



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: 8/20/25 7:56 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: 8/20/2025 7:56 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	92.495	92.449	92.427	4.750	92.495	92.449	92.427	5.125	97.199	97.118	97.126
4.875	93.706	93.609	93.646	4.875	93.706	93.609	93.646	5.250	97.897	97.811	97.826
5.000	94.398	94.297	94.340	5.000	94.398	94.297	94.340	5.375	98.427	98.335	98.357
5.125	94.993	94.917	94.918	5.125	94.993	94.917	94.918	5.500	98.927	98.833	98.859
5.250	96.036	95.989	95.959	5.250	95.840	95.754	95.769	5.625	99.383	99.288	99.315
5.375	96.763	96.716	96.686	5.375	96.443	96.352	96.373	5.750	99.936	99.867	99.826
5.500	97.515	97.468	97.438	5.500	97.055	97.023	96.985	5.875	100.496	100.427	100.386
5.625	98.163	98.116	98.086	5.625	97.667	97.635	97.598	6.000	100.987	100.918	100.879
5.750	98.798	98.742	98.705	5.750	98.409	98.312	98.312	6.125	101.314	101.261	101.210
5.875	99.425	99.369	99.331	5.875	98.946	98.855	98.850	6.250	101.326	101.238	101.187
6.000	100.025	99.969	99.931	6.000	99.514	99.452	99.414	6.375	101.798	101.753	101.659
6.125	100.534	100.478	100.441	6.125	100.045	99.993	99.942	6.500	102.351	102.320	102.164
6.250	100.918	100.853	100.808	6.250	100.426	100.369	100.316	6.625	102.571	102.534	102.431
6.375	101.494	101.429	101.384	6.375	101.045	100.967	100.919	6.750	102.190	102.103	102.073
6.500	102.011	101.946	101.901	6.500	101.640	101.562	101.514	6.875	102.681	102.634	102.509
6.625	102.503	102.438	102.393	6.625	102.031	101.952	101.905	7.000	103.009	102.904	102.891
6.750	102.665	102.600	102.555	6.750	102.393	102.315	102.261	7.125	103.551	103.493	103.379
6.875	103.168	103.103	103.058	6.875	102.930	102.851	102.798	7.250	103.693	103.570	103.563
7.000	103.621	103.556	103.511	7.000	103.398	103.320	103.266	7.375	104.133	104.010	104.003
7.125	103.989	103.924	103.879	7.125	103.688	103.609	103.556	7.500	104.512	104.439	104.371
7.250	104.218	104.144	104.091	7.250	103.742	103.679	103.637	7.625	104.906	104.828	104.774
7.375	104.659	104.585	104.532	7.375	104.254	104.191	104.149	7.750	105.385	105.244	105.242
7.500	105.065	104.990	104.938	7.500	104.753	104.691	104.648	7.875	105.756	105.615	105.613
7.625	105.455	105.381	105.328	7.625	104.994	104.931	104.889	8.000	105.334	105.150	105.150
7.750	105.271	105.147	105.145	7.750	105.271	105.147	105.145				
7.875	105.628	105.486	105.484	7.875	105.628	105.486	105.484				
8.000	105.547	105.517	105.447	8.000	105.547	105.517	105.447				
8.125	105.833	105.669	105.627	8.125	105.833	105.669	105.627				
8.250	106.291	106.089	105.999	8.250	106.291	106.089	105.999				
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	97.832	97.776	97.776	4.625	98.393	98.337	98.337	5.000	93.647	93.555	93.546
4.750	98.069	98.049	98.015	4.750	98.454	98.387	98.387	5.125	94.291	94.210	94.181
4.875	98.500	98.437	98.437	4.875	99.013	98.950	98.950	5.250	95.852	95.793	95.753
5.000	98.876	98.785	98.782	5.000	99.116	99.057	99.057	5.375	96.557	96.499	96.460
5.125	99.280	99.225	99.210	5.125	99.521	99.436	99.436	5.500	97.273	97.216	97.176
5.250	99.584	99.552	99.538	5.250	99.931	99.850	99.850	5.625	97.882	97.826	97.787
5.375	99.987	99.955	99.941	5.375	100.469	100.393	100.393	5.750	98.506	98.421	98.409
5.500	100.438	100.406	100.392	5.500	100.771	100.699	100.699	5.875	99.077	99.020	98.981
5.625	100.825	100.793	100.779	5.625	100.923	100.856	100.856	6.000	99.646	99.587	99.547
5.750	100.893	100.840	100.824	5.750	101.101	101.039	101.039	6.125	100.093	100.026	99.977
5.875	101.279	101.216	101.195	5.875	101.379	101.321	101.315	6.250	100.529	100.463	100.416
6.000	101.653	101.600	101.585	6.000	101.655	101.601	101.591	6.375	101.095	101.026	100.976
6.125	102.040	101.987	101.972	6.125	101.978	101.929	101.914	6.500	101.564	101.492	101.440
6.250	102.135	102.063	102.035	6.250	102.035	101.990	101.969	6.625	102.025	101.952	101.898
6.375	102.484	102.420	102.388	6.375	102.196	102.156	102.130	6.750	102.150	102.083	102.036
6.500	102.825	102.749	102.726	6.500	102.572	102.537	102.506	6.875	102.646	102.575	102.524
6.625	103.161	103.085	103.062	6.625	102.784	102.719	102.685	7.000	102.993	102.923	102.872
6.750	103.227	103.129	103.095	6.750	103.052	103.041	103.000	7.125	103.242	103.172	103.122
6.875	103.529	103.466	103.433	6.875	103.271	103.263	103.216	7.250	103.441	103.321	103.226
7.000	103.681	103.618	103.585	7.000	103.586	103.584	103.532	7.375	103.856	103.733	103.634
7.125	103.873	103.809	103.777	7.125	103.343	103.280	103.247	7.500	103.424	103.351	103.078
7.250	103.729	103.649	103.597	7.250	103.376	103.296	103.244	7.625	103.674	103.596	103.317
7.375	104.198	104.117	104.066	7.375	103.737	103.657	103.605	7.750	103.502	103.378	103.376
								7.875	103.805	103.663	103.661

Conventional 20 Yr Fixed HB				Conventional 15 Yr Fixed HB							
Rate	15	30	45	Rate	15	30	45				
5.250	95.124	95.083	95.038	5.250	98.072	98.024	97.976				
5.375	95.873	95.833	95.787	5.375	98.517	98.469	98.421				
5.500	96.560	96.520	96.475	5.500	98.736	98.688	98.640				
5.625	97.270	97.230	97.185	5.625	98.902	98.884	98.825				
5.750	97.768	97.728	97.682	5.750	99.370	99.337	99.279				
5.875	98.368	98.328	98.283	5.875	99.609	99.577	99.519				
6.000	98.943	98.903	98.858	6.000	99.863	99.831	99.772				
6.125	99.598	99.582	99.410	6.125	100.081	100.049	99.990				
6.250	100.232	100.211	100.045	6.250	100.312	100.280	100.221				
6.375	100.807	100.781	100.619	6.375	100.538	100.506	100.447				
6.500	101.313	101.282	101.126	6.500	100.815	100.783	100.724				
6.625	101.731	101.695	101.544	6.625	101.015	100.982	100.924				
6.750	102.021	101.979	101.812	6.750	101.095	101.063	101.013				
6.875	102.525	102.478	102.315	6.875	101.483	101.386	101.352				
7.000	102.871	102.819	102.662	7.000	101.469	101.437	101.387				
7.125	103.185	103.128	102.976	7.125	101.617	101.585	101.535				
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: 8/20/2025 7:56 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	98.909	98.851	98.824	5.000	98.018	97.947	97.929	5.000	95.747	95.684	95.621
5.125	99.210	99.146	99.116	5.125	98.469	98.405	98.375	5.125	96.404	96.341	96.278
5.250	99.505	99.436	99.402	5.250	98.922	98.854	98.820	5.250	97.065	97.002	96.940
5.375	99.790	99.717	99.679	5.375	99.313	99.240	99.202	5.375	97.363	97.300	97.238
5.500	100.058	99.979	99.938	5.500	99.682	99.604	99.562	5.500	97.835	97.772	97.709
5.625	100.298	100.215	100.169	5.625	100.019	99.949	99.890	5.625	98.293	98.230	98.167
5.750	100.531	100.443	100.394	5.750	100.332	100.245	100.195	5.750	98.567	98.504	98.441
5.875	100.755	100.662	100.609	5.875	100.612	100.520	100.467	5.875	98.839	98.776	98.714
6.000	100.971	100.874	100.817	6.000	100.868	100.770	100.714	6.000	99.114	99.051	98.989
6.125	101.177	101.075	101.014	6.125	101.088	100.986	100.925	6.125	99.390	99.327	99.264
6.250	101.376	101.268	101.204	6.250	101.271	101.163	101.099	6.250	99.663	99.600	99.538
6.375	101.565	101.453	101.385	6.375	101.400	101.288	101.219	6.375	99.934	99.871	99.809
6.500	101.732	101.615	101.543	6.500	101.461	101.370	101.273	6.500	100.392	100.329	100.266
6.625	101.865	101.743	101.667	6.625	101.690	101.599	101.503	6.625	100.475	100.412	100.350
6.750	101.976	101.849	101.769	6.750	101.843	101.769	101.706	6.750	100.742	100.679	100.616
6.875	102.051	101.919	101.836	6.875	101.881	101.812	101.749	6.875	100.800	100.737	100.675
7.000	101.868	101.786	101.748	7.000	101.907	101.816	101.719	7.000	100.846	100.783	100.721
7.125	101.819	101.798	101.760	7.125	101.887	101.797	101.700	7.125	100.920	100.857	100.795

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	99.007	98.948	98.922	5.000	98.109	98.038	98.020	5.000	95.697	95.634	95.571
5.125	99.307	99.244	99.214	5.125	98.562	98.499	98.469	5.125	96.354	96.291	96.228
5.250	99.602	99.533	99.499	5.250	99.015	98.946	98.912	5.250	97.015	96.952	96.889
5.375	99.887	99.814	99.776	5.375	99.404	99.331	99.293	5.375	97.313	97.250	97.187
5.500	100.154	100.076	100.035	5.500	99.772	99.694	99.653	5.500	97.785	97.722	97.659
5.625	100.395	100.312	100.266	5.625	100.108	100.025	99.980	5.625	98.243	98.180	98.117
5.750	100.629	100.541	100.492	5.750	100.421	100.333	100.284	5.750	98.517	98.454	98.391
5.875	100.853	100.760	100.707	5.875	100.700	100.607	100.554	5.875	98.789	98.726	98.663
6.000	101.071	100.973	100.916	6.000	100.955	100.858	100.801	6.000	99.064	99.001	98.938
6.125	101.278	101.176	101.115	6.125	101.176	101.074	101.013	6.125	99.340	99.277	99.214
6.250	101.479	101.371	101.307	6.250	101.359	101.252	101.188	6.250	99.613	99.550	99.487
6.375	101.671	101.559	101.490	6.375	101.490	101.378	101.310	6.375	99.884	99.821	99.758
6.500	101.840	101.723	101.651	6.500	101.539	101.422	101.350	6.500	100.342	100.279	100.216
6.625	101.975	101.853	101.777	6.625	101.690	101.599	101.503	6.625	100.425	100.362	100.299
6.750	102.087	101.961	101.881	6.750	101.843	101.753	101.656	6.750	100.692	100.629	100.566
6.875	102.164	102.033	101.949	6.875	101.881	101.791	101.699	6.875	100.750	100.687	100.624
7.000	101.983	101.846	101.759	7.000	101.907	101.816	101.719	7.000	100.796	100.733	100.670
7.125	101.598	101.535	101.472	7.125	101.887	101.797	101.700	7.125	100.870	100.807	100.744

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: 8/20/2025 7:56 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	94.568	94.522	94.511	5.750	98.652	98.589	98.552	4.375	96.151	96.117	96.083
5.250	95.508	95.475	95.438	5.875	99.226	99.164	99.127	4.500	96.512	96.478	96.444
5.375	96.211	96.179	96.141	6.000	99.747	99.685	99.648	4.625	96.845	96.812	96.778
5.500	96.889	96.857	96.820	6.125	100.130	100.068	100.031	4.750	97.633	97.599	97.564
5.625	97.521	97.489	97.452	6.250	100.512	100.433	100.385	4.875	98.041	98.007	97.972
5.750	98.222	98.171	98.117	6.375	101.043	100.965	100.917	5.000	98.301	98.268	98.232
5.875	98.819	98.766	98.713	6.500	101.511	101.433	101.385	5.125	98.518	98.485	98.450
6.000	99.379	99.326	99.275	6.625	101.845	101.766	101.718	5.250	99.069	99.027	98.985
6.125	100.003	99.951	99.900	6.750	101.939	101.861	101.808	5.375	99.372	99.330	99.288
6.250	100.360	100.289	100.227	6.875	102.384	102.306	102.253	5.500	99.782	99.740	99.698
6.375	100.877	100.806	100.744	7.000	102.735	102.656	102.603	5.625	99.988	99.946	99.904
6.500	101.389	101.318	101.256	7.125	103.031	102.952	102.899	5.750	100.321	100.280	100.237
6.625	101.859	101.788	101.726	7.250	103.101	103.039	102.997	5.875	100.669	100.627	100.585
				7.375	103.527	103.464	103.422	6.000	100.862	100.820	100.777

Home Ready 10 Yr Fixed			
Rate	15	30	45
4.625	95.851	95.801	95.751
4.750	96.741	96.691	96.639
4.875	96.869	96.819	96.767
5.000	97.096	97.046	96.994
5.125	97.387	97.337	97.285
5.250	97.671	97.612	97.554
5.375	97.935	97.876	97.818
5.500	98.204	98.145	98.087
5.625	98.431	98.373	98.315
5.750	98.667	98.609	98.550
5.875	98.907	98.849	98.791
6.000	99.371	99.313	99.255

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: 8/20/2025 7:56 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	95.613	95.560	95.459	5.750	99.894	99.825	99.784	4.25	95.7403	95.7068	95.6729
5.500	96.254	96.198	96.097	5.875	100.454	100.385	100.344	4.375	96.1506	96.1172	96.0833
5.625	96.858	96.802	96.701	6.000	100.945	100.876	100.837	4.5	96.5117	96.4782	96.4443
5.750	98.092	98.022	97.983	6.125	101.283	101.213	101.174	4.625	96.845	96.8115	96.7776
5.875	98.715	98.644	98.605	6.250	101.284	101.196	101.145	4.75	97.6326	97.5991	97.5638
6.000	99.295	99.224	99.185	6.375	101.756	101.668	101.617	4.875	98.0406	98.0072	97.9719
6.125	99.825	99.754	99.715	6.500	102.182	102.094	102.044	5	98.301	98.2675	98.2322
6.250	100.244	100.155	100.104	6.625	102.535	102.447	102.397	5.125	98.5183	98.4848	98.4495
6.375	100.768	100.679	100.629	6.750	102.148	102.044	102.031	5.25	99.069	99.0272	98.9852
6.500	101.261	101.172	101.122	6.875	102.579	102.474	102.461	5.375	99.3716	99.3297	99.2877
6.625	101.648	101.559	101.510	7.000	102.967	102.862	102.849	5.5	99.7816	99.7398	99.6978
6.750	101.948	101.842	101.829	7.125	103.317	103.213	103.200	5.625	99.9881	99.9462	99.9042
6.875	102.385	102.279	102.266	7.250	103.651	103.528	103.521	5.75	100.3214	100.2796	100.2371
7.000	102.783	102.677	102.664	7.375	104.091	103.968	103.961	5.875	100.6691	100.6272	100.5852
7.125	103.139	103.033	103.020	7.500	104.431	104.308	104.301	6	100.8618	100.82	100.777

Home Possible 10 Yr Fixed			
Rate	15	30	45
4.625	95.851	95.801	95.751
4.750	97.518	97.502	97.487
4.875	97.921	97.905	97.890
5.000	98.332	98.300	98.286
5.125	98.900	98.869	98.855
5.250	99.245	99.213	99.199
5.375	99.625	99.593	99.579
5.500	99.887	99.855	99.841
5.625	100.196	100.156	100.142
5.750	100.525	100.471	100.456
5.875	100.845	100.792	100.777
6.000	101.148	101.095	101.080

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: 8/20/2025 7:56 PST

RefiNow 30 Yr Fixed			
Rate	15	30	45
5.125	95.103	95.027	95.028
5.250	95.950	95.864	95.879
5.375	96.553	96.462	96.483
5.500	97.132	97.036	97.064
5.625	97.741	97.647	97.674
5.750	98.519	98.422	98.422
5.875	99.056	98.965	98.960
6.000	99.581	99.485	99.488
6.125	100.126	100.019	100.032
6.250	100.495	100.404	100.388
6.375	101.077	100.991	100.968
6.500	101.518	101.427	101.409
6.625	101.971	101.870	101.867
6.750	102.069	102.001	101.967
6.875	102.614	102.547	102.510
7.000	102.994	102.925	102.892
7.125	103.400	103.319	103.301
7.250	103.579	103.567	103.514
7.375	103.964	103.949	103.898

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: 8/20/2025 7:56 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	95.179	95.824	95.720	4.750	95.179	95.824	95.720	5.000	96.592	96.677	96.572
4.875	95.890	96.068	95.963	4.875	95.890	96.068	95.963	5.125	97.283	97.237	97.220
5.000	96.592	96.677	96.572	5.000	96.592	96.677	96.572	5.250	98.147	98.579	98.466
5.125	97.283	97.237	97.220	5.125	97.283	97.237	97.220	5.375	98.608	98.804	98.691
5.250	98.207	98.579	98.466	5.250	98.147	98.579	98.466	5.500	99.235	99.279	99.166
5.375	98.897	98.839	98.734	5.375	98.608	98.804	98.691	5.625	99.887	99.825	99.791
5.500	99.357	99.298	99.193	5.500	99.235	99.279	99.166	5.750	100.545	100.593	100.472
5.625	99.887	99.825	99.791	5.625	99.887	99.825	99.791	5.875	100.904	100.768	100.647
5.750	100.545	100.593	100.472	5.750	100.545	100.593	100.472	6.000	101.454	101.274	101.153
5.875	100.904	100.768	100.647	5.875	100.904	100.768	100.647	6.125	101.776	101.631	101.536
6.000	101.454	101.274	101.153	6.000	101.454	101.274	101.153	6.250	102.027	102.187	102.049
6.125	101.821	101.762	101.639	6.125	101.776	101.631	101.536	6.375	102.096	102.099	101.962
6.250	102.027	102.187	102.049	6.250	102.027	102.187	102.049	6.500	102.694	102.668	102.532
6.375	102.200	102.141	102.009	6.375	102.096	102.099	101.962	6.625	103.204	103.109	103.042
6.500	102.708	102.668	102.532	6.500	102.694	102.668	102.532	6.750	103.487	103.392	103.325
6.625	103.212	103.154	103.042	6.625	103.204	103.109	103.042	6.875	102.976	103.071	102.950
6.750	103.487	103.392	103.325	6.750	103.487	103.392	103.325	7.000	103.589	103.665	103.544
6.875	103.267	103.191	103.061	6.875	103.000	103.071	102.950	7.125	104.018	104.021	103.900
7.000	103.736	103.665	103.544	7.000	103.589	103.665	103.544	7.250	104.441	104.346	104.279
7.125	104.166	104.091	103.961	7.125	104.018	104.021	103.900	7.375	103.420	103.370	103.320
7.250	104.441	104.346	104.279	7.250	104.441	104.346	104.279	7.500	103.897	103.847	103.797
7.375	103.791	103.741	103.662	7.375	103.420	103.370	103.320	7.625	104.297	104.202	104.136
7.500	104.264	104.214	104.135	7.500	103.897	103.847	103.797	7.750	104.697	104.602	104.535
								7.875	103.394	103.526	103.498
								8.000	103.787	103.920	103.892
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	96.738	96.729	96.721	4.250	96.558	96.490	96.569	4.750	94.378	94.308	94.363
4.375	97.208	97.199	97.191	4.375	97.133	97.065	97.144	4.875	95.116	95.046	95.101
4.500	97.705	97.671	97.715	4.500	97.705	97.636	97.715	5.000	95.850	95.779	95.834
4.625	98.270	98.202	98.281	4.625	98.270	98.202	98.281	5.125	96.418	96.347	96.402
4.750	98.556	99.023	98.802	4.750	98.556	99.023	98.802	5.250	97.344	97.504	97.360
4.875	98.998	99.257	99.036	4.875	98.943	99.257	99.036	5.375	98.033	97.975	97.870
5.000	99.492	99.580	99.462	5.000	99.492	99.580	99.462	5.500	98.542	98.502	98.543
5.125	100.023	99.928	99.993	5.125	100.023	99.928	99.993	5.625	98.993	98.953	98.995
5.250	100.069	100.510	100.289	5.250	100.069	100.510	100.289	5.750	99.787	99.831	99.678
5.375	100.442	100.633	100.412	5.375	100.250	100.633	100.412	5.875	100.327	100.163	100.040
5.500	100.898	100.952	100.830	5.500	100.743	100.952	100.731	6.000	100.797	100.660	100.541
5.625	101.355	101.321	101.286	5.625	101.207	101.134	101.184	6.125	101.226	101.168	101.044
5.750	101.340	101.504	101.244	5.750	101.340	101.504	101.244	6.250	101.414	101.197	101.003
5.875	101.755	101.721	101.692	5.875	101.290	101.252	101.289	6.375	101.697	101.619	101.467
6.000	102.211	102.177	102.148	6.000	101.733	101.696	101.733	6.500	102.234	102.156	102.004
								6.625	102.739	102.661	102.509
								6.750	102.243	102.148	102.081
								6.875	101.920	101.837	101.792
								7.000	102.405	102.347	102.346
								7.125	102.779	102.662	102.614
								7.250	102.551	102.456	102.389

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	97.242	97.504	97.360	5.000	95.850	95.779	95.834	4.500	95.062	94.868	94.877
5.375	97.782	97.743	97.784	5.125	96.418	96.347	96.402	4.625	95.617	95.423	95.432
5.500	98.542	98.502	98.543	5.250	97.242	97.504	97.360	4.750	95.472	95.431	95.406
5.625	98.993	98.953	98.995	5.375	97.782	97.743	97.784	4.875	95.978	95.936	95.912
5.750	99.787	99.831	99.678	5.500	98.542	98.502	98.543	5.000	96.434	96.392	96.368
5.875	100.327	100.109	99.989	5.625	99.012	98.953	98.995	5.125	96.891	96.849	96.825
6.000	100.797	100.579	100.541	5.750	99.601	99.831	99.678	5.250	96.917	96.883	96.848
6.125	101.105	101.014	100.983	5.875	100.085	99.995	99.963	5.375	97.422	97.389	97.353
6.250	101.414	101.197	100.979	6.000	100.571	100.514	100.541	5.500	97.878	97.845	97.810
6.375	101.310	101.252	101.193	6.125	101.040	100.950	100.946	5.625	98.335	98.301	98.266
6.500	101.939	101.881	101.822	6.250	101.089	101.010	100.960	5.750	98.230	98.196	98.167
6.625	102.304	102.245	102.186	6.375	101.266	101.196	101.158	5.875	98.735	98.701	98.672
6.750	102.243	102.148	102.081	6.500	101.716	101.646	101.608	6.000	99.191	99.157	99.128
6.875	101.920	101.837	101.792	6.625	102.148	102.078	102.041	6.125	99.637	99.603	99.574
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	98.147	98.579	98.466	5.250	98.147	98.579	98.466	5.250	98.147	98.579	98.466
5.375	98.608	98.804	98.691	5.375	98.608	98.804	98.691	5.375	98.608	98.804	98.691
5.500	99.235	99.279	99.166	5.500	99.235	99.279	99.166	5.500	99.235	99.279	99.166
5.625	99.887	99.825	99.791	5.625	99.887	99.825	99.791	5.625	99.887	99.825	99.791
5.750	100.545	100.593	100.472	5.750	100.545	100.593	100.472	5.750	100.545	100.593	100.472
5.875	100.904	100.768	100.647	5.875	100.904	100.768	100.647	5.875	100.904	100.768	100.647
6.000	101.454	101.274	101.153	6.000	101.454	101.274	101.153	6.000	101.454	101.274	101.153
6.125	101.776	101.631	101.536	6.125	101.776	101.631	101.536	6.125	101.776	101.631	101.536
6.250	102.027	102.187	102.049	6.250	102.027	102.187	102.049	6.250	102.027	102.187	102.049
6.375	102.096	102.099	101.962	6.375	102.096	102.099	101.962	6.375	102.096	102.099	101.962
6.500	102.694	102.668	102.532	6.500	102.694	102.668	102.532	6.500	102.694	102.668	102.532
6.625	103.204	103.109	103.042	6.625	103.204	103.109	103.042	6.625	103.204	103.109	103.042
6.750	103.487	103.392	103.325	6.750	103.487	103.392	103.325	6.750	103.487	103.392	103.325
6.875	103.000	103.071	102.950	6.875	103.000	103.071	102.950	6.875	102.976	103.071	102.950
7.000	103.589	103.665	103.544	7.000	103.589	103.665	103.544	7.000	103.589	103.665	103.544
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	97.705	97.636	97.715	4.250	96.558	96.490	96.569	5.250	97.242	97.504	97.360
4.625	98.270	98.202	98.281	4.375	97.133	97.065	97.144	5.375	97.782	97.743	97.784
4.750	98.556	99.023	98.802	4.500	97.705	97.636	97.715	5.500	98.542	98.502	98.543
4.875	98.943	99.257	99.036	4.625	98.270	98.202	98.281	5.625	98.993	98.953	98.995
5.000	99.492	99.580	99.462	4.750	98.400	98.353	98.353	5.750	99.787	99.831	99.678
5.125	100.023	99.928	99.993	4.875	98.943	98.848	98.913	5.875	100.327	100.109	99.989
5.250	100.069	100.510	100.289	5.000	99.492	99.397	99.462	6.000	100.797	100.579	100.541
5.375	100.250	100.633	100.412	5.125	100.023	99.928	99.993	6.125	101.105	101.014	100.983
5.500	100.743	100.952	100.731	5.250	100.069	100.005	99.973	6.250	101.414	101.197	100.979
5.625	101.207	101.134	101.184	5.375	100.250	100.176	100.228	6.375	101.310	101.252	101.193
5.750	101.340	101.504	101.244	5.500	100.743	100.670	100.721	6.500	101.939	101.881	101.822
5.875	101.290	101.252	101.289	5.625	101.207	101.133	101.184	6.625	102.304	102.245	102.186
6.000	101.733	101.696	101.733	5.750	101.340	101.277	101.244	6.750	102.243	102.148	102.081

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	97.242	97.504	97.360	5.250	97.242	97.504	97.360	4.500	95.062	94.868	94.877
5.375	97.782	97.743	97.784	5.375	97.782	97.743	97.784	4.625	95.617	95.423	95.432
5.500	98.542	98.502	98.543	5.500	98.542	98.502	98.543	4.750	94.162	93.928	93.912
5.625	98.993	98.953	98.995	5.625	99.012	98.953	98.995	4.875	94.706	94.411	94.406
5.750	99.787	99.831	99.678	5.750	99.601	99.831	99.678	5.000	95.224	94.929	94.924
5.875	100.327	100.109	99.989	5.875	99.872	99.820	99.848	5.125	95.704	95.410	95.405
6.000	100.797	100.579	100.541	6.000	100.565	100.514	100.541	5.250	96.324	96.290	96.257
6.125	101.105	101.014	100.983	6.125	100.970	100.919	100.946	5.375	96.390	96.357	96.323
6.250	101.414	101.197	100.979	6.250	101.089	101.010	100.960	5.500	96.787	96.753	96.720
6.375	101.310	101.252	101.193	6.375	100.957	101.111	100.942	5.625	97.195	97.162	97.128
6.500	101.939	101.881	101.822	6.500	101.609	101.549	101.563	5.750	98.189	98.155	98.122
6.625	102.304	102.245	102.186	6.625	101.979	101.919	101.932	5.875	98.424	98.391	98.357
6.750	102.243	102.148	102.081	6.750	102.293	102.198	102.131	6.000	98.762	98.728	98.695
6.875	101.920	101.837	101.792	6.875	101.851	101.792	101.792	6.125	99.060	99.026	98.993
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: 8/20/2025 7:56 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	97.308	97.262	97.245	5.125	97.308	97.262	97.245	4.750	95.204	95.662	95.557
5.250	98.172	98.341	98.229	5.250	98.172	98.341	98.229	4.875	95.915	96.099	95.995
5.375	98.633	98.723	98.610	5.375	98.633	98.723	98.610	5.000	96.617	96.570	96.554
5.500	99.260	99.198	99.164	5.500	99.260	99.198	99.164	5.125	97.308	97.262	97.245
5.625	99.912	99.850	99.816	5.625	99.912	99.850	99.816	5.250	98.172	98.341	98.229
5.750	100.570	100.352	100.285	5.750	100.570	100.352	100.285	5.375	98.633	98.723	98.610
5.875	100.929	100.712	100.494	5.875	100.929	100.712	100.494	5.500	99.260	99.198	99.164
6.000	101.479	101.261	101.049	6.000	101.479	101.261	101.049	5.625	99.912	99.850	99.816
6.125	101.801	101.583	101.506	6.125	101.801	101.583	101.506	5.750	100.570	100.352	100.285
6.250	102.052	101.899	101.780	6.250	102.052	101.899	101.780	5.875	100.929	100.712	100.494
6.375	102.028	101.969	101.911	6.375	102.028	101.969	101.911	6.000	101.479	101.261	101.049
6.500	102.617	102.558	102.499	6.500	102.617	102.558	102.499	6.125	101.801	101.583	101.506
6.625	103.091	103.033	102.974	6.625	103.091	103.033	102.974	6.250	102.052	101.899	101.780
6.750	103.316	103.221	103.154	6.750	103.316	103.221	103.154	6.375	102.028	101.969	101.911
6.875	103.001	102.925	102.850	6.875	103.001	102.925	102.850	6.500	102.617	102.558	102.499
7.000	103.614	103.539	103.463	7.000	103.614	103.539	103.463	6.625	103.091	103.033	102.974
7.125	104.043	103.968	103.893	7.125	104.043	103.968	103.893	6.750	103.316	103.221	103.154
7.250	104.359	104.264	104.197	7.250	104.359	104.264	104.197	6.875	103.001	102.925	102.850
7.375	103.582	103.532	103.481	7.375	103.445	103.411	103.355	7.000	103.614	103.539	103.463
7.500	103.922	103.872	103.822	7.500	103.922	103.872	103.822	7.125	104.043	103.968	103.893
7.625	104.322	104.227	104.161	7.625	104.322	104.227	104.161	7.250	104.359	104.264	104.197
7.750	104.722	104.627	104.560	7.750	104.722	104.627	104.560	7.375	103.517	103.498	103.442
7.875	104.100	104.050	104.000	7.875	103.164	103.257	103.268	7.500	103.939	103.921	103.865
8.000	104.281	104.231	104.181	8.000	103.479	103.571	103.583	7.625	104.364	104.346	104.291
8.125	104.512	104.461	104.411	8.125	103.769	103.862	103.873	7.750	104.722	104.627	104.560
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	96.763	96.754	96.746	4.250	96.648	96.579	96.688	4.875	95.088	94.977	95.072
4.375	97.233	97.224	97.216	4.375	97.169	97.100	97.209	5.000	95.811	95.700	95.795
4.500	97.704	97.696	97.715	4.500	97.674	97.606	97.715	5.125	96.269	96.158	96.254
4.625	98.177	98.169	98.201	4.625	98.160	98.092	98.201	5.250	97.235	97.498	97.385
4.750	98.613	99.079	98.858	4.750	98.432	98.378	98.432	5.375	97.802	97.722	97.803
4.875	98.989	99.282	99.061	4.875	98.908	98.813	98.908	5.500	98.481	98.401	98.483
5.000	99.462	99.428	99.396	5.000	99.356	99.262	99.357	5.625	98.987	98.925	98.893
5.125	99.924	99.890	99.858	5.125	99.772	99.677	99.772	5.750	99.812	99.793	99.672
5.250	100.094	100.410	100.189	5.250	100.094	100.030	99.998	5.875	100.352	100.134	99.916
5.375	100.293	100.564	100.343	5.375	100.127	100.053	100.134	6.000	100.822	100.604	100.429
5.500	100.733	100.700	100.666	5.500	100.498	100.424	100.505	6.125	101.033	100.815	100.652
5.625	101.160	101.127	101.093	5.625	100.835	100.768	100.842	6.250	101.439	101.222	101.004
5.750	101.365	101.302	101.269	5.750	101.365	101.302	101.269	6.375	101.335	101.277	101.218
5.875	101.493	101.460	101.427	5.875	101.119	101.082	101.149	6.500	101.964	101.906	101.847
6.000	101.884	101.850	101.818	6.000	101.513	101.450	101.485	6.625	102.329	102.270	102.211
								6.750	102.268	102.173	102.106
								6.875	101.688	101.613	101.591
								7.000	102.301	102.226	102.151
								7.125	102.731	102.655	102.580
								7.250	102.576	102.481	102.414
								7.375	101.105	101.010	100.943
								7.500	101.636	101.541	101.474
								7.625	102.147	102.052	101.986
								7.750	102.497	102.402	102.335
								7.875	99.712	99.655	99.667
								8.000	100.027	99.969	99.981
								8.125	100.317	100.260	100.272

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	101.964	101.906	101.847	6.125	100.675	100.737	100.651	4.500	94.995	94.801	94.810
6.625	102.329	102.270	102.211	6.250	101.114	101.035	100.985	4.625	95.428	95.235	95.244
6.750	102.268	102.173	102.106	6.375	100.884	100.784	100.838	4.750	94.199	93.953	93.937
6.875	101.688	101.613	101.591	6.500	101.413	101.313	101.366	4.875	94.618	94.323	94.318
7.000	102.301	102.226	102.151	6.625	101.805	101.710	101.643	5.000	94.992	94.697	94.692
7.125	102.731	102.655	102.580	6.750	102.318	102.223	102.156	5.125	95.317	95.054	95.021
7.250	102.576	102.481	102.414	6.875	101.649	101.551	101.591	5.250	96.349	96.315	96.282
7.375	101.105	101.010	100.943	7.000	102.076	101.978	102.017	5.375	96.415	96.382	96.348
7.500	101.636	101.541	101.474	7.125	102.148	102.053	102.028	5.500	96.812	96.778	96.745
7.625	102.147	102.052	101.986	7.250	102.626	102.531	102.464	5.625	97.220	97.187	97.153
7.750	102.497	102.402	102.335	7.375	101.155	101.060	100.993	5.750	98.214	98.180	98.147
7.875	99.712	99.655	99.667	7.500	101.686	101.591	101.524	5.875	98.449	98.416	98.382
8.000	100.027	99.969	99.981	7.625	102.197	102.102	102.036	6.000	98.787	98.753	98.720
8.125	100.317	100.260	100.272	7.750	99.411	99.354	99.366	6.125	99.085	99.051	99.018
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	102.028	101.969	101.911	6.375	102.028	101.969	101.911	6.000	101.479	101.261	101.049
6.500	102.617	102.558	102.499	6.500	102.617	102.558	102.499	6.125	101.801	101.583	101.512
6.625	103.091	103.033	102.974	6.625	103.091	103.033	102.974	6.250	102.052	101.899	101.780
6.750	103.316	103.221	103.154	6.750	103.316	103.221	103.154	6.375	102.028	101.969	101.911
6.875	103.001	102.925	102.850	6.875	103.001	102.925	102.850	6.500	102.617	102.558	102.499
7.000	103.614	103.539	103.463	7.000	103.614	103.539	103.463	6.625	103.091	103.033	102.974
7.125	104.043	103.968	103.893	7.125	104.043	103.968	103.893	6.750	103.316	103.221	103.154
7.250	104.359	104.264	104.197	7.250	104.359	104.264	104.197	6.875	103.001	102.925	102.850
7.375	103.582	103.532	103.481	7.375	103.445	103.411	103.355	7.000	103.614	103.539	103.463
7.500	103.922	103.872	103.822	7.500	103.922	103.872	103.822	7.125	104.043	103.968	103.893
7.625	104.322	104.227	104.161	7.625	104.322	104.227	104.161	7.250	104.359	104.264	104.197
7.750	104.722	104.627	104.560	7.750	104.722	104.627	104.560	7.375	103.517	103.498	103.442
7.875	104.100	104.050	104.000	7.875	103.214	103.307	103.318	7.500	103.939	103.921	103.865
8.000	104.281	104.231	104.181	8.000	103.529	103.621	103.633	7.625	104.364	104.346	104.291
8.125	104.512	104.461	104.411	8.125	103.819	103.912	103.923	7.750	104.722	104.627	104.560
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	97.704	97.696	97.715	4.500	97.674	97.606	97.715	6.625	102.329	102.270	102.211
4.625	98.177	98.169	98.201	4.625	98.160	98.092	98.201	6.750	102.268	102.173	102.106
4.750	98.613	99.079	98.858	4.750	98.432	98.378	98.432	6.875	101.688	101.613	101.591
4.875	98.989	99.282	99.061	4.875	98.908	98.813	98.908	7.000	102.301	102.226	102.151
5.000	99.462	99.428	99.396	5.000	99.356	99.262	99.357	7.125	102.731	102.655	102.580
5.125	99.924	99.890	99.858	5.125	99.772	99.677	99.772	7.250	102.576	102.481	102.414
5.250	100.094	100.410	100.189	5.250	100.094	100.030	99.998	7.375	102.419	102.369	102.319
5.375	100.293	100.564	100.343	5.375	100.127	100.053	100.134	7.500	102.392	102.342	102.292
5.500	100.733	100.700	100.666	5.500	100.498	100.424	100.505	7.625	102.521	102.471	102.420
5.625	101.160	101.127	101.093	5.625	100.835	100.768	100.842	7.750	102.497	102.402	102.335
5.750	101.365	101.302	101.269	5.750	101.365	101.302	101.269	7.875	101.625	101.575	101.525
5.875	101.493	101.460	101.427	5.875	101.119	101.082	101.149	8.000	101.556	101.506	101.456
6.000	101.884	101.850	101.818	6.000	101.513	101.450	101.485	8.125	101.787	101.736	101.686
6.125	102.280	102.247	102.214	6.125	102.038	101.975	101.942				



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

FHA DPA Fixed Rate Sheet

Effective: 8/20/2025 7:56 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	99.840	99.652	99.352	6.750	98.340	98.152	97.852	6.750	97.840	97.652	97.352
6.875	100.072	99.874	99.574	6.875	98.572	98.374	98.074	6.875	98.072	97.874	97.574
7.000	100.546	100.348	100.048	7.000	99.046	98.848	98.548	7.000	98.546	98.348	98.048
7.125	100.982	100.784	100.484	7.125	99.482	99.284	98.984	7.125	98.982	98.784	98.484
7.250	101.388	101.190	100.890	7.250	99.888	99.690	99.390	7.250	99.388	99.190	98.890
7.375	101.290	101.054	100.754	7.375	99.790	99.554	99.254	7.375	99.290	99.054	98.754
7.500	101.724	101.488	101.188	7.500	100.224	99.988	99.688	7.500	99.724	99.488	99.188
7.625	102.120	101.884	101.584	7.625	100.620	100.384	100.084	7.625	100.120	99.884	99.584
7.750	102.506	102.270	101.970	7.750	101.006	100.770	100.470	7.750	100.506	100.270	99.970
7.875	102.083	101.828	101.528	7.875	100.583	100.328	100.028	7.875	100.083	99.828	99.528
8.000	102.487	102.232	101.932	8.000	100.987	100.732	100.432	8.000	100.487	100.232	99.932
8.125	102.833	102.578	102.278	8.125	101.333	101.078	100.778	8.125	100.833	100.578	100.278
8.250	103.179	102.924	102.624	8.250	101.679	101.424	101.124	8.250	101.179	100.924	100.624
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	96.340	96.152	95.852	6.750	99.090	98.902	98.602	6.750	97.090	96.902	96.602
6.875	96.572	96.374	96.074	6.875	99.322	99.124	98.824	6.875	97.322	97.124	96.824
7.000	97.046	96.848	96.548	7.000	99.796	99.598	99.298	7.000	97.796	97.598	97.298
7.125	97.482	97.284	96.984	7.125	100.232	100.034	99.734	7.125	98.232	98.034	97.734
7.250	97.888	97.690	97.390	7.250	100.638	100.440	100.140	7.250	98.638	98.440	98.140
7.375	97.790	97.554	97.254	7.375	100.540	100.304	100.004	7.375	98.540	98.304	98.004
7.500	98.224	97.988	97.688	7.500	100.974	100.738	100.438	7.500	98.974	98.738	98.438
7.625	98.620	98.384	98.084	7.625	101.370	101.134	100.834	7.625	99.370	99.134	98.834
7.750	99.006	98.770	98.470	7.750	101.756	101.520	101.220	7.750	99.756	99.520	99.220
7.875	98.583	98.328	98.028	7.875	101.333	101.078	100.778	7.875	99.333	99.078	98.778
8.000	98.987	98.732	98.432	8.000	101.737	101.482	101.182	8.000	99.737	99.482	99.182
8.125	99.333	99.078	98.778	8.125	102.083	101.828	101.528	8.125	100.083	99.828	99.528
8.250	99.679	99.424	99.124	8.250	102.429	102.174	101.874	8.250	100.429	100.174	99.874

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.