



Brokers First Funding 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: 8/21/25 8:13 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%
Locks expired or cancelled > 60 days: Market + 0.25%

Lock Extension Fee's
0.025% Per Day

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

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

Contact List		
Lock Desk	Phone:	949-676-0868
	Email:	lockdesk@flexpointinc.com
BFF Pricing Support	Phone:	Email Only
	Email:	bffpricingsupport@bffws.com
Pricing Scenarios	Phone:	Email Only
	Email:	scenario@flexpointinc.com
General Inquiries	Phone:	(866)226-2205
	Email:	inquiries@bffws.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: 8/21/2025 8:13 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	92.384	92.382	92.332	4.750	92.384	92.382	92.316	5.125	97.168	97.162	97.146
4.875	93.652	93.629	93.621	4.875	93.652	93.629	93.621	5.250	97.866	97.865	97.845
5.000	94.392	94.326	94.315	5.000	94.392	94.326	94.315	5.375	98.397	98.399	98.376
5.125	95.022	94.955	94.940	5.125	95.022	94.955	94.940	5.500	98.898	98.904	98.878
5.250	95.989	95.949	95.918	5.250	95.811	95.809	95.790	5.625	99.356	99.360	99.333
5.375	96.715	96.675	96.644	5.375	96.456	96.417	96.393	5.750	99.728	99.707	99.672
5.500	97.467	97.427	97.397	5.500	97.100	97.067	97.029	5.875	100.202	100.184	100.146
5.625	98.115	98.075	98.045	5.625	97.712	97.679	97.641	6.000	100.658	100.639	100.598
5.750	98.743	98.695	98.658	5.750	98.356	98.335	98.300	6.125	101.101	101.082	101.041
5.875	99.370	99.322	99.285	5.875	98.931	98.876	98.838	6.250	101.184	101.163	101.009
6.000	99.969	99.921	99.884	6.000	99.498	99.458	99.412	6.375	101.756	101.729	101.552
6.125	100.476	100.428	100.391	6.125	100.084	100.044	99.998	6.500	102.298	102.267	102.095
6.250	100.832	100.776	100.731	6.250	100.415	100.366	100.312	6.625	102.655	102.618	102.452
6.375	101.406	101.351	101.306	6.375	101.010	100.931	100.883	6.750	102.115	102.073	101.928
6.500	101.921	101.865	101.820	6.500	101.605	101.526	101.478	6.875	102.673	102.626	102.485
6.625	102.411	102.356	102.311	6.625	101.995	101.917	101.869	7.000	102.891	102.839	102.704
6.750	102.655	102.600	102.555	6.750	102.373	102.295	102.241	7.125	103.538	103.480	103.350
6.875	103.157	103.102	103.056	6.875	102.908	102.830	102.776	7.250	103.587	103.525	103.400
7.000	103.609	103.554	103.509	7.000	103.377	103.299	103.245	7.375	103.939	103.871	103.752
7.125	103.977	103.922	103.877	7.125	103.668	103.589	103.535	7.500	104.372	104.299	104.184
7.250	104.171	104.108	104.056	7.250	103.724	103.661	103.623	7.625	104.897	104.818	104.709
7.375	104.610	104.547	104.495	7.375	104.235	104.173	104.135	7.750	105.150	105.068	104.964
7.500	105.017	104.954	104.901	7.500	104.734	104.672	104.634	7.875	105.150	105.150	105.150
7.625	105.404	105.341	105.289	7.625	104.975	104.913	104.875	8.000	105.376	105.251	105.150
7.750	105.094	105.011	104.907	7.750	105.094	105.011	104.907				
7.875	105.392	105.277	105.181	7.875	105.392	105.277	105.181				
8.000	105.621	105.494	105.421	8.000	105.621	105.494	105.421				
8.125	105.910	105.752	105.645	8.125	105.910	105.752	105.645				
8.250	106.335	106.206	106.100	8.250	106.335	106.206	106.100				
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	97.834	97.746	97.746	4.625	98.394	98.307	98.307	5.000	93.631	93.549	93.537
4.750	98.003	97.999	97.977	4.750	98.424	98.357	98.346	5.125	94.300	94.219	94.203
4.875	98.469	98.406	98.391	4.875	98.982	98.920	98.845	5.250	95.811	95.760	95.719
5.000	98.844	98.795	98.787	5.000	99.083	99.025	98.999	5.375	96.516	96.466	96.426
5.125	99.265	99.204	99.192	5.125	99.438	99.353	99.324	5.500	97.233	97.183	97.143
5.250	99.554	99.485	99.470	5.250	99.898	99.818	99.730	5.625	97.843	97.794	97.755
5.375	99.946	99.883	99.850	5.375	100.435	100.359	100.278	5.750	98.453	98.432	98.397
5.500	100.242	100.210	100.187	5.500	100.736	100.664	100.589	5.875	99.029	98.973	98.938
5.625	100.588	100.546	100.519	5.625	100.887	100.820	100.751	6.000	99.592	99.538	99.498
5.750	100.850	100.816	100.785	5.750	101.033	100.986	100.886	6.125	100.086	100.003	99.961
5.875	101.230	101.166	101.134	5.875	101.311	101.268	101.163	6.250	100.487	100.446	100.396
6.000	101.533	101.517	101.483	6.000	101.583	101.546	101.435	6.375	101.039	100.972	100.924
6.125	101.840	101.787	101.745	6.125	101.908	101.875	101.759	6.500	101.536	101.474	101.422
6.250	102.095	102.075	102.028	6.250	101.998	101.953	101.932	6.625	102.012	101.948	101.895
6.375	102.419	102.364	102.323	6.375	102.156	102.116	102.100	6.750	102.140	102.083	102.036
6.500	102.711	102.776	102.727	6.500	102.532	102.497	102.488	6.875	102.635	102.574	102.523
6.625	102.934	102.871	102.839	6.625	102.711	102.680	102.677	7.000	102.981	102.920	102.870
6.750	103.035	103.072	103.010	6.750	103.028	103.017	102.875	7.125	103.252	103.192	103.142
6.875	103.527	103.463	103.431	6.875	103.243	103.237	103.090	7.250	103.386	103.281	103.187
7.000	103.677	103.614	103.582	7.000	103.559	103.557	103.405	7.375	103.797	103.689	103.591
7.125	103.870	103.807	103.775	7.125	103.341	103.277	103.245	7.500	103.156	103.083	102.887
7.250	103.725	103.645	103.593	7.250	103.373	103.292	103.240	7.625	103.426	103.347	103.121
7.375	104.194	104.114	104.062	7.375	103.734	103.653	103.601	7.750	103.188	103.134	103.099
								7.875	103.639	103.593	103.558

Conventional 20 Yr Fixed HB				Conventional 15 Yr Fixed HB											
Rate	15	30	45	Rate	15	30	45								
5.250	95.152	95.112	95.066	5.250	98.075	98.027	97.979								
5.375	95.902	95.862	95.816	5.375	98.520	98.472	98.424								
5.500	96.587	96.547	96.500	5.500	98.738	98.690	98.642								
5.625	97.323	97.283	97.237	5.625	98.836	98.815	98.756								
5.750	97.797	97.756	97.710	5.750	99.318	99.284	99.225								
5.875	98.395	98.354	98.308	5.875	99.560	99.526	99.467								
6.000	98.970	98.930	98.884	6.000	99.810	99.776	99.718								
6.125	99.577	99.562	99.374	6.125	100.028	99.994	99.936								
6.250	100.213	100.192	100.010	6.250	100.259	100.225	100.167								
6.375	100.788	100.762	100.585	6.375	100.483	100.449	100.391								
6.500	101.290	101.259	101.087	6.500	100.759	100.725	100.666								
6.625	101.708	101.671	101.505	6.625	100.958	100.924	100.865								
6.750	101.994	101.952	101.784	6.750	101.057	101.024	100.974								
6.875	102.517	102.470	102.307	6.875	101.260	101.254	101.177								
7.000	102.858	102.806	102.649	7.000	101.433	101.400	101.350								
7.125	103.170	103.113	102.983	7.125	101.581	101.548	101.498								
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: 8/21/2025 8:13 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	99.032	98.972	98.949	5.000	98.141	98.069	98.054	5.000	95.695	95.632	95.570
5.125	99.332	99.267	99.241	5.125	98.591	98.526	98.500	5.125	96.352	96.289	96.226
5.250	99.626	99.557	99.527	5.250	99.044	98.974	98.944	5.250	97.012	96.949	96.886
5.375	99.912	99.837	99.803	5.375	99.435	99.360	99.326	5.375	97.310	97.247	97.184
5.500	100.179	100.099	100.061	5.500	99.803	99.724	99.686	5.500	97.780	97.717	97.654
5.625	100.418	100.334	100.292	5.625	100.140	100.055	100.014	5.625	98.238	98.175	98.112
5.750	100.651	100.562	100.517	5.750	100.453	100.364	100.318	5.750	98.511	98.448	98.386
5.875	100.875	100.781	100.731	5.875	100.732	100.638	100.589	5.875	98.783	98.720	98.658
6.000	101.091	100.992	100.939	6.000	100.988	100.889	100.836	6.000	99.058	98.995	98.933
6.125	101.296	101.192	101.135	6.125	101.208	101.104	101.047	6.125	99.333	99.270	99.208
6.250	101.494	101.386	101.325	6.250	101.390	101.281	101.220	6.250	99.607	99.544	99.481
6.375	101.683	101.570	101.505	6.375	101.518	101.405	101.340	6.375	99.877	99.814	99.752
6.500	101.850	101.732	101.663	6.500	101.565	101.446	101.378	6.500	100.334	100.271	100.209
6.625	101.983	101.859	101.787	6.625	101.610	101.520	101.422	6.625	100.418	100.355	100.292
6.750	102.093	101.965	101.889	6.750	101.777	101.714	101.651	6.750	100.684	100.621	100.558
6.875	102.168	102.035	101.955	6.875	101.819	101.756	101.693	6.875	100.741	100.678	100.616
7.000	101.978	101.841	101.757	7.000	101.817	101.726	101.629	7.000	100.788	100.725	100.663
7.125	101.597	101.534	101.471	7.125	101.790	101.699	101.614	7.125	100.863	100.800	100.737

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	99.130	99.070	99.047	5.000	98.233	98.160	98.145	5.000	95.645	95.582	95.519
5.125	99.429	99.365	99.338	5.125	98.685	98.620	98.594	5.125	96.302	96.239	96.176
5.250	99.723	99.654	99.623	5.250	99.137	99.067	99.037	5.250	96.962	96.899	96.836
5.375	100.008	99.934	99.900	5.375	99.526	99.451	99.417	5.375	97.260	97.197	97.134
5.500	100.275	100.196	100.158	5.500	99.894	99.814	99.776	5.500	97.730	97.667	97.604
5.625	100.515	100.431	100.389	5.625	100.229	100.144	100.103	5.625	98.188	98.125	98.062
5.750	100.749	100.660	100.614	5.750	100.541	100.452	100.407	5.750	98.461	98.398	98.335
5.875	100.973	100.879	100.829	5.875	100.820	100.726	100.677	5.875	98.733	98.670	98.607
6.000	101.190	101.091	101.038	6.000	101.075	100.976	100.923	6.000	99.008	98.945	98.882
6.125	101.397	101.293	101.236	6.125	101.295	101.191	101.134	6.125	99.283	99.220	99.157
6.250	101.597	101.489	101.428	6.250	101.478	101.370	101.309	6.250	99.557	99.494	99.431
6.375	101.789	101.675	101.611	6.375	101.609	101.495	101.431	6.375	99.827	99.764	99.701
6.500	101.958	101.840	101.771	6.500	101.657	101.539	101.471	6.500	100.284	100.221	100.158
6.625	102.092	101.969	101.897	6.625	101.610	101.520	101.422	6.625	100.368	100.305	100.242
6.750	102.204	102.076	102.000	6.750	101.743	101.664	101.601	6.750	100.634	100.571	100.508
6.875	102.281	102.148	102.068	6.875	101.789	101.706	101.643	6.875	100.691	100.628	100.565
7.000	102.093	101.955	101.872	7.000	101.817	101.726	101.629	7.000	100.738	100.675	100.612
7.125	101.614	101.484	101.421	7.125	101.790	101.699	101.602	7.125	100.813	100.750	100.687

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								



Effective: 8/21/2025 8:13 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	94.458	94.412	94.402	5.750	98.633	98.571	98.533	4.375	96.148	96.115	96.081
5.250	95.552	95.520	95.482	5.875	99.208	99.146	99.107	4.500	96.510	96.476	96.442
5.375	96.256	96.223	96.185	6.000	99.728	99.666	99.628	4.625	96.843	96.809	96.775
5.500	96.932	96.899	96.861	6.125	100.111	100.049	100.011	4.750	97.630	97.597	97.561
5.625	97.566	97.534	97.495	6.250	100.477	100.398	100.350	4.875	98.038	98.005	97.969
5.750	98.150	98.094	98.032	6.375	101.008	100.929	100.881	5.000	98.299	98.265	98.229
5.875	98.784	98.727	98.665	6.500	101.475	101.397	101.349	5.125	98.516	98.483	98.447
6.000	99.349	99.293	99.231	6.625	101.809	101.730	101.683	5.250	99.051	99.010	98.969
6.125	99.882	99.825	99.763	6.750	101.920	101.841	101.787	5.375	99.353	99.311	99.269
6.250	100.246	100.182	100.112	6.875	102.363	102.284	102.230	5.500	99.763	99.721	99.679
6.375	100.789	100.725	100.655	7.000	102.714	102.636	102.582	5.625	99.970	99.928	99.886
6.500	101.292	101.227	101.157	7.125	103.011	102.932	102.878	5.750	100.354	100.312	100.268
6.625	101.764	101.699	101.629	7.250	103.083	103.021	102.983	5.875	100.695	100.653	100.609
				7.375	103.508	103.446	103.408	6.000	100.890	100.848	100.805

Home Ready 10 Yr Fixed			
Rate	15	30	45
4.625	95.848	95.797	95.747
4.750	96.738	96.687	96.635
4.875	96.866	96.816	96.764
5.000	97.092	97.042	96.990
5.125	97.384	97.333	97.281
5.250	97.652	97.594	97.537
5.375	97.915	97.857	97.799
5.500	98.184	98.126	98.068
5.625	98.412	98.353	98.295
5.750	98.648	98.589	98.531
5.875	98.885	98.827	98.769
6.000	99.348	99.289	99.231

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: 8/21/2025 8:13 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	95.642	95.586	95.553	5.750	97.971	97.898	97.820	4.25	95.7381	95.7046	95.6706
5.500	96.283	96.226	96.193	5.875	98.519	98.447	98.369	4.375	96.1484	96.1149	96.0809
5.625	96.887	96.833	96.800	6.000	99.034	98.961	98.883	4.5	96.5095	96.476	96.442
5.750	97.303	97.219	97.095	6.125	99.517	99.444	99.366	4.625	96.8428	96.8093	96.7753
5.875	98.020	97.942	97.816	6.250	99.372	99.291	99.205	4.75	97.6304	97.5969	97.561
6.000	98.704	98.626	98.500	6.375	99.641	99.560	99.474	4.875	98.0384	98.0049	97.969
6.125	99.268	99.191	99.065	6.500	99.888	99.807	99.721	5	98.2988	98.2653	98.2294
6.250	99.715	99.682	99.569	6.625	100.074	99.993	99.907	5.125	98.516	98.4825	98.4466
6.375	100.295	100.261	100.146	6.750	100.468	100.387	100.304	5.25	99.0507	99.0099	98.9686
6.500	100.852	100.816	100.700	6.875	100.642	100.561	100.478	5.375	99.3531	99.3113	99.2692
6.625	101.379	101.341	101.225	7.000	100.856	100.775	100.692	5.5	99.7632	99.7213	99.6793
6.750	101.496	101.452	101.344	7.125	101.029	100.948	100.865	5.625	99.9696	99.9278	99.8857
6.875	102.053	102.006	101.896	7.250	101.890	101.833	101.765	5.75	100.3536	100.3117	100.2678
7.000	102.496	102.447	102.336	7.375	102.491	102.434	102.366	5.875	100.695	100.6531	100.6092
7.125	102.916	102.862	102.751	7.500	102.850	102.793	102.725	6	100.8903	100.8484	100.8045

Home Possible 10 Yr Fixed			
Rate	15	30	45
4.625	95.848	95.797	95.747
4.750	96.738	96.687	96.635
4.875	96.866	96.816	96.764
5.000	97.092	97.042	96.990
5.125	97.384	97.333	97.281
5.250	97.652	97.594	97.537
5.375	97.915	97.857	97.799
5.500	98.184	98.126	98.068
5.625	98.412	98.353	98.295
5.750	98.648	98.589	98.531
5.875	98.885	98.827	98.769
6.000	99.348	99.289	99.231

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: 8/21/2025 8:13 PST

RefiNow 30 Yr Fixed			
Rate	15	30	45
5.125	95.132	95.065	95.050
5.250	95.921	95.919	95.900
5.375	96.566	96.527	96.503
5.500	97.187	97.111	97.084
5.625	97.796	97.721	97.694
5.750	98.466	98.445	98.410
5.875	99.041	98.986	98.948
6.000	99.605	99.517	99.475
6.125	100.145	100.062	100.020
6.250	100.481	100.441	100.391
6.375	101.083	101.016	100.969
6.500	101.556	101.460	101.409
6.625	102.019	101.925	101.867
6.750	102.109	102.049	101.984
6.875	102.673	102.590	102.526
7.000	103.075	102.972	102.906
7.125	103.492	103.388	103.316
7.250	103.642	103.562	103.482
7.375	104.042	103.944	103.865

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: 8/21/2025 8:13 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	95.084	95.725	95.638	4.750	95.084	95.725	95.638	5.000	96.497	96.578	96.490
4.875	95.796	95.969	95.881	4.875	95.796	95.969	95.881	5.125	97.188	97.142	97.125
5.000	96.497	96.578	96.490	5.000	96.497	96.578	96.490	5.250	98.208	98.513	98.400
5.125	97.188	97.142	97.125	5.125	97.188	97.142	97.125	5.375	98.668	98.738	98.625
5.250	98.208	98.513	98.400	5.250	98.208	98.513	98.400	5.500	99.217	99.213	99.121
5.375	98.874	98.832	98.723	5.375	98.668	98.738	98.625	5.625	99.869	99.806	99.772
5.500	99.333	99.292	99.182	5.500	99.217	99.213	99.121	5.750	100.514	100.480	100.359
5.625	99.869	99.806	99.772	5.625	99.869	99.806	99.772	5.875	100.874	100.656	100.534
5.750	100.514	100.480	100.359	5.750	100.514	100.480	100.359	6.000	101.424	101.206	101.040
5.875	100.874	100.694	100.579	5.875	100.874	100.656	100.534	6.125	101.745	101.528	101.524
6.000	101.424	101.206	101.076	6.000	101.424	101.206	101.040	6.250	101.997	102.196	102.067
6.125	101.758	101.699	101.584	6.125	101.745	101.528	101.524	6.375	102.107	102.109	101.980
6.250	101.997	102.196	102.067	6.250	101.997	102.196	102.067	6.500	102.705	102.678	102.548
6.375	102.197	102.163	102.031	6.375	102.107	102.109	101.980	6.625	103.215	103.120	103.053
6.500	102.705	102.678	102.548	6.500	102.705	102.678	102.548	6.750	103.498	103.402	103.335
6.625	103.215	103.176	103.053	6.625	103.215	103.120	103.053	6.875	102.993	103.115	102.986
6.750	103.498	103.402	103.335	6.750	103.498	103.402	103.335	7.000	103.576	103.709	103.580
6.875	103.211	103.152	103.062	6.875	102.993	103.115	102.986	7.125	103.993	104.065	103.936
7.000	103.681	103.709	103.580	7.000	103.576	103.709	103.580	7.250	104.421	104.325	104.258
7.125	104.111	104.065	103.962	7.125	103.993	104.065	103.936	7.375	103.469	103.402	103.335
7.250	104.421	104.325	104.258	7.250	104.421	104.325	104.258	7.500	103.906	103.839	103.772
7.375	103.829	103.762	103.659	7.375	103.469	103.402	103.335	7.625	104.340	104.244	104.177
7.500	104.302	104.235	104.132	7.500	103.906	103.839	103.772	7.750	104.739	104.643	104.576
								7.875	103.370	103.507	103.479
								8.000	103.764	103.901	103.873
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	96.602	96.586	96.591	4.250	96.561	96.512	96.591	4.750	94.301	94.282	94.337
4.375	97.136	97.092	97.166	4.375	97.136	97.087	97.166	4.875	95.040	95.020	95.075
4.500	97.707	97.658	97.737	4.500	97.707	97.658	97.737	5.000	95.773	95.753	95.808
4.625	98.273	98.224	98.303	4.625	98.273	98.224	98.303	5.125	96.341	96.321	96.376
4.750	98.530	98.988	98.759	4.750	98.530	98.988	98.759	5.250	97.320	97.438	97.294
4.875	98.955	99.222	98.993	4.875	98.929	99.222	98.993	5.375	98.010	97.968	97.859
5.000	99.478	99.546	99.468	5.000	99.478	99.546	99.468	5.500	98.511	98.475	98.516
5.125	100.010	99.935	100.000	5.125	100.010	99.935	100.000	5.625	98.962	98.926	98.967
5.250	100.035	100.447	100.234	5.250	100.035	100.447	100.234	5.750	99.757	99.717	99.565
5.375	100.400	100.569	100.357	5.375	100.236	100.569	100.357	5.875	100.297	100.100	99.984
5.500	100.856	100.888	100.726	5.500	100.729	100.888	100.726	6.000	100.766	100.596	100.528
5.625	101.312	101.287	101.191	5.625	101.194	101.140	101.191	6.125	101.163	101.104	100.989
5.750	101.291	101.436	101.195	5.750	101.291	101.436	101.195	6.250	101.384	101.177	101.025
5.875	101.759	101.734	101.693	5.875	101.320	101.256	101.293	6.375	101.694	101.641	101.489
6.000	102.215	102.190	102.149	6.000	101.764	101.700	101.737	6.500	102.231	102.178	102.027
								6.625	102.736	102.683	102.531
								6.750	102.253	102.158	102.091
								6.875	101.824	101.778	101.777
								7.000	102.371	102.333	102.332
								7.125	102.724	102.624	102.556
								7.250	102.531	102.435	102.368

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	97.176	97.438	97.294	5.000	95.773	95.753	95.808	4.500	95.065	94.891	94.899
5.375	97.751	97.715	97.756	5.125	96.341	96.321	96.376	4.625	95.620	95.446	95.455
5.500	98.511	98.475	98.516	5.250	97.176	97.438	97.294	4.750	95.429	95.396	95.367
5.625	98.962	98.926	98.967	5.375	97.751	97.715	97.756	4.875	95.935	95.901	95.873
5.750	99.757	99.717	99.565	5.500	98.511	98.475	98.516	5.000	96.391	96.358	96.329
5.875	100.297	100.079	99.861	5.625	98.994	98.931	98.967	5.125	96.848	96.814	96.785
6.000	100.766	100.549	100.528	5.750	99.583	99.717	99.565	5.250	96.874	96.849	96.662
6.125	100.978	100.906	100.933	5.875	99.839	99.807	99.835	5.375	97.380	97.354	97.167
6.250	101.384	101.167	100.949	6.000	100.533	100.501	100.528	5.500	97.836	97.811	97.624
6.375	101.376	101.309	101.242	6.125	100.938	100.906	100.933	5.625	98.292	98.267	98.080
6.500	101.965	101.898	101.831	6.250	101.022	100.943	100.893	5.750	98.234	98.209	98.169
6.625	102.329	102.262	102.195	6.375	100.986	101.120	100.960	5.875	98.739	98.714	98.673
6.750	102.253	102.158	102.091	6.500	101.638	101.582	101.596	6.000	99.195	99.170	99.129
6.875	101.816	101.778	101.777	6.625	102.008	101.953	101.966	6.125	99.641	99.616	99.575
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	98.208	98.513	98.400	5.250	98.208	98.513	98.400	5.250	98.208	98.513	98.400
5.375	98.668	98.738	98.625	5.375	98.668	98.738	98.625	5.375	98.668	98.738	98.625
5.500	99.217	99.213	99.121	5.500	99.217	99.213	99.121	5.500	99.217	99.213	99.121
5.625	99.869	99.806	99.772	5.625	99.869	99.806	99.772	5.625	99.869	99.806	99.772
5.750	100.514	100.480	100.359	5.750	100.514	100.480	100.359	5.750	100.514	100.480	100.359
5.875	100.874	100.656	100.534	5.875	100.874	100.656	100.534	5.875	100.874	100.656	100.534
6.000	101.424	101.206	101.040	6.000	101.424	101.206	101.040	6.000	101.424	101.206	101.040
6.125	101.745	101.528	101.524	6.125	101.745	101.528	101.524	6.125	101.745	101.528	101.524
6.250	101.997	102.196	102.067	6.250	101.997	102.196	102.067	6.250	101.997	102.196	102.067
6.375	102.107	102.109	101.980	6.375	102.107	102.109	101.980	6.375	102.107	102.109	101.980
6.500	102.705	102.678	102.548	6.500	102.705	102.678	102.548	6.500	102.705	102.678	102.548
6.625	103.215	103.120	103.053	6.625	103.215	103.120	103.053	6.625	103.215	103.120	103.053
6.750	103.498	103.402	103.335	6.750	103.498	103.402	103.335	6.750	103.498	103.402	103.335
6.875	102.993	103.115	102.986	6.875	102.993	103.115	102.986	6.875	102.993	103.115	102.986
7.000	103.576	103.709	103.580	7.000	103.576	103.709	103.580	7.000	103.576	103.709	103.580
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	97.707	97.658	97.737	4.250	96.561	96.512	96.591	5.250	97.176	97.438	97.294
4.625	98.273	98.224	98.303	4.375	97.136	97.087	97.166	5.375	97.751	97.715	97.756
4.750	98.530	98.988	98.759	4.500	97.707	97.658	97.737	5.500	98.511	98.475	98.516
4.875	98.929	99.222	98.993	4.625	98.273	98.224	98.303	5.625	98.962	98.926	98.967
5.000	99.478	99.546	99.468	4.750	98.368	98.305	98.358	5.750	99.757	99.717	99.565
5.125	100.010	99.935	100.000	4.875	98.929	98.854	98.919	5.875	100.297	100.079	99.861
5.250	100.035	100.447	100.234	5.000	99.478	99.403	99.468	6.000	100.766	100.549	100.528
5.375	100.236	100.569	100.357	5.125	100.010	99.935	100.000	6.125	100.978	100.906	100.933
5.500	100.729	100.888	100.726	5.250	100.035	99.972	99.939	6.250	101.384	101.167	100.949
5.625	101.194	101.140	101.191	5.375	100.236	100.181	100.232	6.375	101.376	101.309	101.242
5.750	101.291	101.436	101.195	5.500	100.729	100.675	100.726	6.500	101.965	101.898	101.831
5.875	101.320	101.256	101.293	5.625	101.194	101.140	101.191	6.625	102.329	102.262	102.195
6.000	101.764	101.700	101.737	5.750	101.291	101.227	101.195	6.750	102.253	102.158	102.091

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	97.176	97.438	97.294	5.250	97.176	97.438	97.294	4.500	95.065	94.891	94.899
5.375	97.751	97.715	97.756	5.375	97.751	97.715	97.756	4.625	95.620	95.446	95.455
5.500	98.511	98.475	98.516	5.500	98.511	98.475	98.516	4.750	94.148	93.889	93.868
5.625	98.962	98.926	98.967	5.625	98.994	98.931	98.967	4.875	94.692	94.417	94.412
5.750	99.757	99.717	99.565	5.750	99.583	99.717	99.565	5.000	95.211	94.936	94.931
5.875	100.297	100.079	99.861	5.875	99.839	99.807	99.835	5.125	95.693	95.418	95.413
6.000	100.766	100.549	100.528	6.000	100.533	100.501	100.528	5.250	96.307	96.282	96.257
6.125	100.978	100.906	100.933	6.125	100.938	100.906	100.933	5.375	96.374	96.349	96.324
6.250	101.384	101.167	100.949	6.250	101.022	100.943	100.893	5.500	96.771	96.745	96.720
6.375	101.376	101.309	101.242	6.375	100.986	101.120	100.960	5.625	97.179	97.154	97.129
6.500	101.965	101.898	101.831	6.500	101.638	101.582	101.596	5.750	98.220	98.194	98.169
6.625	102.329	102.262	102.195	6.625	102.008	101.953	101.966	5.875	98.455	98.430	98.405
6.750	102.253	102.158	102.091	6.750	102.303	102.208	102.141	6.000	98.793	98.767	98.742
6.875	101.816	101.778	101.777	6.875	101.816	101.778	101.777	6.125	99.090	99.065	99.040
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: 8/21/2025 8:13 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	97.213	97.167	97.150	5.125	97.213	97.167	97.150	4.750	95.109	95.563	95.475
5.250	98.233	98.275	98.163	5.250	98.233	98.275	98.163	4.875	95.821	96.000	95.913
5.375	98.693	98.657	98.609	5.375	98.693	98.657	98.609	5.000	96.522	96.475	96.459
5.500	99.242	99.182	99.146	5.500	99.242	99.182	99.146	5.125	97.213	97.167	97.150
5.625	99.894	99.831	99.797	5.625	99.894	99.831	99.797	5.250	98.233	98.275	98.163
5.750	100.539	100.322	100.236	5.750	100.539	100.322	100.236	5.375	98.693	98.657	98.609
5.875	100.899	100.681	100.464	5.875	100.899	100.681	100.464	5.500	99.242	99.182	99.146
6.000	101.449	101.231	101.037	6.000	101.449	101.231	101.037	5.625	99.894	99.831	99.797
6.125	101.770	101.553	101.450	6.125	101.770	101.553	101.450	5.750	100.539	100.322	100.236
6.250	102.022	101.909	101.793	6.250	102.022	101.909	101.793	5.875	100.899	100.681	100.464
6.375	102.094	102.027	101.960	6.375	102.094	102.027	101.960	6.000	101.449	101.231	101.037
6.500	102.642	102.575	102.508	6.500	102.642	102.575	102.508	6.125	101.770	101.553	101.450
6.625	103.117	103.050	102.983	6.625	103.117	103.050	102.983	6.250	102.022	101.909	101.793
6.750	103.327	103.231	103.164	6.750	103.327	103.231	103.164	6.375	102.094	102.027	101.960
6.875	103.018	102.959	102.901	6.875	103.018	102.959	102.901	6.500	102.642	102.575	102.508
7.000	103.601	103.542	103.484	7.000	103.601	103.542	103.484	6.625	103.117	103.050	102.983
7.125	104.010	103.952	103.893	7.125	104.010	103.952	103.893	6.750	103.327	103.231	103.164
7.250	104.339	104.243	104.176	7.250	104.339	104.243	104.176	6.875	103.018	102.959	102.901
7.375	103.612	103.545	103.478	7.375	103.494	103.427	103.360	7.000	103.601	103.542	103.484
7.500	103.931	103.864	103.797	7.500	103.931	103.864	103.797	7.125	104.010	103.952	103.893
7.625	104.365	104.269	104.202	7.625	104.365	104.269	104.202	7.250	104.339	104.243	104.176
7.750	104.764	104.668	104.601	7.750	104.764	104.668	104.601	7.375	103.494	103.427	103.360
7.875	104.126	104.084	104.042	7.875	103.140	103.237	103.249	7.500	103.931	103.864	103.797
8.000	104.306	104.264	104.223	8.000	103.455	103.552	103.564	7.625	104.365	104.269	104.202
8.125	104.537	104.495	104.453	8.125	103.746	103.843	103.854	7.750	104.764	104.668	104.601
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	96.651	96.602	96.711	4.250	96.651	96.602	96.711	4.875	95.011	94.951	95.046
4.375	97.172	97.123	97.232	4.375	97.172	97.123	97.232	5.000	95.734	95.674	95.769
4.500	97.678	97.629	97.738	4.500	97.678	97.629	97.738	5.125	96.192	96.133	96.228
4.625	98.165	98.116	98.225	4.625	98.165	98.116	98.225	5.250	97.169	97.432	97.319
4.750	98.586	99.044	98.815	4.750	98.418	98.343	98.438	5.375	97.770	97.695	97.776
4.875	98.895	99.247	99.018	4.875	98.895	98.820	98.915	5.500	98.450	98.374	98.455
5.000	99.349	99.383	99.364	5.000	99.344	99.269	99.364	5.625	98.969	98.906	98.872
5.125	99.811	99.769	99.781	5.125	99.761	99.686	99.781	5.750	99.782	99.680	99.559
5.250	100.060	100.347	100.134	5.250	100.060	99.997	99.964	5.875	100.322	100.104	99.886
5.375	100.228	100.500	100.288	5.375	100.114	100.059	100.140	6.000	100.791	100.574	100.416
5.500	100.668	100.635	100.559	5.500	100.485	100.431	100.512	6.125	101.003	100.785	100.639
5.625	101.096	101.062	100.986	5.625	100.824	100.769	100.850	6.250	101.409	101.192	100.974
5.750	101.316	101.252	101.220	5.750	101.316	101.252	101.220	6.375	101.401	101.334	101.267
5.875	101.475	101.442	101.408	5.875	101.150	101.086	101.153	6.500	101.990	101.923	101.856
6.000	101.866	101.832	101.798	6.000	101.487	101.422	101.489	6.625	102.354	102.287	102.220
								6.750	102.278	102.183	102.116
								6.875	101.705	101.647	101.588
								7.000	102.289	102.230	102.171
								7.125	102.698	102.639	102.581
								7.250	102.556	102.460	102.393
								7.375	101.148	101.052	100.985
								7.500	101.678	101.582	101.515
								7.625	102.190	102.094	102.027
								7.750	102.539	102.443	102.376
								7.875	99.689	99.635	99.647
								8.000	100.003	99.950	99.962
								8.125	100.294	100.241	100.252

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	101.990	101.923	101.856	6.125	100.644	100.623	100.639	4.500	95.000	94.826	94.835
6.625	102.354	102.287	102.220	6.250	101.047	100.968	100.918	4.625	95.435	95.261	95.269
6.750	102.278	102.183	102.116	6.375	100.914	100.818	100.871	4.750	94.186	93.914	93.906
6.875	101.705	101.647	101.588	6.500	101.443	101.347	101.401	4.875	94.606	94.331	94.326
7.000	102.289	102.230	102.171	6.625	101.816	101.720	101.655	5.000	94.982	94.707	94.702
7.125	102.698	102.639	102.581	6.750	102.328	102.233	102.166	5.125	95.309	95.034	95.029
7.250	102.556	102.460	102.393	6.875	101.616	101.537	101.577	5.250	96.332	96.307	96.282
7.375	101.148	101.052	100.985	7.000	102.044	101.965	102.004	5.375	96.399	96.374	96.349
7.500	101.678	101.582	101.515	7.125	102.128	102.032	102.016	5.500	96.796	96.770	96.745
7.625	102.190	102.094	102.027	7.250	102.606	102.510	102.443	5.625	97.204	97.179	97.154
7.750	102.539	102.443	102.376	7.375	101.198	101.102	101.035	5.750	98.245	98.219	98.194
7.875	99.689	99.635	99.647	7.500	101.728	101.632	101.565	5.875	98.480	98.455	98.430
8.000	100.003	99.950	99.962	7.625	102.240	102.144	102.077	6.000	98.818	98.792	98.767
8.125	100.294	100.241	100.252	7.750	99.387	99.334	99.345	6.125	99.115	99.090	99.065
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	102.094	102.027	101.960	6.375	102.094	102.027	101.960	6.000	101.449	101.231	101.037
6.500	102.642	102.575	102.508	6.500	102.642	102.575	102.508	6.125	101.770	101.553	101.500
6.625	103.117	103.050	102.983	6.625	103.117	103.050	102.983	6.250	102.022	101.909	101.793
6.750	103.327	103.231	103.164	6.750	103.327	103.231	103.164	6.375	102.094	102.027	101.960
6.875	103.018	102.959	102.901	6.875	103.018	102.959	102.901	6.500	102.642	102.575	102.508
7.000	103.601	103.542	103.484	7.000	103.601	103.542	103.484	6.625	103.117	103.050	102.983
7.125	104.010	103.952	103.893	7.125	104.010	103.952	103.893	6.750	103.327	103.231	103.164
7.250	104.339	104.243	104.176	7.250	104.339	104.243	104.176	6.875	103.018	102.959	102.901
7.375	103.612	103.545	103.478	7.375	103.494	103.427	103.360	7.000	103.601	103.542	103.484
7.500	103.931	103.864	103.797	7.500	103.931	103.864	103.797	7.125	104.010	103.952	103.893
7.625	104.365	104.269	104.202	7.625	104.365	104.269	104.202	7.250	104.339	104.243	104.176
7.750	104.764	104.668	104.601	7.750	104.764	104.668	104.601	7.375	103.494	103.427	103.360
7.875	104.126	104.084	104.042	7.875	103.190	103.287	103.299	7.500	103.931	103.864	103.797
8.000	104.306	104.264	104.223	8.000	103.505	103.602	103.614	7.625	104.365	104.269	104.202
8.125	104.537	104.495	104.453	8.125	103.796	103.893	103.904	7.750	104.764	104.668	104.601
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	97.678	97.629	97.738	4.500	97.678	97.629	97.738	6.625	102.354	102.287	102.220
4.625	98.165	98.116	98.225	4.625	98.165	98.116	98.225	6.750	102.278	102.183	102.116
4.750	98.586	99.044	98.815	4.750	98.418	98.343	98.438	6.875	101.705	101.647	101.588
4.875	98.895	99.247	99.018	4.875	98.895	98.820	98.915	7.000	102.289	102.230	102.171
5.000	99.349	99.383	99.364	5.000	99.344	99.269	99.364	7.125	102.698	102.639	102.581
5.125	99.811	99.769	99.781	5.125	99.761	99.686	99.781	7.250	102.556	102.460	102.393
5.250	100.060	100.347	100.134	5.250	100.060	99.997	99.964	7.375	102.450	102.383	102.316
5.375	100.228	100.500	100.288	5.375	100.114	100.059	100.140	7.500	102.423	102.356	102.289
5.500	100.668	100.635	100.559	5.500	100.485	100.431	100.512	7.625	102.551	102.484	102.417
5.625	101.096	101.062	100.986	5.625	100.824	100.769	100.850	7.750	102.539	102.443	102.376
5.750	101.316	101.252	101.220	5.750	101.316	101.252	101.220	7.875	101.651	101.609	101.567
5.875	101.475	101.442	101.408	5.875	101.150	101.086	101.153	8.000	101.581	101.539	101.498
6.000	101.866	101.832	101.798	6.000	101.487	101.422	101.489	8.125	101.812	101.770	101.728
6.125	102.262	102.229	102.195	6.125	101.973	101.909	101.877				



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

FHA DPA Fixed Rate Sheet

Effective: 8/21/2025 8:13 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	99.827	99.652	99.352	6.750	98.327	98.152	97.852	6.750	97.827	97.652	97.352
6.875	100.065	99.890	99.590	6.875	98.565	98.390	98.090	6.875	98.065	97.890	97.590
7.000	100.539	100.364	100.064	7.000	99.039	98.864	98.564	7.000	98.539	98.364	98.064
7.125	100.975	100.800	100.500	7.125	99.475	99.300	99.000	7.125	98.975	98.800	98.500
7.250	101.381	101.206	100.906	7.250	99.881	99.706	99.406	7.250	99.381	99.206	98.906
7.375	101.276	101.070	100.770	7.375	99.776	99.570	99.270	7.375	99.276	99.070	98.770
7.500	101.710	101.504	101.204	7.500	100.210	100.004	99.704	7.500	99.710	99.504	99.204
7.625	102.106	101.900	101.600	7.625	100.606	100.400	100.100	7.625	100.106	99.900	99.600
7.750	102.492	102.286	101.986	7.750	100.992	100.786	100.486	7.750	100.492	100.286	99.986
7.875	102.066	101.844	101.544	7.875	100.566	100.344	100.044	7.875	100.066	99.844	99.544
8.000	102.470	102.248	101.948	8.000	100.970	100.748	100.448	8.000	100.470	100.248	99.948
8.125	102.816	102.594	102.294	8.125	101.316	101.094	100.794	8.125	100.816	100.594	100.294
8.250	103.162	102.940	102.640	8.250	101.662	101.440	101.140	8.250	101.162	100.940	100.640
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	96.327	96.152	95.852	6.750	99.077	98.902	98.602	6.750	97.077	96.902	96.602
6.875	96.565	96.390	96.090	6.875	99.315	99.140	98.840	6.875	97.315	97.140	96.840
7.000	97.039	96.864	96.564	7.000	99.789	99.614	99.314	7.000	97.789	97.614	97.314
7.125	97.475	97.300	97.000	7.125	100.225	100.050	99.750	7.125	98.225	98.050	97.750
7.250	97.881	97.706	97.406	7.250	100.631	100.456	100.156	7.250	98.631	98.456	98.156
7.375	97.776	97.570	97.270	7.375	100.526	100.320	100.020	7.375	98.526	98.320	98.020
7.500	98.210	98.004	97.704	7.500	100.960	100.754	100.454	7.500	98.960	98.754	98.454
7.625	98.606	98.400	98.100	7.625	101.356	101.150	100.850	7.625	99.356	99.150	98.850
7.750	98.992	98.786	98.486	7.750	101.742	101.536	101.236	7.750	99.742	99.536	99.236
7.875	98.566	98.344	98.044	7.875	101.316	101.094	100.794	7.875	99.316	99.094	98.794
8.000	98.970	98.748	98.448	8.000	101.720	101.498	101.198	8.000	99.720	99.498	99.198
8.125	99.316	99.094	98.794	8.125	102.066	101.844	101.544	8.125	100.066	99.844	99.544
8.250	99.662	99.440	99.140	8.250	102.412	102.190	101.890	8.250	100.412	100.190	99.890

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.