	4.875	94.675	94.384	94.391
7.000	102.452	102.381	102.310	6.625	101.903	101.787	101.841	5.000	95.055	94.763	94.771
7.125	102.881	102.810	102.739	6.750	102.415	102.299	102.199	5.125	95.385	95.094	95.101
7.250	102.658	102.542	102.441	6.875	101.788	101.673	101.720	5.250	96.306	96.278	96.249
7.375	101.158	101.042	100.941	7.000	102.217	102.102	102.148	5.375	96.373	96.345	96.316
7.500	101.687	101.571	101.471	7.125	102.231	102.115	102.161	5.500	96.769	96.741	96.712
7.625	102.199	102.083	101.982	7.250	102.708	102.592	102.491	5.625	97.178	97.149	97.121
7.750	102.547	102.432	102.331	7.375	101.208	101.092	100.991	5.750	98.187	98.159	98.130
7.875	99.400	99.425	99.441	7.500	101.737	101.621	101.521	5.875	98.422	98.394	98.365
8.000	99.715	99.741	99.756	7.625	102.249	102.133	102.032	6.000	98.760	98.732	98.703
8.125	100.006	100.032	100.047	7.750	99.098	99.123	99.139	6.125	99.058	99.029	99.001
Government Adjustments											
FICO				Loan Amount Adjustments							
> 720+				\$75K - \$99,999							
680 - 720				\$100K - \$150K							
660 - 679				\$1M - \$1,499,999 (VA Only)							
640 - 659				\$1.5M - \$2M (VA Only)							
620 - 639											
600 - 619											
580 - 599											
550 - 579											
FICO < 550											
No FICO Score											
				Other Adjustments							
				2 Unit							
				3-4 units							
				MFH							
				Cash out > 90% LTV							
				Non-Owner/2nd Home (Streamline or IRRRL or							
				VA IRRRL (95.01 - 110 LTV)							
				VA IRRRL (>110 - 125% LTV)							
				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

FHA DPA Fixed Rate Sheet

Effective: 8/18/2025 7:52 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	99.720	99.457	99.157	6.750	98.220	97.957	97.657	6.750	97.720	97.457	97.157
6.875	99.918	99.638	99.338	6.875	98.418	98.138	97.838	6.875	97.918	97.638	97.338
7.000	100.392	100.112	99.812	7.000	98.892	98.612	98.312	7.000	98.392	98.112	97.812
7.125	100.828	100.548	100.248	7.125	99.328	99.048	98.748	7.125	98.828	98.548	98.248
7.250	101.234	100.954	100.654	7.250	99.734	99.454	99.154	7.250	99.234	98.954	98.654
7.375	101.307	100.961	100.661	7.375	99.807	99.461	99.161	7.375	99.307	98.961	98.661
7.500	101.741	101.395	101.095	7.500	100.241	99.895	99.595	7.500	99.741	99.395	99.095
7.625	102.137	101.791	101.491	7.625	100.637	100.291	99.991	7.625	100.137	99.791	99.491
7.750	102.523	102.177	101.877	7.750	101.023	100.677	100.377	7.750	100.523	100.177	99.877
7.875	101.978	101.565	101.265	7.875	100.478	100.065	99.765	7.875	99.978	99.565	99.265
8.000	102.382	101.969	101.669	8.000	100.882	100.469	100.169	8.000	100.382	99.969	99.669
8.125	102.728	102.315	102.015	8.125	101.228	100.815	100.515	8.125	100.728	100.315	100.015
8.250	103.074	102.661	102.361	8.250	101.574	101.161	100.861	8.250	101.074	100.661	100.361
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	96.220	95.957	95.657	6.750	98.970	98.707	98.407	6.750	96.970	96.707	96.407
6.875	96.418	96.138	95.838	6.875	99.168	98.888	98.588	6.875	97.168	96.888	96.588
7.000	96.892	96.612	96.312	7.000	99.642	99.362	99.062	7.000	97.642	97.362	97.062
7.125	97.328	97.048	96.748	7.125	100.078	99.798	99.498	7.125	98.078	97.798	97.498
7.250	97.734	97.454	97.154	7.250	100.484	100.204	99.904	7.250	98.484	98.204	97.904
7.375	97.807	97.461	97.161	7.375	100.557	100.211	99.911	7.375	98.557	98.211	97.911
7.500	98.241	97.895	97.595	7.500	100.991	100.645	100.345	7.500	98.991	98.645	98.345
7.625	98.637	98.291	97.991	7.625	101.387	101.041	100.741	7.625	99.387	99.041	98.741
7.750	99.023	98.677	98.377	7.750	101.773	101.427	101.127	7.750	99.773	99.427	99.127
7.875	98.478	98.065	97.765	7.875	101.228	100.815	100.515	7.875	99.228	98.815	98.515
8.000	98.882	98.469	98.169	8.000	101.632	101.219	100.919	8.000	99.632	99.219	98.919
8.125	99.228	98.815	98.515	8.125	101.978	101.565	101.265	8.125	99.978	99.565	99.265
8.250	99.574	99.161	98.861	8.250	102.324	101.911	101.611	8.250	100.324	99.911	99.611

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.