



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: 8/22/25 8:15 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: 8/22/2025 8:15 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	92.448	92.448	92.363	4.750	92.448	92.448	92.361	5.125	97.228	97.225	97.206
4.875	93.711	93.692	93.681	4.875	93.711	93.692	93.681	5.250	97.926	97.928	97.905
5.000	94.452	94.392	94.376	5.000	94.452	94.392	94.376	5.375	98.456	98.463	98.436
5.125	95.081	95.016	94.997	5.125	95.081	95.016	94.997	5.500	98.958	98.970	98.940
5.250	96.125	96.084	96.052	5.250	96.002	95.970	95.931	5.625	99.415	99.425	99.395
5.375	96.846	96.805	96.773	5.375	96.742	96.710	96.671	5.750	100.081	100.015	99.975
5.500	97.600	97.568	97.529	5.500	97.600	97.568	97.529	5.875	100.643	100.577	100.538
5.625	98.250	98.210	98.177	5.625	98.213	98.181	98.142	6.000	101.134	101.070	101.031
5.750	98.871	98.824	98.783	5.750	98.671	98.631	98.584	6.125	101.467	101.405	101.366
5.875	99.507	99.459	99.419	5.875	99.285	99.245	99.198	6.250	101.421	101.339	101.288
6.000	100.109	100.061	100.021	6.000	99.891	99.851	99.804	6.375	101.896	101.814	101.763
6.125	100.618	100.570	100.530	6.125	100.480	100.439	100.392	6.500	102.358	102.327	102.191
6.250	100.965	100.909	100.861	6.250	100.724	100.675	100.620	6.625	102.693	102.657	102.551
6.375	101.543	101.487	101.439	6.375	101.276	101.228	101.173	6.750	102.301	102.201	102.188
6.500	102.064	102.008	101.960	6.500	101.772	101.723	101.668	6.875	102.733	102.682	102.621
6.625	102.557	102.501	102.453	6.625	102.071	102.022	101.967	7.000	103.123	103.025	103.013
6.750	102.740	102.677	102.620	6.750	102.390	102.311	102.256	7.125	103.542	103.485	103.370
6.875	103.244	103.182	103.125	6.875	102.935	102.856	102.801	7.250	103.767	103.650	103.642
7.000	103.698	103.635	103.579	7.000	103.399	103.321	103.266	7.375	104.208	104.091	104.083
7.125	104.068	104.005	103.949	7.125	103.686	103.607	103.552	7.500	104.549	104.434	104.426
7.250	104.245	104.182	104.125	7.250	103.755	103.692	103.653	7.625	104.923	104.832	104.799
7.375	104.687	104.624	104.568	7.375	104.267	104.205	104.166	7.750	105.469	105.335	105.332
7.500	105.092	105.029	104.972	7.500	104.767	104.705	104.666	7.875	105.843	105.707	105.704
7.625	105.481	105.418	105.361	7.625	105.007	104.945	104.906	8.000	105.292	105.167	105.150
7.750	105.329	105.207	105.204	7.750	105.329	105.207	105.204				
7.875	105.736	105.599	105.597	7.875	105.736	105.599	105.597				
8.000	105.645	105.522	105.454	8.000	105.645	105.522	105.454				
8.125	105.829	105.678	105.634	8.125	105.829	105.678	105.634				
8.250	106.254	106.128	106.019	8.250	106.254	106.128	106.019				
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	97.820	97.732	97.732	4.625	98.258	98.170	98.170	5.000	93.690	93.613	93.597
4.750	98.036	98.030	97.996	4.750	98.557	98.458	98.437	5.125	94.359	94.280	94.261
4.875	98.533	98.470	98.395	4.875	99.044	98.981	98.906	5.250	95.952	95.901	95.857
5.000	98.859	98.793	98.755	5.000	99.199	99.103	99.091	5.375	96.658	96.608	96.565
5.125	99.280	99.255	99.186	5.125	99.589	99.504	99.418	5.500	97.376	97.326	97.283
5.250	99.624	99.596	99.487	5.250	99.941	99.861	99.773	5.625	97.990	97.941	97.898
5.375	99.997	99.971	99.895	5.375	100.473	100.397	100.316	5.750	98.550	98.503	98.462
5.500	100.438	100.413	100.305	5.500	100.700	100.629	100.554	5.875	99.159	99.110	99.069
5.625	100.826	100.802	100.694	5.625	100.787	100.720	100.651	6.000	99.728	99.677	99.635
5.750	100.924	100.875	100.803	5.750	101.104	101.042	100.842	6.125	100.192	100.136	100.086
5.875	101.265	101.207	101.165	5.875	101.374	101.316	101.111	6.250	100.575	100.519	100.469
6.000	101.631	101.616	101.536	6.000	101.588	101.534	101.423	6.375	101.143	101.084	101.031
6.125	102.036	101.991	101.920	6.125	101.872	101.823	101.608	6.500	101.616	101.551	101.493
6.250	102.192	102.166	102.105	6.250	102.053	102.009	101.972	6.625	102.092	102.021	101.956
6.375	102.504	102.492	102.458	6.375	102.268	102.197	102.146	6.750	102.224	102.159	102.101
6.500	102.938	102.926	102.915	6.500	102.577	102.543	102.499	6.875	102.722	102.654	102.592
6.625	103.193	103.128	103.077	6.625	102.866	102.797	102.746	7.000	103.071	103.003	102.941
6.750	103.245	103.223	103.182	6.750	103.045	103.024	102.921	7.125	103.343	103.275	103.213
6.875	103.557	103.522	103.512	6.875	103.345	103.253	103.222	7.250	103.462	103.357	103.258
7.000	103.713	103.650	103.618	7.000	103.529	103.527	103.429	7.375	103.879	103.770	103.667
7.125	103.902	103.839	103.807	7.125	103.371	103.308	103.276	7.500	103.638	103.565	103.192
7.250	103.755	103.675	103.622	7.250	103.402	103.322	103.269	7.625	103.911	103.833	103.454
7.375	104.224	104.144	104.092	7.375	103.763	103.683	103.630	7.750	103.509	103.372	103.370
								7.875	103.845	103.709	103.706

Conventional 20 Yr Fixed HB				Conventional 15 Yr Fixed HB											
Rate	15	30	45	Rate	15	30	45								
5.250	95.535	95.495	95.448	5.250	98.076	98.027	97.979								
5.375	96.290	96.250	96.203	5.375	98.520	98.472	98.424								
5.500	96.974	96.934	96.887	5.500	98.739	98.691	98.643								
5.625	97.715	97.674	97.627	5.625	98.861	98.838	98.779								
5.750	98.184	98.144	98.097	5.750	99.338	99.302	99.243								
5.875	98.786	98.746	98.699	5.875	99.577	99.541	99.482								
6.000	99.362	99.322	99.275	6.000	99.832	99.796	99.737								
6.125	99.830	99.790	99.743	6.125	100.051	100.015	99.956								
6.250	100.285	100.264	100.066	6.250	100.283	100.247	100.189								
6.375	100.863	100.837	100.644	6.375	100.506	100.471	100.412								
6.500	101.349	101.318	101.130	6.500	100.786	100.751	100.692								
6.625	101.719	101.683	101.500	6.625	100.992	100.956	100.897								
6.750	102.057	102.015	101.885	6.750	101.084	101.050	100.999								
6.875	102.553	102.506	102.381	6.875	101.439	101.429	101.417								
7.000	102.882	102.830	102.710	7.000	101.464	101.429	101.379								
7.125	103.160	103.102	102.988	7.125	101.614	101.580	101.530								
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: 8/22/2025 8:15 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	99.022	98.963	98.940	5.000	98.185	98.113	98.099	5.000	95.639	95.576	95.514
5.125	99.322	99.258	99.232	5.125	98.634	98.569	98.543	5.125	96.295	96.232	96.170
5.250	99.616	99.547	99.517	5.250	99.087	99.017	98.987	5.250	96.954	96.891	96.829
5.375	99.901	99.827	99.793	5.375	99.477	99.403	99.369	5.375	97.252	97.189	97.126
5.500	100.168	100.089	100.051	5.500	99.845	99.766	99.729	5.500	97.725	97.662	97.599
5.625	100.407	100.323	100.282	5.625	100.181	100.097	100.056	5.625	98.182	98.119	98.056
5.750	100.640	100.551	100.506	5.750	100.494	100.406	100.360	5.750	98.455	98.392	98.330
5.875	100.863	100.769	100.720	5.875	100.773	100.680	100.631	5.875	98.727	98.664	98.601
6.000	101.078	100.980	100.927	6.000	101.028	100.930	100.877	6.000	99.001	98.938	98.876
6.125	101.283	101.180	101.123	6.125	101.248	101.145	101.088	6.125	99.276	99.213	99.150
6.250	101.481	101.373	101.313	6.250	101.430	101.322	101.261	6.250	99.549	99.486	99.424
6.375	101.670	101.557	101.493	6.375	101.558	101.445	101.380	6.375	99.820	99.757	99.694
6.500	101.836	101.719	101.650	6.500	101.864	101.738	101.675	6.500	100.275	100.212	100.150
6.625	101.969	101.846	101.774	6.625	102.447	102.314	102.248	6.625	100.359	100.296	100.234
6.750	102.078	101.951	101.875	6.750	102.372	102.245	102.169	6.750	100.626	100.563	100.500
6.875	102.153	102.021	101.941	6.875	101.791	101.751	101.715	6.875	100.689	100.626	100.564
7.000	101.957	101.910	101.874	7.000	101.825	101.803	101.765	7.000	100.731	100.668	100.605
7.125	101.880	101.859	101.823	7.125	101.877	101.854	101.816	7.125	100.804	100.741	100.678

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	99.121	99.061	99.039	5.000	98.277	98.205	98.190	5.000	95.589	95.526	95.463
5.125	99.420	99.356	99.329	5.125	98.728	98.663	98.637	5.125	96.245	96.182	96.119
5.250	99.713	99.644	99.614	5.250	99.179	99.110	99.080	5.250	96.904	96.841	96.778
5.375	99.998	99.924	99.890	5.375	99.568	99.494	99.460	5.375	97.202	97.139	97.076
5.500	100.265	100.186	100.148	5.500	99.936	99.857	99.819	5.500	97.675	97.612	97.549
5.625	100.504	100.421	100.379	5.625	100.271	100.187	100.145	5.625	98.132	98.069	98.006
5.750	100.738	100.649	100.604	5.750	100.583	100.494	100.449	5.750	98.405	98.342	98.279
5.875	100.961	100.868	100.819	5.875	100.861	100.768	100.719	5.875	98.677	98.614	98.551
6.000	101.178	101.080	101.027	6.000	101.116	101.018	100.964	6.000	98.951	98.888	98.825
6.125	101.385	101.282	101.225	6.125	101.336	101.233	101.176	6.125	99.226	99.163	99.100
6.250	101.585	101.477	101.416	6.250	101.518	101.410	101.350	6.250	99.499	99.436	99.373
6.375	101.776	101.663	101.599	6.375	101.648	101.536	101.471	6.375	99.770	99.707	99.644
6.500	101.945	101.827	101.758	6.500	101.956	101.831	101.767	6.500	100.225	100.162	100.099
6.625	102.079	101.956	101.884	6.625	102.542	102.409	102.343	6.625	100.309	100.246	100.183
6.750	102.190	102.063	101.987	6.750	102.469	102.342	102.266	6.750	100.576	100.513	100.450
6.875	102.267	102.134	102.055	6.875	101.890	101.758	101.678	6.875	100.639	100.576	100.513
7.000	102.072	101.935	101.852	7.000	101.776	101.685	101.587	7.000	100.681	100.618	100.555
7.125	101.576	101.423	101.352	7.125	101.750	101.659	101.561	7.125	100.754	100.691	100.628

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: 8/22/2025 8:15 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	94.504	94.458	94.449	5.750	98.682	98.619	98.580	4.375	96.349	96.316	96.282
5.250	96.050	96.018	95.979	5.875	99.257	99.195	99.156	4.500	96.710	96.677	96.643
5.375	96.755	96.722	96.683	6.000	99.779	99.716	99.677	4.625	97.044	97.010	96.976
5.500	97.434	97.402	97.363	6.125	100.162	100.099	100.060	4.750	97.831	97.798	97.761
5.625	98.067	98.035	97.996	6.250	100.508	100.430	100.382	4.875	98.237	98.203	98.167
5.750	98.537	98.481	98.418	6.375	101.041	100.963	100.915	5.000	98.499	98.465	98.428
5.875	99.174	99.117	99.054	6.500	101.510	101.431	101.384	5.125	98.717	98.684	98.647
6.000	99.741	99.685	99.622	6.625	101.843	101.765	101.717	5.250	99.248	99.210	99.170
6.125	100.279	100.223	100.160	6.750	101.937	101.858	101.803	5.375	99.551	99.509	99.467
6.250	100.555	100.490	100.419	6.875	102.390	102.312	102.257	5.500	99.962	99.921	99.878
6.375	101.100	101.036	100.965	7.000	102.736	102.658	102.603	5.625	100.170	100.128	100.086
6.500	101.608	101.543	101.472	7.125	103.029	102.950	102.895	5.750	100.498	100.457	100.414
6.625	102.084	102.019	101.948	7.250	103.114	103.052	103.013	5.875	100.854	100.812	100.770
				7.375	103.540	103.478	103.439	6.000	101.038	100.996	100.954

Home Ready 10 Yr Fixed			
Rate	15	30	45
4.625	96.047	95.997	95.947
4.750	96.934	96.884	96.831
4.875	97.066	97.015	96.963
5.000	97.292	97.242	97.190
5.125	97.583	97.533	97.481
5.250	97.848	97.793	97.738
5.375	98.112	98.053	97.995
5.500	98.384	98.325	98.267
5.625	98.611	98.553	98.495
5.750	98.848	98.790	98.732
5.875	99.090	99.031	98.973
6.000	99.551	99.493	99.435

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: 8/22/2025 8:15 PST

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: 8/22/2025 8:15 PST

RefiNow 30 Yr Fixed			
Rate	15	30	45
5.125	95.191	95.126	95.107
5.250	95.979	95.981	95.958
5.375	96.625	96.588	96.562
5.500	97.245	97.173	97.142
5.625	97.854	97.784	97.754
5.750	98.507	98.490	98.452
5.875	99.083	99.033	98.991
6.000	99.646	99.564	99.518
6.125	100.185	100.109	100.063
6.250	100.506	100.469	100.415
6.375	101.108	101.046	100.995
6.500	101.580	101.491	101.437
6.625	102.042	101.957	101.896
6.750	102.132	102.076	102.007
6.875	102.696	102.618	102.551
7.000	103.098	103.002	102.933
7.125	103.514	103.419	103.342
7.250	103.664	103.589	103.504
7.375	104.065	103.972	103.889

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: 8/22/2025 8:15 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	95.613	95.849	95.753	4.750	95.164	95.849	95.753	5.000	96.575	96.702	96.606
4.875	96.174	96.149	96.118	4.875	95.873	96.093	95.997	5.125	97.267	97.220	97.202
5.000	96.761	96.736	96.705	5.000	96.575	96.702	96.606	5.250	98.598	98.665	98.561
5.125	97.276	97.251	97.220	5.125	97.267	97.220	97.202	5.375	99.058	99.025	98.991
5.250	98.598	98.665	98.561	5.250	98.598	98.665	98.561	5.500	99.589	99.556	99.522
5.375	99.060	99.025	98.991	5.375	99.058	99.025	98.991	5.625	100.055	100.021	99.988
5.500	99.589	99.556	99.522	5.500	99.589	99.556	99.522	5.750	100.832	100.695	100.573
5.625	100.055	100.021	99.988	5.625	100.055	100.021	99.988	5.875	101.172	100.954	100.748
5.750	100.832	100.695	100.573	5.750	100.832	100.695	100.573	6.000	101.722	101.504	101.287
5.875	101.172	100.954	100.770	5.875	101.172	100.954	100.748	6.125	102.043	101.826	101.611
6.000	101.722	101.504	101.287	6.000	101.722	101.504	101.287	6.250	102.305	102.270	102.141
6.125	102.043	101.871	101.772	6.125	102.043	101.826	101.611	6.375	102.304	102.220	102.137
6.250	102.305	102.270	102.141	6.250	102.305	102.270	102.141	6.500	102.843	102.759	102.675
6.375	102.365	102.298	102.191	6.375	102.304	102.220	102.137	6.625	103.317	103.234	103.150
6.500	102.873	102.806	102.700	6.500	102.843	102.759	102.675	6.750	103.548	103.451	103.383
6.625	103.378	103.311	103.205	6.625	103.317	103.234	103.150	6.875	103.116	103.173	103.052
6.750	103.548	103.451	103.383	6.750	103.548	103.451	103.383	7.000	103.709	103.766	103.645
6.875	103.362	103.295	103.155	6.875	103.116	103.173	103.052	7.125	104.109	104.123	104.008
7.000	103.832	103.766	103.645	7.000	103.709	103.766	103.645	7.250	104.517	104.421	104.352
7.125	104.263	104.196	104.056	7.125	104.109	104.123	104.008	7.375	103.576	103.518	103.459
7.250	104.517	104.421	104.352	7.250	104.517	104.421	104.352	7.500	104.013	103.955	103.896
7.375	103.906	103.839	103.754	7.375	103.576	103.518	103.459	7.625	104.334	104.276	104.217
7.500	104.380	104.313	104.228	7.500	104.013	103.955	103.896	7.750	104.709	104.629	104.576
								7.875	103.359	103.500	103.471
								8.000	103.752	103.893	103.865
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	96.969	96.952	96.936	4.250	96.499	96.464	96.533	4.750	94.394	94.378	94.433
4.375	97.439	97.422	97.406	4.375	97.074	97.029	97.108	4.875	95.132	95.116	95.171
4.500	97.910	97.894	97.878	4.500	97.645	97.600	97.679	5.000	95.865	95.849	95.904
4.625	98.383	98.367	98.351	4.625	98.211	98.166	98.245	5.125	96.433	96.417	96.472
4.750	98.718	99.048	98.819	4.750	98.590	99.048	98.819	5.250	97.584	97.590	97.498
4.875	99.190	99.282	99.104	4.875	98.944	99.282	99.053	5.375	98.196	98.146	98.066
5.000	99.663	99.613	99.577	5.000	99.493	99.605	99.440	5.500	98.657	98.607	98.579
5.125	100.125	100.075	100.039	5.125	100.025	99.907	99.972	5.625	99.096	99.046	99.030
5.250	100.082	100.492	100.279	5.250	100.082	100.492	100.279	5.750	100.075	99.932	99.780
5.375	100.466	100.614	100.402	5.375	100.219	100.614	100.402	5.875	100.595	100.377	100.175
5.500	100.907	100.933	100.799	5.500	100.713	100.933	100.721	6.000	101.064	100.847	100.670
5.625	101.360	101.335	101.226	5.625	101.177	101.116	101.162	6.125	101.335	101.276	101.178
5.750	101.322	101.383	101.232	5.750	101.322	101.383	101.227	6.250	101.692	101.475	101.257
5.875	101.790	101.765	101.737	5.875	101.303	101.242	101.279	6.375	101.862	101.775	101.649
6.000	102.247	102.222	102.193	6.000	101.747	101.686	101.723	6.500	102.400	102.313	102.187
								6.625	102.905	102.819	102.693
								6.750	102.303	102.207	102.138
								6.875	101.974	101.894	101.894
								7.000	102.470	102.449	102.448
								7.125	102.875	102.767	102.696
								7.250	102.627	102.531	102.462

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	97.320	97.590	97.455	5.000	95.865	95.849	95.904	4.500	95.003	94.833	94.842
5.375	98.097	98.064	98.030	5.125	96.433	96.417	96.472	4.625	95.558	95.388	95.397
5.500	98.603	98.569	98.579	5.250	97.320	97.590	97.455	4.750	95.507	95.473	95.445
5.625	99.040	98.989	99.030	5.375	97.811	97.779	97.820	4.875	96.012	95.979	95.951
5.750	100.075	99.932	99.780	5.500	98.570	98.538	98.579	5.000	96.469	96.435	96.407
5.875	100.595	100.377	100.159	5.625	99.090	99.027	99.030	5.125	96.925	96.892	96.863
6.000	101.064	100.847	100.629	5.750	99.680	99.932	99.780	5.250	96.921	96.896	96.704
6.125	101.276	101.096	101.064	5.875	100.162	100.072	100.039	5.375	97.426	97.401	97.209
6.250	101.692	101.475	101.257	6.000	100.647	100.578	100.606	5.500	97.883	97.858	97.666
6.375	101.612	101.528	101.444	6.125	101.117	101.030	101.010	5.625	98.340	98.315	98.123
6.500	102.190	102.107	102.023	6.250	101.135	101.055	101.003	5.750	98.356	98.323	98.289
6.625	102.555	102.471	102.387	6.375	101.370	101.301	101.263	5.875	98.770	98.745	98.717
6.750	102.303	102.207	102.138	6.500	101.821	101.753	101.716	6.000	99.227	99.202	99.173
6.875	101.962	101.894	101.894	6.625	102.254	102.187	102.150	6.125	99.673	99.648	99.619
FHA 30 Yr Fixed Streamline				FHA 25 Yr Fixed Streamline				FHA 20 Yr Fixed Streamline			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.250	98.598	98.665	98.561	5.250	98.598	98.665	98.561	5.250	98.598	98.665	98.561
5.375	99.058	99.025	98.991	5.375	99.058	99.025	98.991	5.375	99.058	99.025	98.991
5.500	99.589	99.556	99.522	5.500	99.589	99.556	99.522	5.500	99.589	99.556	99.522
5.625	100.055	100.021	99.988	5.625	100.055	100.021	99.988	5.625	100.055	100.021	99.988
5.750	100.832	100.695	100.573	5.750	100.832	100.695	100.573	5.750	100.832	100.695	100.573
5.875	101.172	100.954	100.748	5.875	101.172	100.954	100.748	5.875	101.172	100.954	100.748
6.000	101.722	101.504	101.287	6.000	101.722	101.504	101.287	6.000	101.722	101.504	101.287
6.125	102.043	101.826	101.611	6.125	102.043	101.826	101.611	6.125	102.043	101.826	101.611
6.250	102.305	102.270	102.141	6.250	102.305	102.270	102.141	6.250	102.305	102.270	102.141
6.375	102.304	102.220	102.137	6.375	102.304	102.220	102.137	6.375	102.304	102.220	102.137
6.500	102.843	102.759	102.675	6.500	102.843	102.759	102.675	6.500	102.843	102.759	102.675
6.625	103.317	103.234	103.150	6.625	103.317	103.234	103.150	6.625	103.317	103.234	103.150
6.750	103.548	103.451	103.383	6.750	103.548	103.451	103.383	6.750	103.548	103.451	103.383
6.875	103.116	103.173	103.052	6.875	103.116	103.173	103.052	6.875	103.116	103.173	103.052
7.000	103.709	103.766	103.645	7.000	103.709	103.766	103.645	7.000	103.709	103.766	103.645
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	97.645	97.600	97.679	4.250	96.499	96.464	96.533	5.250	97.320	97.590	97.455
4.625	98.211	98.166	98.245	4.375	97.074	97.029	97.108	5.375	98.097	98.064	98.030
4.750	98.590	99.048	98.819	4.500	97.645	97.600	97.679	5.500	98.603	98.569	98.579
4.875	98.944	99.282	99.053	4.625	98.211	98.166	98.245	5.625	99.040	98.989	99.030
5.000	99.493	99.605	99.440	4.750	98.414	98.368	98.352	5.750	100.075	99.932	99.780
5.125	100.025	99.907	99.972	4.875	98.944	98.826	98.891	5.875	100.595	100.377	100.159
5.250	100.082	100.492	100.279	5.000	99.493	99.375	99.440	6.000	101.064	100.847	100.629
5.375	100.219	100.614	100.402	5.125	100.025	99.907	99.972	6.125	101.276	101.096	101.064
5.500	100.713	100.933	100.721	5.250	100.082	100.018	99.986	6.250	101.692	101.475	101.257
5.625	101.177	101.116	101.162	5.375	100.219	100.153	100.204	6.375	101.612	101.528	101.444
5.750	101.322	101.383	101.227	5.500	100.713	100.647	100.698	6.500	102.190	102.107	102.023
5.875	101.303	101.242	101.279	5.625	101.177	101.111	101.162	6.625	102.555	102.471	102.387
6.000	101.747	101.686	101.723	5.750	101.322	101.259	101.227	6.750	102.303	102.207	102.138

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	97.320	97.590	97.455	5.250	97.320	97.590	97.455	4.500	95.003	94.833	94.842
5.375	98.097	98.064	98.030	5.375	97.811	97.779	97.820	4.625	95.558	95.388	95.397
5.500	98.603	98.569	98.579	5.500	98.570	98.538	98.579	4.750	94.163	94.100	94.050
5.625	99.040	98.989	99.030	5.625	99.090	99.027	99.030	4.875	94.708	94.390	94.385
5.750	100.075	99.932	99.780	5.750	99.680	99.932	99.780	5.000	95.227	94.909	94.904
5.875	100.595	100.377	100.159	5.875	99.928	99.885	99.912	5.125	95.709	95.391	95.386
6.000	101.064	100.847	100.629	6.000	100.622	100.578	100.606	5.250	96.507	96.473	96.440
6.125	101.276	101.096	101.064	6.125	101.026	100.983	101.010	5.375	96.573	96.540	96.506
6.250	101.692	101.475	101.257	6.250	101.135	101.055	101.003	5.500	96.970	96.936	96.903
6.375	101.612	101.528	101.444	6.375	101.058	101.194	101.033	5.625	97.378	97.345	97.311
6.500	102.190	102.107	102.023	6.500	101.710	101.658	101.671	5.750	98.356	98.323	98.289
6.625	102.555	102.471	102.387	6.625	102.079	102.027	102.041	5.875	98.591	98.558	98.524
6.750	102.303	102.207	102.138	6.750	102.353	102.257	102.188	6.000	98.929	98.896	98.862
6.875	101.962	101.894	101.894	6.875	101.915	101.894	101.894	6.125	99.227	99.194	99.160
Government Adjustments											
FICO				Loan Amount Adjustments							
> 720+				\$75K - \$99,999							
680 - 720				\$100K - \$150K							
660 - 679											
640 - 659											
620 - 639											
600 - 619											
580 - 599											
550 - 579				Other Adjustments							
< 550				2 Unit							
No FICO Score				3-4 units							
				MFH							
				Non-Owner/2nd Home (Streamline or IRRRL o							
				Temporary BuyDown*							
				Manual Underwrite							
				Lock Extension per Day							
				*Buydown options and pricing available through PML							



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

VA Fixed Rate Sheet

Effective: 8/22/2025 8:15 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	97.292	97.245	97.227	5.125	97.292	97.245	97.227	4.750	95.187	95.687	95.591
5.250	98.623	98.590	98.556	5.250	98.623	98.590	98.556	4.875	95.898	96.124	96.028
5.375	99.083	99.050	99.016	5.375	99.083	99.050	99.016	5.000	96.600	96.554	96.535
5.500	99.614	99.581	99.547	5.500	99.614	99.581	99.547	5.125	97.292	97.245	97.227
5.625	100.080	100.046	100.013	5.625	100.080	100.046	100.013	5.250	98.623	98.590	98.556
5.750	100.857	100.640	100.422	5.750	100.857	100.640	100.422	5.375	99.083	99.050	99.016
5.875	101.197	100.979	100.762	5.875	101.197	100.979	100.762	5.500	99.614	99.581	99.547
6.000	101.747	101.529	101.312	6.000	101.747	101.529	101.312	5.625	100.080	100.046	100.013
6.125	102.068	101.851	101.633	6.125	102.068	101.851	101.633	5.750	100.857	100.640	100.422
6.250	102.330	102.112	101.903	6.250	102.330	102.112	101.903	5.875	101.197	100.979	100.762
6.375	102.329	102.245	102.162	6.375	102.329	102.245	102.162	6.000	101.747	101.529	101.312
6.500	102.868	102.784	102.700	6.500	102.868	102.784	102.700	6.125	102.068	101.851	101.633
6.625	103.342	103.259	103.175	6.625	103.342	103.259	103.175	6.250	102.330	102.112	101.903
6.750	103.377	103.280	103.214	6.750	103.377	103.280	103.214	6.375	102.329	102.245	102.162
6.875	103.141	103.091	103.041	6.875	103.141	103.091	103.041	6.500	102.868	102.784	102.700
7.000	103.734	103.684	103.634	7.000	103.734	103.684	103.634	6.625	103.342	103.259	103.175
7.125	104.134	104.083	104.033	7.125	104.134	104.083	104.033	6.750	103.377	103.280	103.214
7.250	104.435	104.339	104.270	7.250	104.435	104.339	104.270	6.875	103.141	103.091	103.041
7.375	103.654	103.595	103.536	7.375	103.601	103.543	103.484	7.000	103.734	103.684	103.634
7.500	104.038	103.980	103.921	7.500	104.038	103.980	103.921	7.125	104.134	104.083	104.033
7.625	104.359	104.301	104.242	7.625	104.359	104.301	104.242	7.250	104.435	104.339	104.270
7.750	104.734	104.654	104.601	7.750	104.734	104.654	104.601	7.375	103.601	103.543	103.484
7.875	104.171	104.138	104.100	7.875	103.129	103.230	103.242	7.500	104.038	103.980	103.921
8.000	104.352	104.318	104.281	8.000	103.444	103.545	103.556	7.625	104.430	104.383	104.327
8.125	104.583	104.549	104.511	8.125	103.735	103.835	103.847	7.750	104.734	104.654	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	96.994	96.977	96.961	4.250	96.590	96.545	96.654	4.875	95.103	95.048	95.143
4.375	97.464	97.447	97.431	4.375	97.111	97.066	97.175	5.000	95.826	95.770	95.866
4.500	97.935	97.919	97.903	4.500	97.617	97.572	97.681	5.125	96.284	96.228	96.323
4.625	98.408	98.392	98.376	4.625	98.104	98.059	98.168	5.250	97.322	97.584	97.480
4.750	98.743	99.104	98.875	4.750	98.439	98.393	98.411	5.375	98.122	98.089	98.055
4.875	99.215	99.307	99.129	4.875	98.911	98.793	98.888	5.500	98.628	98.594	98.561
5.000	99.688	99.638	99.602	5.000	99.361	99.243	99.338	5.625	99.065	99.002	98.966
5.125	100.150	100.100	100.064	5.125	99.777	99.659	99.754	5.750	100.100	99.895	99.773
5.250	100.107	100.392	100.179	5.250	100.107	100.043	100.011	5.875	100.620	100.402	100.184
5.375	100.491	100.546	100.383	5.375	100.097	100.031	100.113	6.000	101.089	100.872	100.654
5.500	100.932	100.898	100.824	5.500	100.469	100.403	100.484	6.125	101.301	101.083	100.866
5.625	101.359	101.326	101.251	5.625	100.813	100.750	100.823	6.250	101.717	101.500	101.282
5.750	101.347	101.284	101.252	5.750	101.347	101.284	101.252	6.375	101.637	101.553	101.469
5.875	101.645	101.612	101.577	5.875	101.133	101.072	101.139	6.500	102.215	102.132	102.048
6.000	102.035	102.002	101.968	6.000	101.510	101.447	101.476	6.625	102.580	102.496	102.412
								6.750	102.328	102.232	102.163
								6.875	101.829	101.778	101.728
								7.000	102.422	102.372	102.321
								7.125	102.821	102.771	102.721
								7.250	102.652	102.556	102.487
								7.375	101.115	101.035	100.982
								7.500	101.646	101.566	101.513
								7.625	102.159	102.079	102.026
								7.750	102.509	102.429	102.376
								7.875	99.678	99.628	99.640
								8.000	99.992	99.943	99.955
								8.125	100.283	100.233	100.245

VA 25 Yr Fixed HB				VA 20 Yr Fixed HB				VA 15 Yr Fixed HB			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
6.500	102.215	102.132	102.048	6.125	100.732	100.838	100.717	4.500	94.939	94.769	94.778
6.625	102.580	102.496	102.412	6.250	101.160	101.080	101.028	4.625	95.375	95.204	95.213
6.750	102.328	102.232	102.163	6.375	100.986	100.894	100.947	4.750	94.202	94.125	94.075
6.875	101.829	101.778	101.728	6.500	101.514	101.422	101.476	4.875	94.623	94.400	94.349
7.000	102.422	102.372	102.321	6.625	101.864	101.768	101.730	5.000	94.999	94.834	94.784
7.125	102.821	102.771	102.721	6.750	102.378	102.282	102.213	5.125	95.326	95.122	95.072
7.250	102.652	102.556	102.487	6.875	101.716	101.654	101.694	5.250	96.532	96.498	96.465
7.375	101.115	101.035	100.982	7.000	102.143	102.081	102.121	5.375	96.598	96.565	96.531
7.500	101.646	101.566	101.513	7.125	102.223	102.127	102.131	5.500	96.995	96.961	96.928
7.625	102.159	102.079	102.026	7.250	102.702	102.606	102.537	5.625	97.403	97.370	97.336
7.750	102.509	102.429	102.376	7.375	101.165	101.085	101.032	5.750	98.381	98.348	98.314
7.875	99.678	99.628	99.640	7.500	101.696	101.616	101.563	5.875	98.616	98.583	98.549
8.000	99.992	99.943	99.955	7.625	102.209	102.129	102.076	6.000	98.954	98.921	98.887
8.125	100.283	100.233	100.245	7.750	99.376	99.327	99.339	6.125	99.252	99.219	99.185
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	102.329	102.245	102.162	6.375	102.329	102.245	102.162	6.000	101.747	101.529	101.312
6.500	102.868	102.784	102.700	6.500	102.868	102.784	102.700	6.125	102.068	101.851	101.633
6.625	103.342	103.259	103.175	6.625	103.342	103.259	103.175	6.250	102.330	102.112	101.903
6.750	103.377	103.280	103.214	6.750	103.377	103.280	103.214	6.375	102.329	102.245	102.162
6.875	103.141	103.091	103.041	6.875	103.141	103.091	103.041	6.500	102.868	102.784	102.700
7.000	103.734	103.684	103.634	7.000	103.734	103.684	103.634	6.625	103.342	103.259	103.175
7.125	104.134	104.083	104.033	7.125	104.134	104.083	104.033	6.750	103.377	103.280	103.214
7.250	104.435	104.339	104.270	7.250	104.435	104.339	104.270	6.875	103.141	103.091	103.041
7.375	103.654	103.595	103.536	7.375	103.601	103.543	103.484	7.000	103.734	103.684	103.634
7.500	104.038	103.980	103.921	7.500	104.038	103.980	103.921	7.125	104.134	104.083	104.033
7.625	104.359	104.301	104.242	7.625	104.359	104.301	104.242	7.250	104.435	104.339	104.270
7.750	104.734	104.654	104.601	7.750	104.734	104.654	104.601	7.375	103.601	103.543	103.484
7.875	104.171	104.138	104.100	7.875	103.179	103.280	103.292	7.500	104.038	103.980	103.921
8.000	104.352	104.318	104.281	8.000	103.494	103.595	103.606	7.625	104.430	104.383	104.327
8.125	104.583	104.549	104.511	8.125	103.785	103.885	103.897	7.750	104.734	104.654	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	97.935	97.919	97.903	4.500	97.617	97.572	97.681	6.625	102.580	102.496	102.412
4.625	98.408	98.392	98.376	4.625	98.104	98.059	98.168	6.750	102.328	102.232	102.163
4.750	98.743	99.104	98.875	4.750	98.439	98.393	98.411	6.875	101.829	101.778	101.728
4.875	99.215	99.307	99.129	4.875	98.911	98.793	98.888	7.000	102.422	102.372	102.321
5.000	99.688	99.638	99.602	5.000	99.361	99.243	99.338	7.125	102.821	102.771	102.721
5.125	100.150	100.100	100.064	5.125	99.777	99.659	99.754	7.250	102.652	102.556	102.487
5.250	100.107	100.392	100.179	5.250	100.107	100.043	100.011	7.375	102.491	102.433	102.374
5.375	100.491	100.546	100.383	5.375	100.097	100.031	100.113	7.500	102.464	102.406	102.347
5.500	100.932	100.898	100.824	5.500	100.469	100.403	100.484	7.625	102.593	102.534	102.475
5.625	101.359	101.326	101.251	5.625	100.813	100.750	100.823	7.750	102.509	102.429	102.376
5.750	101.347	101.284	101.252	5.750	101.347	101.284	101.252	7.875	101.696	101.663	101.625
5.875	101.645	101.612	101.577	5.875	101.133	101.072	101.139	8.000	101.627	101.593	101.556
6.000	102.035	102.002	101.968	6.000	101.510	101.447	101.476	8.125	101.858	101.824	101.786
6.125	102.432	102.399	102.364	6.125	102.036	101.972	101.941				



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

FHA DPA Fixed Rate Sheet

Effective: 8/22/2025 8:15 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	99.897	99.714	99.414	6.750	98.397	98.214	97.914	6.750	97.897	97.714	97.414
6.875	100.135	99.968	99.668	6.875	98.635	98.468	98.168	6.875	98.135	97.968	97.668
7.000	100.609	100.442	100.142	7.000	99.109	98.942	98.642	7.000	98.609	98.442	98.142
7.125	101.045	100.878	100.578	7.125	99.545	99.378	99.078	7.125	99.045	98.878	98.578
7.250	101.451	101.284	100.984	7.250	99.951	99.784	99.484	7.250	99.451	99.284	98.984
7.375	101.346	101.148	100.848	7.375	99.846	99.648	99.348	7.375	99.346	99.148	98.848
7.500	101.780	101.582	101.282	7.500	100.280	100.082	99.782	7.500	99.780	99.582	99.282
7.625	102.176	101.978	101.678	7.625	100.676	100.478	100.178	7.625	100.176	99.978	99.678
7.750	102.562	102.364	102.064	7.750	101.062	100.864	100.564	7.750	100.562	100.364	100.064
7.875	102.136	101.922	101.622	7.875	100.636	100.422	100.122	7.875	100.136	99.922	99.622
8.000	102.540	102.326	102.026	8.000	101.040	100.826	100.526	8.000	100.540	100.326	100.026
8.125	102.886	102.672	102.372	8.125	101.386	101.172	100.872	8.125	100.886	100.672	100.372
8.250	103.232	103.018	102.718	8.250	101.732	101.518	101.218	8.250	101.232	101.018	100.718
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	96.397	96.214	95.914	6.750	99.147	98.964	98.664	6.750	97.147	96.964	96.664
6.875	96.635	96.468	96.168	6.875	99.385	99.218	98.918	6.875	97.385	97.218	96.918
7.000	97.109	96.942	96.642	7.000	99.859	99.692	99.392	7.000	97.859	97.692	97.392
7.125	97.545	97.378	97.078	7.125	100.295	100.128	99.828	7.125	98.295	98.128	97.828
7.250	97.951	97.784	97.484	7.250	100.701	100.534	100.234	7.250	98.701	98.534	98.234
7.375	97.846	97.648	97.348	7.375	100.596	100.398	100.098	7.375	98.596	98.398	98.098
7.500	98.280	98.082	97.782	7.500	101.030	100.832	100.532	7.500	99.030	98.832	98.532
7.625	98.676	98.478	98.178	7.625	101.426	101.228	100.928	7.625	99.426	99.228	98.928
7.750	99.062	98.864	98.564	7.750	101.812	101.614	101.314	7.750	99.812	99.614	99.314
7.875	98.636	98.422	98.122	7.875	101.386	101.172	100.872	7.875	99.386	99.172	98.872
8.000	99.040	98.826	98.526	8.000	101.790	101.576	101.276	8.000	99.790	99.576	99.276
8.125	99.386	99.172	98.872	8.125	102.136	101.922	101.622	8.125	100.136	99.922	99.622
8.250	99.732	99.518	99.218	8.250	102.482	102.268	101.968	8.250	100.482	100.268	99.968

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.