



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: 8/25/25 8:03 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:	Worse-
case pricing + 0.25%	
Locks expired or cancelled > 60 days:	Current
Market + 0.25%	

Lock Extension Fee's
0.025% Per Day

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

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

Contact List		
Lock Desk	Phone:	949-676-0868
	Email:	lockdesk@flexpointinc.com
BFF Pricing Support	Phone:	Email Only
	Email:	bffpricingsupport@bffws.com
Pricing Scenarios	Phone:	Email Only
	Email:	scenario@flexpointinc.com
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: 8/25/2025 8:03 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	92.879	92.879	92.745	4.750	92.879	92.879	92.745	5.125	97.558	97.559	97.427
4.875	94.031	94.010	93.876	4.875	94.031	94.010	93.876	5.250	98.256	98.257	98.121
5.000	94.770	94.705	94.567	5.000	94.770	94.705	94.567	5.375	98.784	98.786	98.647
5.125	95.414	95.353	95.221	5.125	95.414	95.353	95.221	5.500	99.285	99.287	99.145
5.250	96.483	96.441	96.409	5.250	96.201	96.203	96.068	5.625	99.742	99.739	99.597
5.375	97.191	97.149	97.116	5.375	96.845	96.804	96.665	5.750	100.112	100.093	99.921
5.500	97.932	97.890	97.858	5.500	97.519	97.486	97.444	5.875	100.586	100.563	100.388
5.625	98.575	98.533	98.500	5.625	98.122	98.090	98.048	6.000	101.040	101.013	100.834
5.750	99.170	99.119	99.079	5.750	98.709	98.691	98.526	6.125	101.483	101.453	101.274
5.875	99.781	99.731	99.690	5.875	99.283	99.224	99.130	6.250	101.477	101.456	101.352
6.000	100.369	100.319	100.278	6.000	99.869	99.791	99.743	6.375	102.002	101.976	101.877
6.125	100.866	100.816	100.775	6.125	100.387	100.347	100.297	6.500	102.452	102.421	102.327
6.250	101.167	101.100	101.044	6.250	100.662	100.619	100.545	6.625	102.855	102.818	102.730
6.375	101.729	101.662	101.606	6.375	101.258	101.188	101.109	6.750	102.348	102.306	102.207
6.500	102.225	102.159	102.102	6.500	101.822	101.744	101.696	6.875	102.913	102.867	102.773
6.625	102.701	102.635	102.578	6.625	102.210	102.132	102.084	7.000	103.052	103.000	102.912
6.750	102.895	102.829	102.772	6.750	102.551	102.472	102.425	7.125	103.707	103.650	103.567
6.875	103.382	103.316	103.259	6.875	103.042	102.964	102.917	7.250	103.708	103.646	103.536
7.000	103.818	103.752	103.695	7.000	103.534	103.456	103.408	7.375	104.007	103.939	103.835
7.125	104.173	104.107	104.050	7.125	103.843	103.765	103.717	7.500	104.447	104.374	104.297
7.250	104.340	104.273	104.216	7.250	103.830	103.767	103.725	7.625	104.975	104.897	104.849
7.375	104.765	104.698	104.641	7.375	104.337	104.274	104.232	7.750	105.150	105.132	105.106
7.500	105.163	105.097	105.040	7.500	104.832	104.769	104.727	7.875	105.152	105.150	105.150
7.625	105.541	105.474	105.418	7.625	105.072	105.009	104.967	8.000	105.343	105.244	105.227
7.750	105.182	105.086	105.060	7.750	105.182	105.086	105.060				
7.875	105.480	105.364	105.316	7.875	105.480	105.364	105.316				
8.000	105.692	105.560	105.517	8.000	105.692	105.560	105.517				
8.125	105.875	105.735	105.715	8.125	105.875	105.735	105.715				
8.250	106.302	106.176	106.162	8.250	106.302	106.176	106.162				
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	98.100	98.100	98.043	4.625	98.538	98.538	98.482	5.000	94.014	93.937	93.802
4.750	98.287	98.270	98.228	4.750	98.710	98.686	98.664	5.125	94.692	94.617	94.485
4.875	98.727	98.727	98.651	4.875	99.234	99.234	99.158	5.250	96.306	96.250	96.204
5.000	99.080	99.006	98.976	5.000	99.419	99.342	99.312	5.375	97.006	96.952	96.907
5.125	99.500	99.410	99.376	5.125	99.757	99.748	99.670	5.500	97.718	97.663	97.619
5.250	99.786	99.692	99.663	5.250	100.056	100.043	99.970	5.625	98.328	98.274	98.231
5.375	100.169	100.105	100.075	5.375	100.570	100.570	100.504	5.750	98.829	98.789	98.738
5.500	100.447	100.386	100.350	5.500	100.794	100.794	100.735	5.875	99.414	99.363	99.321
5.625	100.769	100.715	100.666	5.625	100.867	100.867	100.814	6.000	99.970	99.917	99.875
5.750	101.029	100.978	100.940	5.750	101.180	101.180	100.980	6.125	100.435	100.369	100.324
5.875	101.426	101.363	101.332	5.875	101.474	101.469	101.265	6.250	100.770	100.733	100.632
6.000	101.705	101.662	101.605	6.000	101.693	101.632	101.591	6.375	101.319	101.249	101.178
6.125	101.930	101.944	101.879	6.125	101.949	101.933	101.757	6.500	101.785	101.703	101.640
6.250	102.203	102.218	102.158	6.250	102.122	102.102	102.095	6.625	102.238	102.164	102.099
6.375	102.571	102.507	102.477	6.375	102.274	102.324	102.268	6.750	102.361	102.292	102.234
6.500	102.812	102.894	102.822	6.500	102.620	102.691	102.635	6.875	102.842	102.770	102.708
6.625	103.090	103.026	102.996	6.625	102.778	102.771	102.742	7.000	103.175	103.103	103.041
6.750	103.144	103.103	103.025	6.750	103.137	103.095	102.879	7.125	103.434	103.362	103.301
6.875	103.573	103.526	103.503	6.875	103.354	103.307	103.172	7.250	103.537	103.427	103.327
7.000	103.732	103.685	103.662	7.000	103.637	103.585	103.471	7.375	103.936	103.823	103.720
7.125	103.931	103.884	103.862	7.125	103.399	103.352	103.329	7.500	104.312	104.195	104.089
7.250	103.811	103.730	103.677	7.250	103.457	103.376	103.323	7.625	104.291	104.213	103.635
7.375	104.276	104.195	104.142	7.375	103.813	103.732	103.679	7.750	103.263	103.178	103.130
								7.875	103.674	103.628	103.581

Conventional 20 Yr Fixed HB				Conventional 15 Yr Fixed HB							
Rate	15	30	45	Rate	15	30	45				
5.250	95.500	95.460	95.410	5.250	98.161	98.129	98.070				
5.375	96.250	96.210	96.160	5.375	98.605	98.558	98.511				
5.500	96.930	96.890	96.840	5.500	98.835	98.787	98.740				
5.625	97.664	97.624	97.574	5.625	99.022	98.990	98.931				
5.750	98.130	98.089	98.039	5.750	99.480	99.439	99.380				
5.875	98.719	98.679	98.629	5.875	99.713	99.671	99.613				
6.000	99.284	99.243	99.193	6.000	99.961	99.919	99.860				
6.125	99.880	99.864	99.755	6.125	100.172	100.130	100.072				
6.250	100.506	100.486	100.381	6.250	100.396	100.355	100.296				
6.375	101.069	101.043	100.944	6.375	100.604	100.562	100.504				
6.500	101.542	101.511	101.417	6.500	100.880	100.838	100.780				
6.625	101.909	101.872	101.784	6.625	101.077	101.036	100.977				
6.750	102.249	102.208	102.109	6.750	101.187	101.148	101.098				
6.875	102.711	102.664	102.570	6.875	101.386	101.348	101.298				
7.000	103.018	102.966	102.877	7.000	101.556	101.518	101.468				
7.125	103.312	103.255	103.172	7.125	101.700	101.662	101.612				
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: 8/25/2025 8:03 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	99.017	99.033	98.924	5.000	98.403	98.419	98.310	5.000	95.737	95.674	95.612
5.125	99.327	99.338	99.225	5.125	98.872	98.884	98.771	5.125	96.394	96.331	96.268
5.250	99.619	99.626	99.509	5.250	99.300	99.307	99.190	5.250	97.053	96.990	96.928
5.375	99.884	99.886	99.765	5.375	99.666	99.667	99.547	5.375	97.347	97.284	97.222
5.500	100.145	100.151	100.058	5.500	100.016	100.013	99.888	5.500	97.803	97.740	97.678
5.625	100.429	100.430	100.337	5.625	100.344	100.336	100.207	5.625	98.261	98.198	98.136
5.750	100.654	100.650	100.556	5.750	100.649	100.636	100.504	5.750	98.532	98.469	98.406
5.875	100.796	100.779	100.680	5.875	100.920	100.902	100.766	5.875	98.807	98.744	98.681
6.000	100.998	100.975	100.836	6.000	101.173	101.151	101.011	6.000	99.081	99.018	98.956
6.125	101.198	101.170	101.033	6.125	101.402	101.375	101.232	6.125	99.355	99.292	99.230
6.250	101.397	101.365	101.217	6.250	101.615	101.582	101.435	6.250	99.626	99.563	99.501
6.375	101.596	101.559	101.407	6.375	101.805	101.768	101.617	6.375	99.896	99.833	99.770
6.500	101.754	101.712	101.557	6.500	102.145	102.103	101.948	6.500	100.353	100.290	100.227
6.625	101.851	101.804	101.645	6.625	102.801	102.744	102.593	6.625	100.434	100.371	100.308
6.750	101.950	101.898	101.736	6.750	102.836	102.785	102.622	6.750	100.691	100.628	100.565
6.875	102.050	101.993	101.827	6.875	102.296	102.240	102.073	6.875	100.726	100.663	100.601
7.000	101.951	101.890	101.719	7.000	101.974	101.913	101.908	7.000	100.797	100.734	100.671
7.125	101.730	101.653	101.487	7.125	101.988	101.922	101.891	7.125	100.881	100.818	100.755

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	99.114	99.130	99.021	5.000	98.497	98.513	98.404	5.000	95.687	95.624	95.561
5.125	99.424	99.435	99.322	5.125	98.965	98.977	98.864	5.125	96.344	96.281	96.218
5.250	99.716	99.722	99.606	5.250	99.392	99.399	99.282	5.250	97.003	96.940	96.877
5.375	99.981	99.982	99.862	5.375	99.756	99.758	99.637	5.375	97.297	97.234	97.171
5.500	100.234	100.231	100.106	5.500	100.105	100.102	99.978	5.500	97.753	97.690	97.627
5.625	100.469	100.460	100.337	5.625	100.432	100.424	100.296	5.625	98.211	98.148	98.085
5.750	100.691	100.678	100.556	5.750	100.736	100.723	100.591	5.750	98.482	98.419	98.356
5.875	100.895	100.877	100.741	5.875	101.007	100.989	100.853	5.875	98.757	98.694	98.631
6.000	101.097	101.075	100.935	6.000	101.260	101.238	101.098	6.000	99.031	98.968	98.905
6.125	101.299	101.272	101.128	6.125	101.490	101.462	101.319	6.125	99.305	99.242	99.179
6.250	101.500	101.468	101.321	6.250	101.703	101.671	101.523	6.250	99.576	99.513	99.450
6.375	101.702	101.664	101.513	6.375	101.895	101.858	101.707	6.375	99.846	99.783	99.720
6.500	101.862	101.820	101.665	6.500	102.238	102.196	102.041	6.500	100.303	100.240	100.177
6.625	101.961	101.915	101.756	6.625	102.896	102.839	102.688	6.625	100.384	100.321	100.258
6.750	102.062	102.010	101.848	6.750	102.933	102.881	102.719	6.750	100.641	100.578	100.515
6.875	102.164	102.107	101.941	6.875	102.395	102.338	102.172	6.875	100.676	100.613	100.550
7.000	102.066	102.005	101.835	7.000	102.075	102.013	101.908	7.000	100.747	100.684	100.621
7.125	101.848	101.770	101.604	7.125	102.091	102.025	101.891	7.125	100.831	100.768	100.705

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



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

Effective: 8/25/2025 8:03 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
5.000	94.225	94.179	94.173	5.750	99.000	98.922	98.874	4.375	96.387	96.354	96.319
5.125	94.891	94.845	94.840	5.875	99.571	99.492	99.445	4.500	96.747	96.713	96.679
5.250	95.981	95.949	95.907	6.000	100.085	100.007	99.960	4.625	97.079	97.045	97.011
5.375	96.680	96.647	96.605	6.125	100.466	100.388	100.341	4.750	97.844	97.802	97.760
5.500	97.351	97.318	97.276	6.250	100.709	100.631	100.583	4.875	98.250	98.208	98.166
5.625	97.976	97.944	97.902	6.375	101.231	101.152	101.105	5.000	98.508	98.466	98.424
5.750	98.480	98.423	98.357	6.500	101.692	101.614	101.566	5.125	98.722	98.681	98.638
5.875	99.106	99.049	98.984	6.625	102.024	101.945	101.898	5.250	99.241	99.199	99.156
6.000	99.659	99.602	99.537	6.750	102.093	102.014	101.967	5.375	99.506	99.464	99.422
6.125	100.181	100.124	100.059	6.875	102.489	102.411	102.364	5.500	99.912	99.870	99.828
6.250	100.517	100.444	100.368	7.000	102.870	102.792	102.744	5.625	100.115	100.073	100.030
6.375	101.046	100.974	100.897	7.125	103.186	103.108	103.060	5.750	100.439	100.397	100.354
6.500	101.535	101.463	101.386	7.250	103.188	103.125	103.083	5.875	100.780	100.739	100.696
6.625	101.990	101.918	101.841	7.375	103.608	103.546	103.504	6.000	100.964	100.923	100.878

Home Ready 10 Yr Fixed			
Rate	15	30	45
4.625	96.084	96.034	95.984
4.750	96.943	96.885	96.827
4.875	97.070	97.012	96.954
5.000	97.297	97.238	97.181
5.125	97.586	97.527	97.469
5.250	97.839	97.780	97.723
5.375	98.070	98.012	97.954
5.500	98.329	98.270	98.212
5.625	98.552	98.494	98.436
5.750	98.783	98.725	98.667
5.875	99.016	98.957	98.899
6.000	99.470	99.411	99.353

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: 8/25/2025 8:03 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	95.999	95.988	95.894	5.750	98.294	98.221	98.140	4.25	95.9791	95.9457	95.9111
5.500	96.640	96.625	96.533	5.875	98.834	98.762	98.680	4.375	96.3869	96.3535	96.3189
5.625	97.244	97.225	97.135	6.000	99.342	99.269	99.187	4.5	96.7467	96.7133	96.6787
5.750	97.580	97.548	97.465	6.125	99.809	99.736	99.654	4.625	97.0788	97.0453	97.0107
5.875	98.296	98.259	98.184	6.250	99.608	99.520	99.427	4.75	97.8442	97.8024	97.7601
6.000	98.980	98.936	98.863	6.375	99.866	99.777	99.685	4.875	98.2498	98.2079	98.1657
6.125	99.545	99.493	99.422	6.500	100.099	100.010	99.918	5	98.5076	98.4658	98.4235
6.250	99.993	99.972	99.907	6.625	100.272	100.184	100.091	5.125	98.7224	98.6805	98.6383
6.375	100.568	100.535	100.474	6.750	100.657	100.568	100.481	5.25	99.2405	99.1987	99.1564
6.500	101.133	101.091	101.031	6.875	100.817	100.728	100.642	5.375	99.5056	99.4637	99.4215
6.625	101.651	101.596	101.537	7.000	101.017	100.928	100.841	5.5	99.9119	99.87	99.8278
6.750	101.726	101.778	101.645	7.125	101.181	101.092	101.005	5.625	100.1145	100.0726	100.0304
6.875	102.283	102.309	102.189	7.250	102.042	101.985	101.909	5.75	100.439	100.3972	100.354
7.000	102.727	102.737	102.620	7.375	102.632	102.575	102.499	5.875	100.7804	100.7386	100.6963
7.125	103.147	103.138	103.026	7.500	102.975	102.918	102.842	6	100.9644	100.9226	100.8782

Home Possible 10 Yr Fixed			
Rate	15	30	45
4.625	96.084	96.034	95.984
4.750	96.943	96.885	96.827
4.875	97.070	97.012	96.954
5.000	97.297	97.238	97.181
5.125	97.586	97.527	97.469
5.250	97.839	97.780	97.723
5.375	98.070	98.012	97.954
5.500	98.329	98.270	98.212
5.625	98.552	98.494	98.436
5.750	98.783	98.725	98.667
5.875	99.016	98.957	98.899
6.000	99.470	99.411	99.353

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: 8/25/2025 8:03 PST

RefiNow 30 Yr Fixed				
Rate	15	30	45	
5.125	95.524	95.463	95.331	
5.250	96.311	96.313	96.178	
5.375	96.955	96.914	96.775	
5.500	97.574	97.492	97.349	
5.625	98.183	98.101	97.959	
5.750	98.819	98.801	98.630	
5.875	99.393	99.334	99.164	
6.000	99.955	99.853	99.677	
6.125	100.494	100.396	100.217	
6.250	100.765	100.729	100.615	
6.375	101.368	101.298	101.190	
6.500	101.837	101.727	101.616	
6.625	102.299	102.184	102.062	
6.750	102.308	102.252	102.117	
6.875	102.870	102.782	102.652	
7.000	103.268	103.150	103.019	
7.125	103.678	103.556	103.414	
7.250	103.767	103.691	103.614	
7.375	104.165	104.063	103.991	

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: 8/25/2025 8:03 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	95.627	96.281	96.193	4.750	95.627	96.281	96.193	5.000	97.032	97.134	97.046
4.875	96.335	96.525	96.437	4.875	96.335	96.525	96.437	5.125	97.720	97.673	97.649
5.000	97.032	97.134	97.046	5.000	97.032	97.134	97.046	5.250	98.552	98.940	98.853
5.125	97.720	97.673	97.649	5.125	97.720	97.673	97.649	5.375	99.013	99.165	99.078
5.250	98.627	98.940	98.853	5.250	98.552	98.940	98.853	5.500	99.643	99.640	99.553
5.375	99.315	99.264	99.183	5.375	99.013	99.165	99.078	5.625	100.290	100.227	100.186
5.500	99.772	99.721	99.640	5.500	99.643	99.640	99.553	5.750	100.773	100.840	100.728
5.625	100.290	100.227	100.186	5.625	100.290	100.227	100.186	5.875	101.113	101.015	100.903
5.750	100.773	100.840	100.728	5.750	100.773	100.840	100.728	6.000	101.663	101.521	101.409
5.875	101.118	101.059	100.956	5.875	101.113	101.015	100.903	6.125	101.984	101.878	101.797
6.000	101.663	101.558	101.456	6.000	101.663	101.521	101.409	6.250	102.245	102.397	102.268
6.125	102.126	102.068	101.965	6.125	101.984	101.878	101.797	6.375	102.260	102.310	102.180
6.250	102.245	102.397	102.268	6.250	102.245	102.397	102.268	6.500	102.851	102.879	102.749
6.375	102.413	102.354	102.301	6.375	102.260	102.310	102.180	6.625	103.355	103.266	103.185
6.500	102.920	102.879	102.808	6.500	102.851	102.879	102.749	6.750	103.631	103.534	103.461
6.625	103.423	103.365	103.312	6.625	103.355	103.266	103.185	6.875	103.118	103.208	103.087
6.750	103.631	103.534	103.461	6.750	103.631	103.534	103.461	7.000	103.711	103.802	103.681
6.875	103.409	103.350	103.233	6.875	103.118	103.208	103.087	7.125	104.110	104.158	104.037
7.000	103.878	103.819	103.702	7.000	103.711	103.802	103.681	7.250	104.445	104.348	104.274
7.125	104.306	104.248	104.131	7.125	104.110	104.158	104.037	7.375	103.448	103.406	103.364
7.250	104.445	104.348	104.274	7.250	104.445	104.348	104.274	7.500	103.885	103.843	103.801
7.375	103.825	103.783	103.710	7.375	103.448	103.406	103.364	7.625	104.250	104.170	104.122
7.500	104.297	104.255	104.182	7.500	103.885	103.843	103.801	7.750	104.645	104.565	104.504
								7.875	103.146	103.303	103.254
								8.000	103.538	103.694	103.646
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	96.934	96.918	96.902	4.250	96.751	96.761	96.819	4.750	94.760	94.760	94.795
4.375	97.404	97.388	97.394	4.375	97.326	97.336	97.394	4.875	95.498	95.498	95.533
4.500	97.897	97.907	97.965	4.500	97.897	97.907	97.965	5.000	96.232	96.232	96.267
4.625	98.462	98.472	98.531	4.625	98.462	98.472	98.531	5.125	96.800	96.800	96.835
4.750	98.748	99.215	98.994	4.750	98.748	99.215	98.994	5.250	97.763	97.865	97.747
4.875	99.192	99.449	99.228	4.875	99.073	99.449	99.228	5.375	98.451	98.401	98.320
5.000	99.648	99.772	99.656	5.000	99.620	99.772	99.656	5.500	98.940	98.907	98.927
5.125	100.149	100.140	100.185	5.125	100.149	100.140	100.185	5.625	99.391	99.358	99.379
5.250	100.249	100.659	100.446	5.250	100.249	100.659	100.446	5.750	100.016	100.078	99.934
5.375	100.577	100.781	100.569	5.375	100.377	100.781	100.569	5.875	100.535	100.464	100.362
5.500	101.033	101.100	100.970	5.500	100.867	101.100	100.887	6.000	101.022	100.964	100.861
5.625	101.489	101.462	101.426	5.625	101.327	101.301	101.332	6.125	101.531	101.473	101.370
5.750	101.487	101.538	101.393	5.750	101.487	101.538	101.393	6.250	101.633	101.415	101.310
5.875	101.858	101.835	101.821	5.875	101.464	101.419	101.436	6.375	101.925	101.847	101.774
6.000	102.314	102.291	102.277	6.000	101.906	101.861	101.878	6.500	102.462	102.384	102.311
								6.625	102.966	102.888	102.815
								6.750	102.387	102.290	102.217
								6.875	102.022	101.923	101.903
								7.000	102.496	102.475	102.454
								7.125	102.919	102.819	102.681
								7.250	102.555	102.458	102.384

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	97.578	97.865	97.747	5.000	96.232	96.232	96.267	4.500	95.253	95.138	95.126
5.375	98.180	98.147	98.168	5.125	96.800	96.800	96.835	4.625	95.807	95.691	95.680
5.500	98.940	98.907	98.927	5.250	97.578	97.865	97.747	4.750	95.667	95.634	95.606
5.625	99.391	99.358	99.379	5.375	98.180	98.147	98.168	4.875	96.172	96.140	96.111
5.750	100.016	100.078	99.934	5.500	98.940	98.907	98.927	5.000	96.628	96.596	96.567
5.875	100.535	100.318	100.109	5.625	99.415	99.358	99.379	5.125	97.084	97.052	97.023
6.000	101.005	100.796	100.803	5.750	99.995	100.078	99.934	5.250	97.051	97.024	96.989
6.125	101.243	101.200	101.207	5.875	100.145	100.102	100.109	5.375	97.557	97.530	97.494
6.250	101.633	101.415	101.198	6.000	100.839	100.796	100.803	5.500	98.013	97.986	97.950
6.375	101.544	101.485	101.427	6.125	101.243	101.200	101.207	5.625	98.469	98.442	98.406
6.500	102.123	102.064	102.006	6.250	101.285	101.205	101.148	5.750	98.333	98.310	98.296
6.625	102.487	102.429	102.370	6.375	101.175	101.321	101.160	5.875	98.838	98.815	98.801
6.750	102.387	102.290	102.217	6.500	101.824	101.772	101.766	6.000	99.294	99.271	99.257
6.875	101.945	101.923	101.903	6.625	102.189	102.138	102.131	6.125	99.739	99.716	99.702
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	98.552	98.940	98.853	5.250	98.552	98.940	98.853	5.250	98.552	98.940	98.853
5.375	99.013	99.165	99.078	5.375	99.013	99.165	99.078	5.375	99.013	99.165	99.078
5.500	99.643	99.640	99.553	5.500	99.643	99.640	99.553	5.500	99.643	99.640	99.553
5.625	100.290	100.227	100.186	5.625	100.290	100.227	100.186	5.625	100.290	100.227	100.186
5.750	100.773	100.840	100.728	5.750	100.773	100.840	100.728	5.750	100.773	100.840	100.728
5.875	101.113	101.015	100.903	5.875	101.113	101.015	100.903	5.875	101.113	101.015	100.903
6.000	101.663	101.521	101.409	6.000	101.663	101.521	101.409	6.000	101.663	101.521	101.409
6.125	101.984	101.878	101.797	6.125	101.984	101.878	101.797	6.125	101.984	101.878	101.797
6.250	102.245	102.397	102.268	6.250	102.245	102.397	102.268	6.250	102.245	102.397	102.268
6.375	102.260	102.310	102.180	6.375	102.260	102.310	102.180	6.375	102.260	102.310	102.180
6.500	102.851	102.879	102.749	6.500	102.851	102.879	102.749	6.500	102.851	102.879	102.749
6.625	103.355	103.266	103.185	6.625	103.355	103.266	103.185	6.625	103.355	103.266	103.185
6.750	103.631	103.534	103.461	6.750	103.631	103.534	103.461	6.750	103.631	103.534	103.461
6.875	103.118	103.208	103.087	6.875	103.118	103.208	103.087	6.875	103.118	103.208	103.087
7.000	103.711	103.802	103.681	7.000	103.711	103.802	103.681	7.000	103.711	103.802	103.681
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	97.897	97.907	97.965	4.250	96.751	96.761	96.819	5.250	97.578	97.865	97.747
4.625	98.462	98.472	98.531	4.375	97.326	97.336	97.394	5.375	98.180	98.147	98.168
4.750	98.748	99.215	98.994	4.500	97.897	97.907	97.965	5.500	98.940	98.907	98.927
4.875	99.073	99.449	99.228	4.625	98.462	98.472	98.531	5.625	99.391	99.358	99.379
5.000	99.620	99.772	99.656	4.750	98.653	98.606	98.591	5.750	100.016	100.078	99.934
5.125	100.149	100.140	100.185	4.875	99.073	99.064	99.109	5.875	100.535	100.318	100.109
5.250	100.249	100.659	100.446	5.000	99.620	99.611	99.656	6.000	101.005	100.796	100.803
5.375	100.377	100.781	100.569	5.125	100.149	100.140	100.185	6.125	101.243	101.200	101.207
5.500	100.867	101.100	100.887	5.250	100.249	100.186	100.155	6.250	101.633	101.415	101.198
5.625	101.327	101.301	101.332	5.375	100.377	100.350	100.381	6.375	101.544	101.485	101.427
5.750	101.487	101.538	101.393	5.500	100.867	100.840	100.871	6.500	102.123	102.064	102.006
5.875	101.464	101.419	101.436	5.625	101.327	101.301	101.332	6.625	102.487	102.429	102.370
6.000	101.906	101.861	101.878	5.750	101.487	101.424	101.393	6.750	102.387	102.290	102.217

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	97.578	97.865	97.747	5.250	97.578	97.865	97.747	4.500	95.253	95.138	95.126
5.375	98.180	98.147	98.168	5.375	98.180	98.147	98.168	4.625	95.807	95.691	95.680
5.500	98.940	98.907	98.927	5.500	98.940	98.907	98.927	4.750	94.291	94.181	94.166
5.625	99.391	99.358	99.379	5.625	99.415	99.358	99.379	4.875	94.832	94.624	94.598
5.750	100.016	100.078	99.934	5.750	99.995	100.078	99.934	5.000	95.346	95.137	95.112
5.875	100.535	100.318	100.109	5.875	100.145	100.102	100.109	5.125	95.821	95.612	95.587
6.000	101.005	100.796	100.803	6.000	100.839	100.796	100.803	5.250	96.457	96.432	96.407
6.125	101.243	101.200	101.207	6.125	101.243	101.200	101.207	5.375	96.524	96.499	96.474
6.250	101.633	101.415	101.198	6.250	101.285	101.205	101.148	5.500	96.920	96.895	96.870
6.375	101.544	101.485	101.427	6.375	101.175	101.321	101.160	5.625	97.329	97.303	97.278
6.500	102.123	102.064	102.006	6.500	101.824	101.772	101.766	5.750	98.291	98.266	98.241
6.625	102.487	102.429	102.370	6.625	102.189	102.138	102.131	5.875	98.526	98.501	98.476
6.750	102.387	102.290	102.217	6.750	102.437	102.340	102.267	6.000	98.864	98.839	98.814
6.875	101.945	101.923	101.903	6.875	101.945	101.923	101.903	6.125	99.162	99.137	99.112
Government Adjustments											
FICO				Loan Amount Adjustments							
> 720+				\$75K - \$99,999 -0.75							
680 - 720				\$100K - \$150K -0.375							
660 - 679											
640 - 659											
620 - 639											
600 - 619											
580 - 599											
550 - 579				Other Adjustments							
< 550				2 Unit -0.5							
No FICO Score				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: 8/25/2025 8:03 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	97.745	97.698	97.674	5.125	97.745	97.698	97.674	4.750	95.652	96.119	96.031
5.250	98.577	98.703	98.615	5.250	98.577	98.703	98.615	4.875	96.360	96.556	96.468
5.375	99.038	99.084	98.997	5.375	99.038	99.084	98.997	5.000	97.057	97.011	96.986
5.500	99.668	99.605	99.564	5.500	99.668	99.605	99.564	5.125	97.745	97.698	97.674
5.625	100.315	100.252	100.211	5.625	100.315	100.252	100.211	5.250	98.577	98.703	98.615
5.750	100.798	100.682	100.641	5.750	100.798	100.682	100.641	5.375	99.038	99.084	98.997
5.875	101.138	100.920	100.703	5.875	101.138	100.920	100.703	5.500	99.668	99.605	99.564
6.000	101.688	101.470	101.307	6.000	101.688	101.470	101.307	5.625	100.315	100.252	100.211
6.125	102.009	101.792	101.716	6.125	102.009	101.792	101.716	5.750	100.798	100.682	100.641
6.250	102.270	102.110	102.048	6.250	102.270	102.110	102.048	5.875	101.138	100.920	100.703
6.375	102.262	102.203	102.144	6.375	102.262	102.203	102.144	6.000	101.688	101.470	101.307
6.500	102.800	102.742	102.683	6.500	102.800	102.742	102.683	6.125	102.009	101.792	101.716
6.625	103.275	103.216	103.158	6.625	103.275	103.216	103.158	6.250	102.270	102.110	102.048
6.750	103.460	103.363	103.290	6.750	103.460	103.363	103.290	6.375	102.262	102.203	102.144
6.875	103.143	103.084	103.026	6.875	103.143	103.084	103.026	6.500	102.800	102.742	102.683
7.000	103.736	103.677	103.619	7.000	103.736	103.677	103.619	6.625	103.275	103.216	103.158
7.125	104.135	104.077	104.018	7.125	104.135	104.077	104.018	6.750	103.460	103.363	103.290
7.250	104.363	104.266	104.192	7.250	104.363	104.266	104.192	6.875	103.143	103.084	103.026
7.375	103.597	103.555	103.494	7.375	103.473	103.431	103.389	7.000	103.736	103.677	103.619
7.500	103.910	103.868	103.826	7.500	103.910	103.868	103.826	7.125	104.135	104.077	104.018
7.625	104.275	104.195	104.147	7.625	104.275	104.195	104.147	7.250	104.363	104.266	104.192
7.750	104.670	104.590	104.529	7.750	104.670	104.590	104.529	7.375	103.473	103.431	103.389
7.875	104.119	104.069	104.004	7.875	102.917	103.034	103.025	7.500	103.910	103.868	103.826
8.000	104.300	104.249	104.184	8.000	103.230	103.346	103.338	7.625	104.275	104.195	104.147
8.125	104.530	104.480	104.415	8.125	103.519	103.636	103.627	7.750	104.670	104.590	104.529
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	96.959	96.943	96.938	4.250	96.840	96.849	96.938	4.875	95.470	95.430	95.504
4.375	97.429	97.413	97.457	4.375	97.359	97.369	97.457	5.000	96.193	96.153	96.228
4.500	97.901	97.884	97.961	4.500	97.863	97.872	97.961	5.125	96.651	96.611	96.686
4.625	98.374	98.357	98.444	4.625	98.346	98.355	98.444	5.250	97.572	97.859	97.772
4.750	98.805	99.271	99.050	4.750	98.678	98.631	98.626	5.375	98.199	98.126	98.187
4.875	99.131	99.474	99.253	4.875	99.033	99.024	99.099	5.500	98.878	98.805	98.866
5.000	99.603	99.610	99.544	5.000	99.478	99.469	99.544	5.625	99.390	99.327	99.286
5.125	100.065	100.023	99.989	5.125	99.889	99.881	99.955	5.750	100.041	100.040	99.928
5.250	100.274	100.559	100.346	5.250	100.274	100.211	100.180	5.875	100.560	100.343	100.125
5.375	100.438	100.713	100.500	5.375	100.249	100.223	100.284	6.000	101.030	100.813	100.687
5.500	100.878	100.845	100.814	5.500	100.616	100.590	100.650	6.125	101.242	101.024	100.906
5.625	101.305	101.272	101.241	5.625	100.978	100.925	100.986	6.250	101.658	101.440	101.223
5.750	101.512	101.449	101.418	5.750	101.512	101.449	101.418	6.375	101.569	101.510	101.452
5.875	101.623	101.589	101.555	5.875	101.293	101.249	101.296	6.500	102.148	102.089	102.031
6.000	102.013	101.980	101.945	6.000	101.629	101.584	101.631	6.625	102.512	102.454	102.395
								6.750	102.412	102.315	102.242
								6.875	101.830	101.772	101.713
								7.000	102.424	102.365	102.306
								7.125	102.823	102.764	102.706
								7.250	102.580	102.483	102.409
								7.375	101.069	100.989	100.928
								7.500	101.592	101.512	101.451
								7.625	102.100	102.020	101.959
								7.750	102.445	102.365	102.304
								7.875	99.465	99.432	99.423
								8.000	99.778	99.745	99.736
								8.125	100.067	100.034	100.025

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	102.148	102.089	102.031	6.125	100.942	100.984	100.906	4.500	95.179	95.063	95.052
6.625	102.512	102.454	102.395	6.250	101.310	101.230	101.173	4.625	95.607	95.491	95.480
6.750	102.412	102.315	102.242	6.375	101.096	101.005	101.038	4.750	94.323	94.206	94.191
6.875	101.830	101.772	101.713	6.500	101.619	101.527	101.560	4.875	94.737	94.529	94.503
7.000	102.424	102.365	102.306	6.625	101.955	101.858	101.808	5.000	95.106	94.897	94.872
7.125	102.823	102.764	102.706	6.750	102.462	102.365	102.292	5.125	95.425	95.238	95.207
7.250	102.580	102.483	102.409	6.875	101.742	101.680	101.699	5.250	96.482	96.457	96.432
7.375	101.069	100.989	100.928	7.000	102.167	102.105	102.125	5.375	96.549	96.524	96.499
7.500	101.592	101.512	101.451	7.125	102.176	102.114	102.133	5.500	96.945	96.920	96.895
7.625	102.100	102.020	101.959	7.250	102.630	102.533	102.459	5.625	97.354	97.328	97.303
7.750	102.445	102.365	102.304	7.375	101.119	101.039	100.978	5.750	98.316	98.291	98.266
7.875	99.465	99.432	99.423	7.500	101.642	101.562	101.501	5.875	98.551	98.526	98.501
8.000	99.778	99.745	99.736	7.625	102.150	102.070	102.009	6.000	98.889	98.864	98.839
8.125	100.067	100.034	100.025	7.750	99.166	99.133	99.124	6.125	99.187	99.162	99.137
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	102.262	102.203	102.144	6.375	102.262	102.203	102.144	6.000	101.688	101.470	101.307
6.500	102.800	102.742	102.683	6.500	102.800	102.742	102.683	6.125	102.009	101.792	101.766
6.625	103.275	103.216	103.158	6.625	103.275	103.216	103.158	6.250	102.270	102.110	102.048
6.750	103.460	103.363	103.290	6.750	103.460	103.363	103.290	6.375	102.262	102.203	102.144
6.875	103.143	103.084	103.026	6.875	103.143	103.084	103.026	6.500	102.800	102.742	102.683
7.000	103.736	103.677	103.619	7.000	103.736	103.677	103.619	6.625	103.275	103.216	103.158
7.125	104.135	104.077	104.018	7.125	104.135	104.077	104.018	6.750	103.460	103.363	103.290
7.250	104.363	104.266	104.192	7.250	104.363	104.266	104.192	6.875	103.143	103.084	103.026
7.375	103.597	103.555	103.494	7.375	103.473	103.431	103.389	7.000	103.736	103.677	103.619
7.500	103.910	103.868	103.826	7.500	103.910	103.868	103.826	7.125	104.135	104.077	104.018
7.625	104.275	104.195	104.147	7.625	104.275	104.195	104.147	7.250	104.363	104.266	104.192
7.750	104.670	104.590	104.529	7.750	104.670	104.590	104.529	7.375	103.473	103.431	103.389
7.875	104.119	104.069	104.004	7.875	102.967	103.084	103.075	7.500	103.910	103.868	103.826
8.000	104.300	104.249	104.184	8.000	103.280	103.396	103.388	7.625	104.275	104.195	104.147
8.125	104.530	104.480	104.415	8.125	103.569	103.686	103.677	7.750	104.670	104.590	104.529
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	97.901	97.884	97.961	4.500	97.863	97.872	97.961	6.625	102.512	102.454	102.395
4.625	98.374	98.357	98.444	4.625	98.346	98.355	98.444	6.750	102.412	102.315	102.242
4.750	98.805	99.271	99.050	4.750	98.678	98.631	98.626	6.875	101.830	101.772	101.713
4.875	99.131	99.474	99.253	4.875	99.033	99.024	99.099	7.000	102.424	102.365	102.306
5.000	99.603	99.610	99.544	5.000	99.478	99.469	99.544	7.125	102.823	102.764	102.706
5.125	100.065	100.023	99.989	5.125	99.889	99.881	99.955	7.250	102.580	102.483	102.409
5.250	100.274	100.559	100.346	5.250	100.274	100.211	100.180	7.375	102.435	102.393	102.332
5.375	100.438	100.713	100.500	5.375	100.249	100.223	100.284	7.500	102.408	102.366	102.305
5.500	100.878	100.845	100.814	5.500	100.616	100.590	100.650	7.625	102.536	102.494	102.433
5.625	101.305	101.272	101.241	5.625	100.978	100.925	100.986	7.750	102.445	102.365	102.304
5.750	101.512	101.449	101.418	5.750	101.512	101.449	101.418	7.875	101.644	101.594	101.529
5.875	101.623	101.589	101.555	5.875	101.293	101.249	101.296	8.000	101.575	101.524	101.459
6.000	102.013	101.980	101.945	6.000	101.629	101.584	101.631	8.125	101.805	101.755	101.690
6.125	102.410	102.376	102.342	6.125	102.120	102.057	102.026				



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

FHA DPA Fixed Rate Sheet

Effective: 8/25/2025 8:03 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	100.021	99.823	99.523	6.750	98.521	98.323	98.023	6.750	98.021	97.823	97.523
6.875	100.081	99.889	99.589	6.875	98.581	98.389	98.089	6.875	98.081	97.889	97.589
7.000	100.555	100.363	100.063	7.000	99.055	98.863	98.563	7.000	98.555	98.363	98.063
7.125	100.991	100.799	100.499	7.125	99.491	99.299	98.999	7.125	98.991	98.799	98.499
7.250	101.397	101.205	100.905	7.250	99.897	99.705	99.405	7.250	99.397	99.205	98.905
7.375	101.287	101.057	100.757	7.375	99.787	99.557	99.257	7.375	99.287	99.057	98.757
7.500	101.721	101.491	101.191	7.500	100.221	99.991	99.691	7.500	99.721	99.491	99.191
7.625	102.117	101.887	101.587	7.625	100.617	100.387	100.087	7.625	100.117	99.887	99.587
7.750	102.503	102.273	101.973	7.750	101.003	100.773	100.473	7.750	100.503	100.273	99.973
7.875	102.074	101.819	101.519	7.875	100.574	100.319	100.019	7.875	100.074	99.819	99.519
8.000	102.478	102.223	101.923	8.000	100.978	100.723	100.423	8.000	100.478	100.223	99.923
8.125	102.824	102.569	102.269	8.125	101.324	101.069	100.769	8.125	100.824	100.569	100.269
8.250	103.170	102.915	102.615	8.250	101.670	101.415	101.115	8.250	101.170	100.915	100.615
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	96.521	96.323	96.023	6.750	99.271	99.073	98.773	6.750	97.271	97.073	96.773
6.875	96.581	96.389	96.089	6.875	99.331	99.139	98.839	6.875	97.331	97.139	96.839
7.000	97.055	96.863	96.563	7.000	99.805	99.613	99.313	7.000	97.805	97.613	97.313
7.125	97.491	97.299	96.999	7.125	100.241	100.049	99.749	7.125	98.241	98.049	97.749
7.250	97.897	97.705	97.405	7.250	100.647	100.455	100.155	7.250	98.647	98.455	98.155
7.375	97.787	97.557	97.257	7.375	100.537	100.307	100.007	7.375	98.537	98.307	98.007
7.500	98.221	97.991	97.691	7.500	100.971	100.741	100.441	7.500	98.971	98.741	98.441
7.625	98.617	98.387	98.087	7.625	101.367	101.137	100.837	7.625	99.367	99.137	98.837
7.750	99.003	98.773	98.473	7.750	101.753	101.523	101.223	7.750	99.753	99.523	99.223
7.875	98.574	98.319	98.019	7.875	101.324	101.069	100.769	7.875	99.324	99.069	98.769
8.000	98.978	98.723	98.423	8.000	101.728	101.473	101.173	8.000	99.728	99.473	99.173
8.125	99.324	99.069	98.769	8.125	102.074	101.819	101.519	8.125	100.074	99.819	99.519
8.250	99.670	99.415	99.115	8.250	102.420	102.165	101.865	8.250	100.420	100.165	99.865

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.