



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: 8/19/25 10:12 AM

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

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

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

Lock Extension Fee's
0.025% Per Day

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

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

Contact List		
Lock Desk	Phone:	949-676-0868
	Email:	lockdesk@flexpointinc.com
BFF Pricing Support	Phone:	Email Only
	Email:	bffpricingsupport@bffws.com
Pricing Scenarios	Phone:	Email Only
	Email:	scenario@flexpointinc.com

Mortgagee Clause	
All States but Florida	Florida Only
FlexPoint Inc.	FlexPoint Inc., dba FlexPoint Home Loans Inc.
ISAOA/ATIMA	ISAOA/ATIMA
250 Baker St., Suite 200	250 Baker St., Suite 200
Costa Mesa, CA 92626	Costa Mesa, CA 92626

Additional Comments:
Please refer to lock desk policies & procedures on our website.
Any questions can be directed to lockdesk@bffws.com



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

Conventional Fixed Rate Sheet

Effective: 8/19/2025 10:12 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	92.472	92.340	92.304	4.750	92.472	92.340	92.304	5.125	97.178	97.096	97.094
4.875	93.689	93.593	93.619	4.875	93.689	93.593	93.619	5.250	97.882	97.795	97.799
5.000	94.391	94.289	94.322	5.000	94.391	94.289	94.322	5.375	98.424	98.332	98.343
5.125	94.951	94.875	94.878	5.125	94.951	94.875	94.878	5.500	98.948	98.853	98.869
5.250	96.054	96.012	95.975	5.250	95.802	95.715	95.719	5.625	99.391	99.296	99.312
5.375	96.792	96.750	96.713	5.375	96.419	96.328	96.339	5.750	99.954	99.900	99.876
5.500	97.528	97.485	97.449	5.500	97.035	97.002	96.966	5.875	100.516	100.462	100.438
5.625	98.172	98.129	98.093	5.625	97.635	97.603	97.567	6.000	101.011	100.956	100.932
5.750	98.834	98.784	98.738	5.750	98.387	98.291	98.279	6.125	101.338	101.301	101.270
5.875	99.466	99.415	99.369	5.875	98.946	98.847	98.840	6.250	101.330	101.258	101.232
6.000	100.064	100.014	99.968	6.000	99.546	99.484	99.447	6.375	101.840	101.771	101.708
6.125	100.593	100.542	100.496	6.125	100.090	100.049	100.005	6.500	102.400	102.336	102.273
6.250	100.944	100.885	100.830	6.250	100.437	100.388	100.336	6.625	102.614	102.554	102.497
6.375	101.528	101.470	101.415	6.375	101.036	100.958	100.910	6.750	102.182	102.092	102.061
6.500	102.066	102.007	101.952	6.500	101.633	101.554	101.506	6.875	102.716	102.635	102.496
6.625	102.560	102.501	102.446	6.625	102.048	101.969	101.921	7.000	103.007	102.916	102.887
6.750	102.691	102.632	102.577	6.750	102.412	102.333	102.281	7.125	103.568	103.497	103.367
6.875	103.201	103.142	103.087	6.875	102.956	102.877	102.825	7.250	103.731	103.632	103.587
7.000	103.646	103.587	103.532	7.000	103.421	103.342	103.290	7.375	104.173	104.064	104.030
7.125	104.012	103.953	103.898	7.125	103.734	103.656	103.603	7.500	104.537	104.537	104.376
7.250	104.250	104.199	104.152	7.250	103.836	103.773	103.733	7.625	104.945	104.839	104.784
7.375	104.693	104.626	104.562	7.375	104.348	104.286	104.246	7.750	105.438	105.312	105.272
7.500	105.096	105.029	104.965	7.500	104.848	104.786	104.745	7.875	105.811	105.684	105.645
7.625	105.488	105.421	105.357	7.625	105.123	105.061	105.020	8.000	105.303	105.242	105.150
7.750	105.328	105.221	105.167	7.750	105.328	105.221	105.167				
7.875	105.685	105.556	105.518	7.875	105.685	105.556	105.518				
8.000	105.616	105.561	105.513	8.000	105.616	105.561	105.513				
8.125	105.816	105.754	105.713	8.125	105.816	105.754	105.713				
8.250	106.194	106.133	106.034	8.250	106.194	106.133	106.034				
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	97.905	97.802	97.802	4.625	98.466	98.363	98.363	5.000	93.659	93.567	93.547
4.750	97.968	97.968	97.934	4.750	98.434	98.367	98.367	5.125	94.272	94.185	94.161
4.875	98.480	98.417	98.417	4.875	98.993	98.930	98.930	5.250	95.928	95.877	95.832
5.000	98.871	98.798	98.765	5.000	99.198	99.083	99.077	5.375	96.610	96.560	96.514
5.125	99.308	99.188	99.189	5.125	99.645	99.591	99.591	5.500	97.316	97.265	97.219
5.250	99.614	99.496	99.497	5.250	99.932	99.849	99.849	5.625	97.916	97.865	97.820
5.375	99.982	99.918	99.885	5.375	100.457	100.396	100.396	5.750	98.513	98.463	98.417
5.500	100.326	100.243	100.218	5.500	100.770	100.715	100.715	5.875	99.121	99.069	99.021
5.625	100.679	100.544	100.530	5.625	100.911	100.860	100.860	6.000	99.675	99.622	99.572
5.750	100.929	100.835	100.788	5.750	101.105	101.043	101.043	6.125	100.161	100.099	100.040
5.875	101.267	101.210	101.204	5.875	101.387	101.329	101.324	6.250	100.554	100.494	100.438
6.000	101.570	101.510	101.474	6.000	101.670	101.616	101.606	6.375	101.135	101.072	101.012
6.125	101.870	101.805	101.790	6.125	102.016	101.967	101.951	6.500	101.634	101.569	101.508
6.250	102.149	102.120	102.094	6.250	102.101	102.057	102.036	6.625	102.125	102.057	101.993
6.375	102.487	102.424	102.391	6.375	102.270	102.230	102.204	6.750	102.175	102.115	102.058
6.500	102.843	102.801	102.784	6.500	102.643	102.607	102.576	6.875	102.694	102.630	102.569
6.625	103.182	103.139	103.123	6.625	102.822	102.791	102.755	7.000	103.053	102.990	102.930
6.750	103.204	103.165	103.136	6.750	103.121	103.094	103.053	7.125	103.316	103.252	103.192
6.875	103.564	103.500	103.468	6.875	103.343	103.321	103.274	7.250	103.455	103.346	103.238
7.000	103.715	103.652	103.619	7.000	103.656	103.639	103.587	7.375	103.877	103.765	103.653
7.125	103.879	103.816	103.783	7.125	103.426	103.363	103.330	7.500	104.270	104.154	104.039
7.250	103.765	103.685	103.634	7.250	103.412	103.332	103.280	7.625	103.951	103.846	103.567
7.375	104.234	104.154	104.103	7.375	103.773	103.693	103.641	7.750	103.560	103.454	103.399
								7.875	103.863	103.735	103.696

Conventional 20 Yr Fixed HB				Conventional 15 Yr Fixed HB							
Rate	15	30	45	Rate	15	30	45				
5.250	95.293	95.252	95.208	5.250	98.086	98.039	97.991				
5.375	95.998	95.958	95.914	5.375	98.533	98.486	98.438				
5.500	96.697	96.656	96.612	5.500	98.760	98.713	98.665				
5.625	97.367	97.327	97.283	5.625	98.908	98.893	98.835				
5.750	97.802	97.762	97.717	5.750	99.416	99.386	99.327				
5.875	98.389	98.349	98.305	5.875	99.649	99.619	99.560				
6.000	98.929	98.877	98.833	6.000	99.895	99.865	99.807				
6.125	99.695	99.615	99.538	6.125	100.120	100.090	100.032				
6.250	100.321	100.247	100.174	6.250	100.344	100.313	100.255				
6.375	100.885	100.816	100.749	6.375	100.550	100.519	100.461				
6.500	101.383	101.319	101.256	6.500	100.764	100.734	100.676				
6.625	101.793	101.734	101.676	6.625	100.922	100.892	100.834				
6.750	102.086	102.000	101.854	6.750	101.104	101.073	101.023				
6.875	102.582	102.500	102.360	6.875	101.465	101.426	101.397				
7.000	102.924	102.848	102.713	7.000	101.421	101.391	101.341				
7.125	103.226	103.154	103.024	7.125	101.543	101.513	101.463				
Conventional Fixed Rate Adjustments											
Cumulative LLPA Cap											
FTHB with AMI at or below 100% or 120% in designated High Cost Areas				0							
Purchase LTV / FICO Adjusters: All Products w/Terms > 15 years only											
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97		
≥ 780		0	0	0	0	-0.375	-0.375	-0.25	-0.25	-0.125	
760-779		0	0	0	-0.25	-0.625	-0.625	-0.5	-0.5	-0.25	
740-759		0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625	-0.5	
720-739		0	0	-0.25	-0.75	-1.25	-1.25	-1	-0.875	-0.75	
700-719		0	0	-0.375	-0.875	-1.375	-1.5	-1.25	-1.125	-0.875	
680-699		0	0	-0.625	-1.125	-1.75	-1.875	-1.5	-1.375	-1.125	
660-679		0	0	-0.75	-1.375	-1.875	-2.125	-1.75	-1.625	-1.25	
640-659		0	0	-1.125	-1.5	-2.25	-2.5	-2	-1.875	-1.5	
620-639		0	-0.125	-1.5	-2.125	-2.75	-2.875	-2.625	-2.25	-1.75	
Additional Purchase LLPA Adjusters											
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97		
Attached Condo		0	0	-0.125	-0.125	-0.75	-0.75	-0.75	-0.75	-0.75	
Investment Property		-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	
2nd Home		-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	
Manufactured Home		-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	
2 - 4 Units		0	0	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625	
High Balance		-0.5	-0.5	-0.75	-0.75	-1	-1	-1	-1	-1	
Secondary Financing		-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875	
DTI > 40%		0	0	0	0	0	0	0	0	0	
R/T Refinance LTV / FICO Adjusters: All Products w/Terms > 15 years only											
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97		
≥ 780		0	0	0	-0.125	-0.5	-0.625	-0.5	-0.375	-0.375	
760-779		0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625	-0.625	
740-759		0	0	-0.25	-0.75	-1.125	-1.375	-1.125	-1	-1	
720-739		0	0	-0.5	-1	-1.625	-1.75	-1.5	-1.25	-1.25	
700-719		0	0	-0.625	-1.25	-1.875	-2.125	-1.75	-1.625	-1.625	
680-699		0	0	-0.875	-1.625	-2.25	-2.5	-2.125	-1.75	-1.75	
660-679		0	-0.125	-1.125	-1.875	-2.5	-3	-2.375	-2.125	-2.125	
640-659		0	-0.25	-1.375	-2.125	-2.875	-3.375	-2.875	-2.5	-2.5	
620-639		0	-0.375	-1.75	-2.5	-3.5	-3.875	-3.625	-2.5	-2.5	
Additional R/T Refinance LLPA Adjusters											
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97		
Attached Condo		0	0	-0.125	-0.125	-0.75	-0.75	-0.75	-0.75	-0.75	
Investment Property		-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	
2nd Home		-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	
Manufactured Home		-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	
2 - 4 Units		0	0	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625	
High Balance		-0.5	-0.5	-0.75	-0.75	-1	-1	-1	-1	-1	
Secondary Financing		-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875	
DTI > 40%		0	0	0	0	0	0	0	0	0	

Cash-Out Refinance LTV / FICO Adjusters: All Products						
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	
≥ 780	-0.375	-0.375	-0.625	-0.875	-1.375	
760-779	-0.375	-0.375	-0.875	-1.25	-1.875	
740-759	-0.375	-0.375	-1	-1.625	-2.375	
720-739	-0.375	-0.5	-1.375	-2	-2.75	
700-719	-0.375	-0.5	-1.625	-2.625	-3.25	
680-699	-0.375	-0.625	-2	-2.875	-3.75	
660-679	-0.375	-0.875	-2.75	-4	-4.75	
640-659	-0.375	-1.375	-3.125	-4.625	-5.125	
620-639	-0.375	-1.375	-3.375	-4.875	-5.125	
Additional Cash-Out Refinance LLPA Adjusters						
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	
Attached Condo	0	0	-0.125	-0.125	-0.75	
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5	
2 - 4 Units	0	0	-0.375	-0.375	-0.625	
High Balance	-1.25	-1.25	-1.5	-1.5	-1.75	
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	
DTI > 40%	0	0	0	0	0	
Additional Miscellaneous LLPA Adjusters						
Escrow Waiver	-0.25					
Temporary 2-1 Buydown	Buydown options and pricing available through PML					
Lock Extension per Day	-0.025					

Property State Adjustments			
State	Fannie	Freddie	
AZ	-0.275	-0.425	
CA	0	0	
CO	-0.25	-0.4	
FL	-0.1	-0.25	
GA	-0.16	-0.31	
LA	-0.125	-0.275	
MD	-0.18	-0.33	
NC	-0.165	-0.315	
NJ	-0.14	-0.29	
NM	-0.14	-0.29	
NV	-0.25	-0.4	
OR	-0.195	-0.345	
PA	-0.11	-0.26	
TN	-0.16	-0.31	
TX	-0.07	-0.22	
UT	-0.3	-0.45	
VA	-0.16	-0.31	
WA	-0.21	-0.36	
WI	-0.18	-0.33	



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

Conventional ARM Rate Sheet

Effective: 8/19/2025 10:12 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	98.762	98.704	98.674	5.000	97.902	97.812	97.774	5.000	95.492	95.429	95.367
5.125	99.063	99.000	98.966	5.125	98.362	98.271	98.208	5.125	96.148	96.085	96.023
5.250	99.352	99.284	99.246	5.250	98.820	98.729	98.633	5.250	96.807	96.744	96.682
5.375	99.641	99.550	99.508	5.375	99.244	99.153	99.057	5.375	97.105	97.042	96.980
5.500	99.971	99.880	99.784	5.500	99.627	99.536	99.441	5.500	97.578	97.515	97.452
5.625	100.236	100.145	100.049	5.625	99.931	99.840	99.744	5.625	98.035	97.972	97.910
5.750	100.456	100.366	100.270	5.750	100.213	100.122	100.059	5.750	98.309	98.246	98.184
5.875	100.630	100.537	100.481	5.875	100.435	100.344	100.248	5.875	98.581	98.518	98.455
6.000	100.861	100.764	100.703	6.000	100.667	100.569	100.508	6.000	98.856	98.793	98.730
6.125	101.082	100.980	100.916	6.125	100.905	100.802	100.738	6.125	99.131	99.068	99.005
6.250	101.290	101.183	101.115	6.250	101.105	100.998	100.929	6.250	99.405	99.342	99.279
6.375	101.480	101.368	101.296	6.375	101.252	101.140	101.068	6.375	99.676	99.613	99.550
6.500	101.647	101.530	101.455	6.500	101.370	101.279	101.197	6.500	100.131	100.068	100.006
6.625	101.781	101.659	101.579	6.625	101.626	101.536	101.440	6.625	100.216	100.153	100.090
6.750	101.891	101.765	101.681	6.750	101.787	101.696	101.600	6.750	100.483	100.420	100.357
6.875	101.967	101.836	101.749	6.875	101.809	101.718	101.622	6.875	100.546	100.483	100.421
7.000	101.800	101.780	101.743	7.000	101.811	101.720	101.624	7.000	100.589	100.526	100.464
7.125	101.812	101.792	101.753	7.125	101.794	101.703	101.607	7.125	100.663	100.600	100.537

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	98.860	98.802	98.772	5.000	97.958	97.887	97.866	5.000	95.442	95.379	95.316
5.125	99.160	99.097	99.063	5.125	98.399	98.335	98.302	5.125	96.098	96.035	95.972
5.250	99.449	99.381	99.343	5.250	98.827	98.759	98.721	5.250	96.757	96.694	96.631
5.375	99.719	99.646	99.605	5.375	99.244	99.153	99.067	5.375	97.055	96.992	96.929
5.500	99.984	99.906	99.861	5.500	99.627	99.536	99.441	5.500	97.528	97.465	97.402
5.625	100.239	100.157	100.107	5.625	99.931	99.840	99.744	5.625	97.985	97.922	97.859
5.750	100.489	100.401	100.348	5.750	100.213	100.122	100.044	5.750	98.259	98.196	98.133
5.875	100.728	100.635	100.579	5.875	100.481	100.388	100.332	5.875	98.531	98.468	98.405
6.000	100.961	100.863	100.803	6.000	100.754	100.656	100.596	6.000	98.806	98.743	98.680
6.125	101.183	101.081	101.017	6.125	100.992	100.890	100.826	6.125	99.081	99.018	98.955
6.250	101.393	101.286	101.218	6.250	101.193	101.086	101.018	6.250	99.355	99.292	99.229
6.375	101.586	101.474	101.401	6.375	101.342	101.230	101.158	6.375	99.626	99.563	99.500
6.500	101.755	101.638	101.562	6.500	101.409	101.292	101.216	6.500	100.081	100.018	99.955
6.625	101.890	101.769	101.689	6.625	101.626	101.536	101.440	6.625	100.166	100.103	100.040
6.750	102.003	101.876	101.793	6.750	101.787	101.696	101.600	6.750	100.433	100.370	100.307
6.875	102.081	101.949	101.862	6.875	101.809	101.718	101.622	6.875	100.496	100.433	100.370
7.000	101.905	101.769	101.678	7.000	101.811	101.720	101.624	7.000	100.539	100.476	100.413
7.125	101.550	101.487	101.424	7.125	101.794	101.703	101.607	7.125	100.613	100.550	100.487

Conventional ARM Adjustments

Cumulative LLPA Cap

FTHB with AMI at or below 100% or 120% in designated High Cost Areas 0

Purchase LTV / FICO Adjusters: All Products w/Terms > 15 years only

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 780	0	0	0	0	-0.375	-0.375	-0.25	-0.25	-0.125
760-779	0	0	0	-0.25	-0.625	-0.625	-0.5	-0.5	-0.25
740-759	0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625	-0.5
720-739	0	0	-0.25	-0.75	-1.25	-1.25	-1	-0.875	-0.75
700-719	0	0	-0.375	-0.875	-1.375	-1.5	-1.25	-1.125	-0.875
680-699	0	0	-0.625	-1.125	-1.75	-1.875	-1.5	-1.375	-1.125
660-679	0	0	-0.75	-1.375	-1.875	-2.125	-1.75	-1.625	-1.25
640-659	0	0	-1.125	-1.5	-2.25	-2.5	-2	-1.875	-1.5
620-639	0	-0.125	-1.5	-2.125	-2.75	-2.875	-2.625	-2.25	-1.75

Additional Purchase LLPA Adjusters									
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Attached Condo	0	0	-0.125	-0.125	-0.75	-0.75	-0.75	-0.75	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-1.25	-1.25	-1.5	-1.5	-2.5	-2.5	-2.5	-2.75	2.75
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0	0	0	0	0	0	0	0	0
ARM	0	0	0	0	0	0	0	-0.25	-0.25
R/T Refinance LTV / FICO Adjusters: All Products w/Terms > 15 years only									
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 780	0	0	0	-0.125	-0.5	-0.625	-0.5	-0.375	-0.375
760-779	0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625	-0.625
740-759	0	0	-0.25	-0.75	-1.125	-1.375	-1.125	-1	-1
720-739	0	0	-0.5	-1	-1.625	-1.75	-1.5	-1.25	-1.25
700-719	0	0	-0.625	-1.25	-1.875	-2.125	-1.75	-1.625	-1.625
680-699	0	0	-0.875	-1.625	-2.25	-2.5	-2.125	-1.75	-1.75
660-679	0	-0.125	-1.125	-1.875	-2.5	-3	-2.375	-2.125	-2.125
640-659	0	-0.25	-1.375	-2.125	-2.875	-3.375	-2.875	-2.5	-2.5
620-639	0	-0.375	-1.75	-2.5	-3.5	-3.875	-3.625	-2.5	-2.5
Additional R/T Refinance LLPA Adjusters									
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Attached Condo	0	0	-0.125	-0.125	-0.75	-0.75	-0.75	-0.75	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-1.25	-1.25	-1.5	-1.5	-2.5	-2.5	-2.5	-2.75	2.75
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0	0	0	0	0	0	0	0	0
ARM	0	0	0	0	0	0	0	-0.25	-0.25
Cash-Out Refinance LTV / FICO Adjusters: All Products					Property State Adjustments				
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	State	Fannie	Freddie	
≥ 780	-0.375	-0.375	-0.625	-0.875	-1.375	AZ	-0.275	-0.425	
760-779	-0.375	-0.375	-0.875	-1.25	-1.875	CA	0	0	
740-759	-0.375	-0.375	-1	-1.625	-2.375	CO	-0.25	-0.4	
720-739	-0.375	-0.5	-1.375	-2	-2.75	FL	-0.1	-0.25	
700-719	-0.375	-0.5	-1.625	-2.625	-3.25	GA	-0.16	-0.31	
680-699	-0.375	-0.625	-2	-2.875	-3.75	LA	-0.125	-0.275	
660-679	-0.375	-0.875	-2.75	-4	-4.75	MD	-0.18	-0.33	
640-659	-0.375	-1.375	-3.125	-4.625	-5.125	NC	-0.165	-0.315	
620-639	-0.375	-1.375	-3.375	-4.875	-5.125	NJ	-0.14	-0.29	
Additional Cash-Out Refinance LLPA Adjusters									
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	NM	-0.14	-0.29	
Attached Condo	0	0	-0.125	-0.125	-0.75	NV	-0.25	-0.4	
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	OR	-0.195	-0.345	
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	PA	-0.11	-0.26	
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5	TN	-0.16	-0.31	
2 - 4 Units	0	0	-0.375	-0.375	-0.625	TX	-0.07	-0.22	
High Balance	-2	-2	-2.25	-2.25	-3.25	UT	-0.3	-0.45	
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	VA	-0.16	-0.31	
DTI > 40%	0	0	0	0	0	WA	-0.21	-0.36	
						WI	-0.18	-0.33	
Additional Miscellaneous LLPA Adjusters									
Escrow Waiver	-0.25								
Temporary 2-1 Buydown	Buydown options and pricing available through PML								
Lock Extension per Day	-0.025								



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

Effective: 8/19/2025 10:12 PST

Home Ready 30 Yr Fixed				Home Ready 20 Yr Fixed				Home Ready 15 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.125	94.457	94.411	94.399	5.750	98.657	98.594	98.558	4.375	96.183	96.149	96.115
5.250	95.510	95.477	95.441	5.875	99.232	99.170	99.133	4.500	96.604	96.570	96.537
5.375	96.203	96.170	96.134	6.000	99.753	99.691	99.655	4.625	96.952	96.918	96.885
5.500	96.869	96.836	96.800	6.125	100.165	100.102	100.066	4.750	97.519	97.485	97.450
5.625	97.505	97.465	97.423	6.250	100.502	100.424	100.376	4.875	97.968	97.934	97.899
5.750	98.244	98.209	98.174	6.375	101.035	100.956	100.908	5.000	98.258	98.224	98.189
5.875	98.840	98.805	98.772	6.500	101.504	101.425	101.377	5.125	98.490	98.456	98.422
6.000	99.406	99.369	99.337	6.625	101.858	101.780	101.732	5.250	99.027	98.993	98.959
6.125	100.030	99.992	99.962	6.750	101.930	101.852	101.800	5.375	99.297	99.263	99.228
6.250	100.368	100.316	100.275	6.875	102.384	102.305	102.253	5.500	99.709	99.667	99.625
6.375	100.881	100.828	100.789	7.000	102.730	102.651	102.599	5.625	99.929	99.887	99.845
6.500	101.384	101.331	101.293	7.125	103.022	102.944	102.892	5.750	100.386	100.344	100.301
6.625	101.862	101.808	101.770	7.250	103.168	103.105	103.065	5.875	100.721	100.679	100.636
				7.375	103.593	103.531	103.491	6.000	100.920	100.878	100.835

Home Ready 10 Yr Fixed			
Rate	15	30	45
4.625	95.828	95.777	95.727
4.750	96.406	96.356	96.305
4.875	96.655	96.605	96.554
5.000	96.985	96.935	96.884
5.125	97.362	97.312	97.261
5.250	97.699	97.649	97.598
5.375	97.999	97.949	97.898
5.500	98.253	98.203	98.152
5.625	98.548	98.498	98.447
5.750	98.668	98.610	98.551
5.875	98.969	98.910	98.852
6.000	99.472	99.414	99.355

Home Ready Adjustments

Cumulative LLPA Caps	
Home Ready	0

Purchase LTV / FICO Adjusters: All Products w/Terms > 15 years only										
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97	
≥ 780		0	0	0	0	-0.375	-0.375	-0.25	-0.25	-0.125
760-779		0	0	0	-0.25	-0.625	-0.625	-0.5	-0.5	-0.25
740-759		0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625	-0.5
720-739		0	0	-0.25	-0.75	-1.25	-1.25	-1	-0.875	-0.75
700-719		0	0	-0.375	-0.875	-1.375	-1.5	-1.25	-1.125	-0.875
680-699		0	0	-0.625	-1.125	-1.75	-1.875	-1.5	-1.375	-1.125
660-679		0	0	-0.75	-1.375	-1.875	-2.125	-1.75	-1.625	-1.25
640-659		0	0	-1.125	-1.5	-2.25	-2.5	-2	-1.875	-1.5
620-639		0	-0.125	-1.5	-2.125	-2.75	-2.875	-2.625	-2.25	-1.75

[illegible]

R/T Refinance LTV / FICO Adjusters: All Products w/Terms > 15 years only										
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97	
≥ 780		0	0	0	-0.125	-0.5	-0.625	-0.5	-0.375	-0.375
760-779		0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625	-0.625
740-759		0	0	-0.25	-0.75	-1.125	-1.375	-1.125	-1	-1
720-739		0	0	-0.5	-1	-1.625	-1.75	-1.5	-1.25	-1.25
700-719		0	0	-0.625	-1.25	-1.875	-2.125	-1.75	-1.625	-1.625
680-699		0	0	-0.875	-1.625	-2.25	-2.5	-2.125	-1.75	-1.75
660-679		0	-0.125	-1.125	-1.875	-2.5	-3	-2.375	-2.125	-2.125
640-659		0	-0.25	-1.375	-2.125	-2.875	-3.375	-2.875	-2.5	-2.5
620-639		0	-0.375	-1.75	-2.5	-3.5	-3.875	-3.625	-2.5	-2.5
Additional R/T Refinance LLPA Adjusters										
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97	
Attached Condo		0	0	-0.125	-0.125	-0.75	-0.75	-0.75	-0.75	-0.75
Investment Property		-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home		-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home		-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units		0	0	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance		-0.5	-0.5	-0.75	-0.75	-1	-1	-1	-1	-1
Secondary Financing		-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%		0	0	0	0	0	0	0	0	0
Additional Miscellaneous LLPA Adjusters										
Escrow Waiver		-0.25								
Temporary 2-1 Buydown		Buydown options and pricing available through PML								
Lock Extension per Day		-0.025								



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

Effective: 8/19/2025 10:12 PST

Home Possible 30 Yr Fixed				Home Possible 20 Yr Fixed				Home Possible 15 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.375	95.626	95.573	95.409	5.750	99.912	99.858	99.834	4.25	95.7437	95.7103	95.6765
5.500	96.266	96.212	96.047	5.875	100.474	100.420	100.396	4.375	96.1825	96.149	96.1153
5.625	96.870	96.817	96.652	6.000	100.969	100.914	100.890	4.5	96.6039	96.5704	96.5366
5.750	98.111	98.055	98.031	6.125	101.310	101.253	101.228	4.625	96.9519	96.9184	96.8846
5.875	98.737	98.680	98.656	6.250	101.288	101.216	101.190	4.75	97.5185	97.485	97.4503
6.000	99.320	99.263	99.239	6.375	101.763	101.691	101.666	4.875	97.9675	97.934	97.8993
6.125	99.853	99.795	99.771	6.500	102.192	102.119	102.095	5	98.2576	98.2241	98.1894
6.250	100.249	100.176	100.150	6.625	102.547	102.473	102.450	5.125	98.4898	98.4563	98.4216
6.375	100.778	100.704	100.680	6.750	102.140	102.050	102.019	5.25	99.0268	98.9933	98.9586
6.500	101.276	101.202	101.178	6.875	102.574	102.484	102.454	5.375	99.2966	99.2631	99.2284
6.625	101.663	101.588	101.566	7.000	102.965	102.874	102.845	5.5	99.7087	99.6668	99.6249
6.750	101.941	101.850	101.820	7.125	103.316	103.224	103.197	5.625	99.9287	99.8868	99.8448
6.875	102.383	102.291	102.263	7.250	103.689	103.581	103.545	5.75	100.3859	100.344	100.3011
7.000	102.786	102.693	102.666	7.375	104.131	104.022	103.988	5.875	100.7211	100.6792	100.6363
7.125	103.141	103.048	103.021	7.500	104.474	104.364	104.330	6	100.9199	100.878	100.8351

Home Possible 10 Yr Fixed			
Rate	15	30	45
4.625	95.828	95.777	95.727
4.750	97.390	97.318	97.302
4.875	97.794	97.720	97.704
5.000	98.121	98.050	98.036
5.125	98.689	98.617	98.603
5.250	99.033	98.960	98.946
5.375	99.415	99.340	99.326
5.500	99.677	99.602	99.588
5.625	99.979	99.953	99.940
5.750	100.339	100.281	100.268
5.875	100.661	100.603	100.590
6.000	100.961	100.903	100.890

Home Possible Adjustments	
Cumulative LLPA Caps	
Home Possible	0

Purchase LTV / FICO Adjusters: All Products w/Terms > 15 years only									
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 780		0	0	0	-0.375	-0.375	-0.25	-0.25	-0.125
760-779		0	0	-0.25	-0.625	-0.625	-0.5	-0.5	-0.25
740-759		0	0	-0.125	-0.375	-0.875	-1	-0.625	-0.5
720-739		0	0	-0.25	-0.75	-1.25	-1.25	-1	-0.75
700-719		0	0	-0.375	-0.875	-1.375	-1.5	-1.25	-0.875
680-699		0	0	-0.625	-1.125	-1.75	-1.875	-1.5	-1.125
660-679		0	0	-0.75	-1.375	-1.875	-2.125	-1.75	-1.25
640-659		0	0	-1.125	-1.5	-2.25	-2.5	-2	-1.5
620-639		0	-0.125	-1.5	-2.125	-2.75	-2.875	-2.625	-1.75

[illegible]

R/T Refinance LTV / FICO Adjusters: All Products w/Terms > 15 years only										
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97	
≥ 780		0	0	0	-0.125	-0.5	-0.625	-0.5	-0.375	-0.375
760-779		0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625	-0.625
740-759		0	0	-0.25	-0.75	-1.125	-1.375	-1.125	-1	-1
720-739		0	0	-0.5	-1	-1.625	-1.75	-1.5	-1.25	-1.25
700-719		0	0	-0.625	-1.25	-1.875	-2.125	-1.75	-1.625	-1.625
680-699		0	0	-0.875	-1.625	-2.25	-2.5	-2.125	-1.75	-1.75
660-679		0	-0.125	-1.125	-1.875	-2.5	-3	-2.375	-2.125	-2.125
640-659		0	-0.25	-1.375	-2.125	-2.875	-3.375	-2.875	-2.5	-2.5
620-639		0	-0.375	-1.75	-2.5	-3.5	-3.875	-3.625	-2.5	-2.5
Additional R/T Refinance LLPA Adjusters										
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97	
Attached Condo		0	0	-0.125	-0.125	-0.75	-0.75	-0.75	-0.75	-0.75
Investment Property		-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home		-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home		-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units		0	0	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance		-0.5	-0.5	-0.75	-0.75	-1	-1	-1	-1	-1
Secondary Financing		-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%		0	0	0	0	0	0	0	0	0
Additional Miscellaneous LLPA Adjusters										
Escrow Waiver		-0.25								
Temporary 2-1 Buydown		Buydown options and pricing available through PML								
Lock Extension per Day		-0.025								



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

RefiNow Rate Sheet

Effective: 8/19/2025 10:12 PST

RefiNow 30 Yr Fixed			
Rate	15	30	45
5.125	95.061	94.985	94.988
5.250	95.912	95.825	95.829
5.375	96.529	96.438	96.449
5.500	97.139	97.043	97.060
5.625	97.737	97.641	97.658
5.750	98.497	98.401	98.389
5.875	99.056	98.955	98.950
6.000	99.603	99.496	99.498
6.125	100.181	100.075	100.076
6.250	100.507	100.415	100.388
6.375	101.099	101.013	100.980
6.500	101.577	101.487	101.461
6.625	102.054	101.953	101.940
6.750	102.082	102.012	101.969
6.875	102.640	102.573	102.527
7.000	103.038	102.968	102.926
7.125	103.465	103.385	103.356
7.250	103.611	103.581	103.519
7.375	104.008	103.977	103.916

RefiNow Adjustments

Cumulative LLPA Cap

FTHB with AMI at or below 100% or 120% in designated High Cc	0
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Purchase LTV / FICO Adjusters: All Products w/Terms > 15 years only

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 780	0	0	0	0	-0.375	-0.375	-0.25	-0.25	-0.125
760-779	0	0	0	-0.25	-0.625	-0.625	-0.5	-0.5	-0.25
740-759	0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625	-0.5
720-739	0	0	-0.25	-0.75	-1.25	-1.25	-1	-0.875	-0.75
700-719	0	0	-0.375	-0.875	-1.375	-1.5	-1.25	-1.125	-0.875
680-699	0	0	-0.625	-1.125	-1.75	-1.875	-1.5	-1.375	-1.125
660-679	0	0	-0.75	-1.375	-1.875	-2.125	-1.75	-1.625	-1.25
640-659	0	0	-1.125	-1.5	-2.25	-2.5	-2	-1.875	-1.5
620-639	0	-0.125	-1.5	-2.125	-2.75	-2.875	-2.625	-2.25	-1.75

Additional Purchase LLPA Adjusters

[illegible]

R/T Refinance LTV / FICO Adjusters: All Products w/Terms > 15 years only										
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97	
≥ 780		0	0	0	-0.125	-0.5	-0.625	-0.5	-0.375	-0.375
760-779		0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625	-0.625
740-759		0	0	-0.25	-0.75	-1.125	-1.375	-1.125	-1	-1
720-739		0	0	-0.5	-1	-1.625	-1.75	-1.5	-1.25	-1.25
700-719		0	0	-0.625	-1.25	-1.875	-2.125	-1.75	-1.625	-1.625
680-699		0	0	-0.875	-1.625	-2.25	-2.5	-2.125	-1.75	-1.75
660-679		0	-0.125	-1.125	-1.875	-2.5	-3	-2.375	-2.125	-2.125
640-659		0	-0.25	-1.375	-2.125	-2.875	-3.375	-2.875	-2.5	-2.5
620-639		0	-0.375	-1.75	-2.5	-3.5	-3.875	-3.625	-2.5	-2.5
Additional R/T Refinance LLPA Adjusters										
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97	
Attached Condo		0	0	-0.125	-0.125	-0.75	-0.75	-0.75	-0.75	-0.75
Investment Property		-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home		-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home		-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units		0	0	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance		-0.5	-0.5	-0.75	-0.75	-1	-1	-1	-1	-1
Secondary Financing		-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%		0	0	0	0	0	0	0	0	0
Cash-Out Refinance LTV / FICO Adjusters: All Products										
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80					
≥ 780		-0.375	-0.375	-0.625	-0.875	-1.375				
760-779		-0.375	-0.375	-0.875	-1.25	-1.875				
740-759		-0.375	-0.375	-1	-1.625	-2.375				
720-739		-0.375	-0.5	-1.375	-2	-2.75				
700-719		-0.375	-0.5	-1.625	-2.625	-3.25				
680-699		-0.375	-0.625	-2	-2.875	-3.75				
660-679		-0.375	-0.875	-2.75	-4	-4.75				
640-659		-0.375	-1.375	-3.125	-4.625	-5.125				
620-639		-0.375	-1.375	-3.375	-4.875	-5.125				
Additional Cash-Out Refinance LLPA Adjusters										
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80					
Attached Condo		0	0	-0.125	-0.125	-0.75				
Investment Property		-1.125	-1.125	-1.625	-2.125	-3.375				
2nd Home		-1.125	-1.125	-1.625	-2.125	-3.375				
Manufactured Home		-0.5	-0.5	-0.5	-0.5	-0.5				
2 - 4 Units		0	0	-0.375	-0.375	-0.625				
High Balance		-1.25	-1.25	-1.5	-1.5	-1.75				
Secondary Financing		-0.625	-0.625	-0.625	-0.875	-1.125				
DTI > 40%		0	0	0	0	0				
Additional Miscellaneous LLPA Adjusters										
Escrow Waiver	-0.25									
Temporary 2-1 Buydown	Buydown options and pricing available through PML									
Lock Extension per Day	-0.025									



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

FHA Fixed Rate Sheet

Effective: 8/19/2025 10:12 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	95.120	95.760	95.672	4.750	95.102	95.760	95.672	5.000	96.515	96.612	96.525
4.875	95.814	96.004	95.916	4.875	95.814	96.004	95.916	5.125	97.207	97.161	97.144
5.000	96.515	96.612	96.525	5.000	96.515	96.612	96.525	5.250	98.152	98.598	98.485
5.125	97.207	97.161	97.144	5.125	97.207	97.161	97.144	5.375	98.612	98.823	98.710
5.250	98.168	98.598	98.485	5.250	98.152	98.598	98.485	5.500	99.255	99.298	99.185
5.375	98.859	98.823	98.710	5.375	98.612	98.823	98.710	5.625	99.908	99.845	99.812
5.500	99.320	99.298	99.185	5.500	99.255	99.298	99.185	5.750	100.606	100.659	100.538
5.625	99.908	99.845	99.812	5.625	99.908	99.845	99.812	5.875	101.036	100.834	100.713
5.750	100.606	100.659	100.538	5.750	100.606	100.659	100.538	6.000	101.615	101.398	101.220
5.875	101.036	100.834	100.713	5.875	101.036	100.834	100.713	6.125	101.937	101.719	101.604
6.000	101.615	101.398	101.220	6.000	101.615	101.398	101.220	6.250	102.238	102.261	102.098
6.125	101.937	101.766	101.678	6.125	101.937	101.719	101.604	6.375	102.071	102.174	102.011
6.250	102.238	102.261	102.098	6.250	102.238	102.261	102.098	6.500	102.670	102.742	102.580
6.375	102.202	102.174	102.011	6.375	102.090	102.174	102.011	6.625	103.181	103.130	103.020
6.500	102.710	102.742	102.580	6.500	102.670	102.742	102.580	6.750	103.465	103.371	103.304
6.625	103.215	103.130	103.020	6.625	103.181	103.130	103.020	6.875	103.059	103.205	103.067
6.750	103.465	103.371	103.304	6.750	103.465	103.371	103.304	7.000	103.673	103.798	103.660
6.875	103.306	103.239	103.115	6.875	103.059	103.205	103.067	7.125	104.108	104.155	104.017
7.000	103.776	103.798	103.660	7.000	103.673	103.798	103.660	7.250	104.537	104.442	104.375
7.125	104.206	104.155	104.017	7.125	104.108	104.155	104.017	7.375	103.393	103.351	103.309
7.250	104.537	104.442	104.375	7.250	104.537	104.442	104.375	7.500	103.870	103.828	103.786
7.375	103.719	103.677	103.637	7.375	103.393	103.351	103.309	7.625	104.337	104.242	104.175
7.500	104.193	104.151	104.111	7.500	103.870	103.828	103.786	7.750	104.736	104.642	104.575
								7.875	103.217	103.361	103.337
								8.000	103.611	103.755	103.731
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	96.848	96.831	96.814	4.250	96.417	96.407	96.490	4.750	94.285	94.257	94.317
4.375	97.318	97.301	97.284	4.375	96.993	96.982	97.065	4.875	95.023	94.996	95.055
4.500	97.789	97.772	97.756	4.500	97.564	97.554	97.637	5.000	95.757	95.729	95.788
4.625	98.262	98.245	98.229	4.625	98.131	98.120	98.203	5.125	96.325	96.297	96.357
4.750	98.618	99.041	98.820	4.750	98.574	99.041	98.820	5.250	97.305	97.523	97.379
4.875	99.091	99.275	99.054	4.875	98.961	99.275	99.054	5.375	97.996	97.945	97.841
5.000	99.564	99.598	99.498	5.000	99.511	99.598	99.466	5.500	98.560	98.516	98.562
5.125	100.044	99.993	99.999	5.125	100.044	99.929	99.999	5.625	99.012	98.968	99.013
5.250	100.073	100.513	100.308	5.250	100.073	100.513	100.308	5.750	99.849	99.897	99.745
5.375	100.411	100.635	100.431	5.375	100.319	100.635	100.431	5.875	100.458	100.240	100.081
5.500	100.851	100.954	100.763	5.500	100.814	100.954	100.750	6.000	100.958	100.740	100.608
5.625	101.280	101.245	101.195	5.625	101.280	101.140	101.195	6.125	101.230	101.171	101.084
5.750	101.300	101.509	101.238	5.750	101.282	101.509	101.238	6.250	101.626	101.408	101.190
5.875	101.805	101.772	101.737	5.875	101.345	101.288	101.329	6.375	101.699	101.579	101.456
6.000	102.262	102.228	102.193	6.000	101.790	101.732	101.774	6.500	102.237	102.117	101.994
								6.625	102.742	102.622	102.499
								6.750	102.220	102.126	102.059
								6.875	102.164	102.129	102.083
								7.000	102.584	102.549	102.504
								7.125	102.993	102.956	102.912
								7.250	102.623	102.528	102.461

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	97.261	97.523	97.379	5.000	95.757	95.729	95.788	4.500	94.922	94.787	94.800
5.375	97.801	97.757	97.802	5.125	96.325	96.297	96.357	4.625	95.479	95.343	95.357
5.500	98.560	98.516	98.562	5.250	97.261	97.523	97.379	4.750	95.232	95.199	95.260
5.625	99.012	98.968	99.013	5.375	97.801	97.757	97.802	4.875	95.738	95.704	95.766
5.750	99.849	99.897	99.745	5.500	98.560	98.516	98.562	5.000	96.194	96.161	96.222
5.875	100.458	100.240	100.043	5.625	99.033	98.970	99.013	5.125	96.650	96.617	96.678
6.000	100.958	100.740	100.608	5.750	99.643	99.897	99.745	5.250	96.733	96.699	96.573
6.125	101.169	101.073	101.043	5.875	100.139	100.048	100.016	5.375	97.238	97.204	97.078
6.250	101.626	101.408	101.190	6.000	100.632	100.577	100.608	5.500	97.695	97.661	97.535
6.375	101.374	101.274	101.173	6.125	101.097	101.005	101.013	5.625	98.151	98.118	97.992
6.500	102.003	101.902	101.802	6.250	101.112	101.034	100.983	5.750	98.280	98.247	98.212
6.625	102.367	102.267	102.166	6.375	101.321	101.185	101.135	5.875	98.785	98.752	98.717
6.750	102.220	102.126	102.059	6.500	101.773	101.630	101.648	6.000	99.242	99.208	99.173
6.875	102.164	102.129	102.083	6.625	102.208	102.057	102.022	6.125	99.687	99.654	99.619
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	98.152	98.598	98.485	5.250	98.152	98.598	98.485	5.250	98.152	98.598	98.485
5.375	98.612	98.823	98.710	5.375	98.612	98.823	98.710	5.375	98.612	98.823	98.710
5.500	99.255	99.298	99.185	5.500	99.255	99.298	99.185	5.500	99.255	99.298	99.185
5.625	99.908	99.845	99.812	5.625	99.908	99.845	99.812	5.625	99.908	99.845	99.812
5.750	100.606	100.659	100.538	5.750	100.606	100.659	100.538	5.750	100.606	100.659	100.538
5.875	101.036	100.834	100.713	5.875	101.036	100.834	100.713	5.875	101.036	100.834	100.713
6.000	101.615	101.398	101.220	6.000	101.615	101.398	101.220	6.000	101.615	101.398	101.220
6.125	101.937	101.719	101.604	6.125	101.937	101.719	101.604	6.125	101.937	101.719	101.604
6.250	102.238	102.261	102.098	6.250	102.238	102.261	102.098	6.250	102.238	102.261	102.098
6.375	102.090	102.174	102.011	6.375	102.090	102.174	102.011	6.375	102.071	102.174	102.011
6.500	102.670	102.742	102.580	6.500	102.670	102.742	102.580	6.500	102.670	102.742	102.580
6.625	103.181	103.130	103.020	6.625	103.181	103.130	103.020	6.625	103.181	103.130	103.020
6.750	103.465	103.371	103.304	6.750	103.465	103.371	103.304	6.750	103.465	103.371	103.304
6.875	103.059	103.205	103.067	6.875	103.059	103.205	103.067	6.875	103.059	103.205	103.067
7.000	103.673	103.798	103.660	7.000	103.673	103.798	103.660	7.000	103.673	103.798	103.660
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	97.564	97.554	97.637	4.250	96.417	96.407	96.490	5.250	97.261	97.523	97.379
4.625	98.131	98.120	98.203	4.375	96.993	96.982	97.065	5.375	97.801	97.757	97.802
4.750	98.574	99.041	98.820	4.500	97.564	97.554	97.637	5.500	98.560	98.516	98.562
4.875	98.961	99.275	99.054	4.625	98.131	98.120	98.203	5.625	99.012	98.968	99.013
5.000	99.511	99.598	99.466	4.750	98.400	98.308	98.354	5.750	99.849	99.897	99.745
5.125	100.044	99.929	99.999	4.875	98.961	98.847	98.916	5.875	100.458	100.240	100.043
5.250	100.073	100.513	100.308	5.000	99.511	99.397	99.466	6.000	100.958	100.740	100.608
5.375	100.319	100.635	100.431	5.125	100.044	99.929	99.999	6.125	101.169	101.073	101.043
5.500	100.814	100.954	100.750	5.250	100.073	100.009	99.976	6.250	101.626	101.408	101.190
5.625	101.280	101.140	101.195	5.375	100.319	100.178	100.234	6.375	101.374	101.274	101.173
5.750	101.282	101.509	101.238	5.500	100.814	100.674	100.729	6.500	102.003	101.902	101.802
5.875	101.345	101.288	101.329	5.625	101.280	101.140	101.195	6.625	102.367	102.267	102.166
6.000	101.790	101.732	101.774	5.750	101.282	101.218	101.186	6.750	102.220	102.126	102.059

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	97.261	97.523	97.379	5.250	97.261	97.523	97.379	4.500	94.922	94.787	94.800
5.375	97.801	97.757	97.802	5.375	97.801	97.757	97.802	4.625	95.479	95.343	95.357
5.500	98.560	98.516	98.562	5.500	98.560	98.516	98.562	4.750	94.180	93.883	93.867
5.625	99.012	98.968	99.013	5.625	99.033	98.970	99.013	4.875	94.726	94.411	94.410
5.750	99.849	99.897	99.745	5.750	99.643	99.897	99.745	5.000	95.246	94.932	94.931
5.875	100.458	100.240	100.043	5.875	99.938	99.883	99.914	5.125	95.731	95.417	95.416
6.000	100.958	100.740	100.608	6.000	100.632	100.577	100.608	5.250	96.138	96.105	96.071
6.125	101.169	101.073	101.043	6.125	101.037	100.982	101.013	5.375	96.205	96.172	96.138
6.250	101.626	101.408	101.190	6.250	101.112	101.034	100.983	5.500	96.601	96.568	96.534
6.375	101.374	101.274	101.173	6.375	101.041	101.185	100.995	5.625	97.010	96.976	96.943
6.500	102.003	101.902	101.802	6.500	101.694	101.630	101.648	5.750	98.238	98.205	98.171
6.625	102.367	102.267	102.166	6.625	102.065	102.001	102.019	5.875	98.473	98.440	98.406
6.750	102.220	102.126	102.059	6.750	102.270	102.176	102.109	6.000	98.811	98.778	98.744
6.875	102.164	102.129	102.083	6.875	101.923	101.861	101.864	6.125	99.109	99.075	99.042
Government Adjustments											
FICO				Loan Amount Adjustments							
> 720+			0.125	\$75K - \$99,999 -0.75							
680 - 720			0	\$100K - \$150K -0.375							
660 - 679			-0.25								
640 - 659			-0.5								
620 - 639			-1.25								
600 - 619			-1.5								
580 - 599			-2								
550 - 579			-4.5	Other Adjustments							
< 550			-5.5	2 Unit -0.5							
No FICO Score			-4.5	3-4 units -1							
				MFH -1.75							
				Non-Owner/2nd Home (Streamline or IRRRL o -1.5							
				Temporary BuyDown* N/A							
				Manual Underwrite -0.375							
				Lock Extension per Day -0.025							
				*Buydown options and pricing available through PML							



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

VA Fixed Rate Sheet

Effective: 8/19/2025 10:12 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	97.232	97.186	97.169	5.125	97.232	97.186	97.169	4.750	95.127	95.597	95.510
5.250	98.177	98.360	98.248	5.250	98.177	98.360	98.248	4.875	95.839	96.035	95.947
5.375	98.637	98.742	98.629	5.375	98.637	98.742	98.629	5.000	96.540	96.494	96.478
5.500	99.280	99.218	99.185	5.500	99.280	99.218	99.185	5.125	97.232	97.186	97.169
5.625	99.933	99.870	99.837	5.625	99.933	99.870	99.837	5.250	98.177	98.360	98.248
5.750	100.631	100.413	100.307	5.750	100.631	100.413	100.307	5.375	98.637	98.742	98.629
5.875	101.061	100.843	100.625	5.875	101.061	100.843	100.625	5.500	99.280	99.218	99.185
6.000	101.640	101.423	101.205	6.000	101.640	101.423	101.205	5.625	99.933	99.870	99.837
6.125	101.962	101.744	101.531	6.125	101.962	101.744	101.531	5.750	100.631	100.413	100.307
6.250	102.263	102.046	101.828	6.250	102.263	102.046	101.828	5.875	101.061	100.843	100.625
6.375	102.092	101.991	101.891	6.375	102.092	101.991	101.891	6.000	101.640	101.423	101.205
6.500	102.680	102.580	102.479	6.500	102.680	102.580	102.479	6.125	101.962	101.744	101.531
6.625	103.155	103.054	102.954	6.625	103.155	103.054	102.954	6.250	102.263	102.046	101.828
6.750	103.308	103.241	103.174	6.750	103.308	103.241	103.174	6.375	102.092	101.991	101.891
6.875	103.084	103.017	102.950	6.875	103.084	103.017	102.950	6.500	102.680	102.580	102.479
7.000	103.698	103.631	103.564	7.000	103.698	103.631	103.564	6.625	103.155	103.054	102.954
7.125	104.127	104.060	103.993	7.125	104.127	104.060	103.993	6.750	103.308	103.241	103.174
7.250	104.437	104.342	104.275	7.250	104.437	104.342	104.275	6.875	103.084	103.017	102.950
7.375	103.616	103.566	103.516	7.375	103.422	103.452	103.398	7.000	103.698	103.631	103.564
7.500	103.895	103.853	103.811	7.500	103.895	103.853	103.811	7.125	104.127	104.060	103.993
7.625	104.362	104.267	104.205	7.625	104.362	104.267	104.205	7.250	104.437	104.342	104.275
7.750	104.761	104.667	104.600	7.750	104.761	104.667	104.600	7.375	103.558	103.538	103.483
7.875	104.137	104.070	104.003	7.875	102.987	103.091	103.107	7.500	103.981	103.960	103.906
8.000	104.317	104.250	104.183	8.000	103.302	103.406	103.422	7.625	104.406	104.384	104.332
8.125	104.548	104.481	104.414	8.125	103.593	103.697	103.713	7.750	104.761	104.667	104.600
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	96.873	96.856	96.839	4.250	96.509	96.498	96.611	4.875	94.995	94.927	95.027
4.375	97.343	97.326	97.309	4.375	97.031	97.020	97.133	5.000	95.718	95.650	95.750
4.500	97.814	97.797	97.781	4.500	97.538	97.527	97.640	5.125	96.176	96.109	96.208
4.625	98.287	98.270	98.254	4.625	98.026	98.016	98.129	5.250	97.254	97.517	97.404
4.750	98.643	99.097	98.876	4.750	98.452	98.337	98.436	5.375	97.820	97.736	97.821
4.875	99.116	99.300	99.079	4.875	98.930	98.815	98.915	5.500	98.500	98.416	98.501
5.000	99.589	99.555	99.523	5.000	99.381	99.266	99.365	5.625	99.008	98.945	98.912
5.125	100.051	100.018	99.985	5.125	99.799	99.685	99.784	5.750	99.874	99.859	99.738
5.250	100.098	100.413	100.208	5.250	100.098	100.034	100.001	5.875	100.483	100.265	100.048
5.375	100.436	100.566	100.362	5.375	100.199	100.058	100.144	6.000	100.983	100.765	100.548
5.500	100.876	100.843	100.788	5.500	100.572	100.432	100.517	6.125	101.194	100.977	100.759
5.625	101.303	101.270	101.215	5.625	100.912	100.771	100.857	6.250	101.651	101.433	101.215
5.750	101.307	101.253	101.211	5.750	101.307	101.243	101.211	6.375	101.399	101.299	101.198
5.875	101.621	101.587	101.556	5.875	101.175	101.118	101.189	6.500	102.028	101.927	101.827
6.000	102.011	101.978	101.947	6.000	101.517	101.455	101.526	6.625	102.392	102.292	102.191
								6.750	102.245	102.151	102.084
								6.875	101.772	101.705	101.667
								7.000	102.385	102.318	102.251
								7.125	102.814	102.748	102.681
								7.250	102.648	102.553	102.486
								7.375	101.143	101.048	100.982
								7.500	101.674	101.580	101.513
								7.625	102.187	102.092	102.025
								7.750	102.536	102.442	102.375
								7.875	99.535	99.489	99.505
								8.000	99.850	99.805	99.821
								8.125	100.141	100.096	100.111

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	102.028	101.927	101.827	6.125	100.744	100.803	100.720	4.500	94.862	94.727	94.740
6.625	102.392	102.292	102.191	6.250	101.137	101.059	101.008	4.625	95.299	95.164	95.177
6.750	102.245	102.151	102.084	6.375	100.971	100.867	100.924	4.750	94.221	93.908	93.905
6.875	101.772	101.705	101.667	6.500	101.501	101.397	101.455	4.875	94.643	94.328	94.328
7.000	102.385	102.318	102.251	6.625	101.782	101.687	101.713	5.000	95.021	94.707	94.706
7.125	102.814	102.748	102.681	6.750	102.295	102.201	102.134	5.125	95.351	95.057	95.036
7.250	102.648	102.553	102.486	6.875	101.726	101.623	101.667	5.250	96.163	96.130	96.096
7.375	101.143	101.048	100.982	7.000	102.155	102.052	102.096	5.375	96.230	96.197	96.163
7.500	101.674	101.580	101.513	7.125	102.219	102.125	102.108	5.500	96.626	96.593	96.559
7.625	102.187	102.092	102.025	7.250	102.698	102.603	102.536	5.625	97.035	97.001	96.968
7.750	102.536	102.442	102.375	7.375	101.193	101.098	101.032	5.750	98.263	98.230	98.196
7.875	99.535	99.489	99.505	7.500	101.724	101.630	101.563	5.875	98.498	98.465	98.431
8.000	99.850	99.805	99.821	7.625	102.237	102.142	102.075	6.000	98.836	98.803	98.769
8.125	100.141	100.096	100.111	7.750	99.233	99.187	99.203	6.125	99.134	99.100	99.067
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	102.092	101.991	101.891	6.375	102.092	101.991	101.891	6.000	101.640	101.423	101.205
6.500	102.680	102.580	102.479	6.500	102.680	102.580	102.479	6.125	101.962	101.744	101.581
6.625	103.155	103.054	102.954	6.625	103.155	103.054	102.954	6.250	102.263	102.046	101.828
6.750	103.308	103.241	103.174	6.750	103.308	103.241	103.174	6.375	102.092	101.991	101.891
6.875	103.084	103.017	102.950	6.875	103.084	103.017	102.950	6.500	102.680	102.580	102.479
7.000	103.698	103.631	103.564	7.000	103.698	103.631	103.564	6.625	103.155	103.054	102.954
7.125	104.127	104.060	103.993	7.125	104.127	104.060	103.993	6.750	103.308	103.241	103.174
7.250	104.437	104.342	104.275	7.250	104.437	104.342	104.275	6.875	103.084	103.017	102.950
7.375	103.616	103.566	103.516	7.375	103.422	103.452	103.398	7.000	103.698	103.631	103.564
7.500	103.895	103.853	103.811	7.500	103.895	103.853	103.811	7.125	104.127	104.060	103.993
7.625	104.362	104.267	104.205	7.625	104.362	104.267	104.205	7.250	104.437	104.342	104.275
7.750	104.761	104.667	104.600	7.750	104.761	104.667	104.600	7.375	103.558	103.538	103.483
7.875	104.137	104.070	104.003	7.875	103.037	103.141	103.157	7.500	103.981	103.960	103.906
8.000	104.317	104.250	104.183	8.000	103.352	103.456	103.472	7.625	104.406	104.384	104.332
8.125	104.548	104.481	104.414	8.125	103.643	103.747	103.763	7.750	104.761	104.667	104.600
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	97.814	97.797	97.781	4.500	97.538	97.527	97.640	6.625	102.392	102.292	102.191
4.625	98.287	98.270	98.254	4.625	98.026	98.016	98.129	6.750	102.245	102.151	102.084
4.750	98.643	99.097	98.876	4.750	98.452	98.337	98.436	6.875	101.772	101.705	101.667
4.875	99.116	99.300	99.079	4.875	98.930	98.815	98.915	7.000	102.385	102.318	102.251
5.000	99.589	99.555	99.523	5.000	99.381	99.266	99.365	7.125	102.814	102.748	102.681
5.125	100.051	100.018	99.985	5.125	99.799	99.685	99.784	7.250	102.648	102.553	102.486
5.250	100.098	100.413	100.208	5.250	100.098	100.034	100.001	7.375	102.454	102.404	102.353
5.375	100.436	100.566	100.362	5.375	100.199	100.058	100.144	7.500	102.427	102.377	102.327
5.500	100.876	100.843	100.788	5.500	100.572	100.432	100.517	7.625	102.555	102.505	102.455
5.625	101.303	101.270	101.215	5.625	100.912	100.771	100.857	7.750	102.536	102.442	102.375
5.750	101.307	101.253	101.211	5.750	101.307	101.243	101.211	7.875	101.662	101.595	101.528
5.875	101.621	101.587	101.556	5.875	101.175	101.118	101.189	8.000	101.592	101.525	101.458
6.000	102.011	101.978	101.947	6.000	101.517	101.455	101.526	8.125	101.823	101.756	101.689
6.125	102.408	102.374	102.343	6.125	102.042	101.979	101.946				



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

FHA DPA Fixed Rate Sheet

Effective: 8/19/2025 10:12 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	99.703	99.498	99.198	6.750	98.203	97.998	97.698	6.750	97.703	97.498	97.198
6.875	99.973	99.794	99.494	6.875	98.473	98.294	97.994	6.875	97.973	97.794	97.494
7.000	100.447	100.268	99.968	7.000	98.947	98.768	98.468	7.000	98.447	98.268	97.968
7.125	100.883	100.704	100.404	7.125	99.383	99.204	98.904	7.125	98.883	98.704	98.404
7.250	101.289	101.110	100.810	7.250	99.789	99.610	99.310	7.250	99.289	99.110	98.810
7.375	101.444	101.231	100.931	7.375	99.944	99.731	99.431	7.375	99.444	99.231	98.931
7.500	101.878	101.665	101.365	7.500	100.378	100.165	99.865	7.500	99.878	99.665	99.365
7.625	102.274	102.061	101.761	7.625	100.774	100.561	100.261	7.625	100.274	100.061	99.761
7.750	102.660	102.447	102.147	7.750	101.160	100.947	100.647	7.750	100.660	100.447	100.147
7.875	102.175	101.945	101.645	7.875	100.675	100.445	100.145	7.875	100.175	99.945	99.645
8.000	102.579	102.349	102.049	8.000	101.079	100.849	100.549	8.000	100.579	100.349	100.049
8.125	102.925	102.695	102.395	8.125	101.425	101.195	100.895	8.125	100.925	100.695	100.395
8.250	103.271	103.041	102.741	8.250	101.771	101.541	101.241	8.250	101.271	101.041	100.741
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	96.203	95.998	95.698	6.750	98.953	98.748	98.448	6.750	96.953	96.748	96.448
6.875	96.473	96.294	95.994	6.875	99.223	99.044	98.744	6.875	97.223	97.044	96.744
7.000	96.947	96.768	96.468	7.000	99.697	99.518	99.218	7.000	97.697	97.518	97.218
7.125	97.383	97.204	96.904	7.125	100.133	99.954	99.654	7.125	98.133	97.954	97.654
7.250	97.789	97.610	97.310	7.250	100.539	100.360	100.060	7.250	98.539	98.360	98.060
7.375	97.944	97.731	97.431	7.375	100.694	100.481	100.181	7.375	98.694	98.481	98.181
7.500	98.378	98.165	97.865	7.500	101.128	100.915	100.615	7.500	99.128	98.915	98.615
7.625	98.774	98.561	98.261	7.625	101.524	101.311	101.011	7.625	99.524	99.311	99.011
7.750	99.160	98.947	98.647	7.750	101.910	101.697	101.397	7.750	99.910	99.697	99.397
7.875	98.675	98.445	98.145	7.875	101.425	101.195	100.895	7.875	99.425	99.195	98.895
8.000	99.079	98.849	98.549	8.000	101.829	101.599	101.299	8.000	99.829	99.599	99.299
8.125	99.425	99.195	98.895	8.125	102.175	101.945	101.645	8.125	100.175	99.945	99.645
8.250	99.771	99.541	99.241	8.250	102.521	102.291	101.991	8.250	100.521	100.291	99.991

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.