



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: 8/26/25 7:57 AM

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

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

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

Lock Extension Fee's
0.025% Per Day

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

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

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: 8/26/2025 7:57 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	93.023	93.023	92.852	4.750	93.023	93.023	92.852	5.125	97.667	97.678	97.547
4.875	94.089	94.076	93.942	4.875	94.089	94.076	93.942	5.250	98.364	98.375	98.239
5.000	94.823	94.770	94.631	5.000	94.823	94.770	94.631	5.375	98.892	98.903	98.764
5.125	95.522	95.469	95.338	5.125	95.522	95.469	95.338	5.500	99.392	99.403	99.261
5.250	96.646	96.588	96.533	5.250	96.304	96.317	96.181	5.625	99.848	99.854	99.712
5.375	97.351	97.292	97.237	5.375	96.942	96.916	96.777	5.750	100.340	100.269	100.239
5.500	98.086	98.027	97.972	5.500	97.611	97.563	97.510	5.875	100.864	100.793	100.763
5.625	98.726	98.668	98.613	5.625	98.212	98.164	98.111	6.000	101.340	101.267	101.239
5.750	99.327	99.277	99.231	5.750	98.762	98.757	98.680	6.125	101.692	101.617	101.590
5.875	99.936	99.886	99.840	5.875	99.339	99.289	99.234	6.250	101.632	101.552	101.507
6.000	100.522	100.472	100.426	6.000	100.000	99.938	99.895	6.375	102.125	102.099	102.016
6.125	101.012	100.962	100.916	6.125	100.498	100.458	100.413	6.500	102.561	102.530	102.452
6.250	101.282	101.223	101.168	6.250	100.758	100.709	100.656	6.625	102.931	102.895	102.822
6.375	101.840	101.782	101.727	6.375	101.360	101.281	101.234	6.750	102.462	102.365	102.352
6.500	102.331	102.272	102.217	6.500	101.947	101.869	101.822	6.875	102.994	102.947	102.884
6.625	102.802	102.744	102.689	6.625	102.337	102.258	102.211	7.000	103.298	103.192	103.186
6.750	102.979	102.921	102.866	6.750	102.634	102.556	102.509	7.125	103.792	103.735	103.682
6.875	103.462	103.403	103.348	6.875	103.125	103.046	102.999	7.250	103.879	103.754	103.749
7.000	103.892	103.834	103.779	7.000	103.616	103.537	103.490	7.375	104.329	104.203	104.198
7.125	104.243	104.185	104.130	7.125	103.923	103.845	103.798	7.500	104.659	104.531	104.526
7.250	104.417	104.359	104.304	7.250	103.981	103.919	103.876	7.625	105.070	104.992	104.929
7.375	104.837	104.778	104.723	7.375	104.489	104.427	104.384	7.750	105.507	105.362	105.362
7.500	105.232	105.173	105.118	7.500	104.984	104.922	104.879	7.875	105.874	105.730	105.730
7.625	105.607	105.549	105.494	7.625	105.225	105.163	105.120	8.000	105.276	105.204	105.298
7.750	105.433	105.299	105.299	7.750	105.433	105.299	105.299				
7.875	105.882	105.735	105.735	7.875	105.882	105.735	105.735				
8.000	105.670	105.611	105.677	8.000	105.670	105.611	105.677				
8.125	105.870	105.824	105.804	8.125	105.870	105.824	105.804				
8.250	106.220	106.119	106.151	8.250	106.220	106.119	106.151				
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	98.166	98.166	98.166	4.625	98.605	98.605	98.605	5.000	94.087	94.021	93.886
4.750	98.417	98.398	98.356	4.750	98.808	98.808	98.742	5.125	94.799	94.733	94.601
4.875	98.855	98.855	98.795	4.875	99.364	99.364	99.304	5.250	96.478	96.422	96.371
5.000	99.181	99.165	99.094	5.000	99.388	99.401	99.371	5.375	97.177	97.123	97.072
5.125	99.662	99.646	99.576	5.125	99.860	99.860	99.809	5.500	97.886	97.831	97.781
5.250	99.946	99.913	99.813	5.250	100.157	100.157	100.069	5.625	98.494	98.440	98.391
5.375	100.320	100.284	100.198	5.375	100.673	100.673	100.592	5.750	98.986	98.936	98.890
5.500	100.764	100.727	100.630	5.500	100.906	100.906	100.831	5.875	99.570	99.518	99.471
5.625	101.159	101.121	101.025	5.625	100.988	100.988	100.919	6.000	100.123	100.070	100.022
5.750	101.212	101.158	101.096	5.750	101.279	101.279	100.979	6.125	100.574	100.519	100.469
5.875	101.535	101.471	101.441	5.875	101.577	101.572	101.266	6.250	100.872	100.813	100.756
6.000	101.946	101.887	101.827	6.000	101.766	101.756	101.514	6.375	101.421	101.359	101.300
6.125	102.348	102.286	102.227	6.125	102.052	102.037	101.721	6.500	101.841	101.776	101.715
6.250	102.449	102.382	102.331	6.250	102.206	102.185	102.132	6.625	102.297	102.231	102.168
6.375	102.791	102.721	102.671	6.375	102.452	102.374	102.332	6.750	102.445	102.384	102.328
6.500	103.289	103.216	103.167	6.500	102.768	102.737	102.696	6.875	102.923	102.859	102.798
6.625	103.463	103.379	103.342	6.625	103.021	102.938	102.901	7.000	103.249	103.186	103.126
6.750	103.457	103.367	103.337	6.750	103.219	103.178	103.033	7.125	103.506	103.443	103.383
6.875	103.782	103.690	103.661	6.875	103.449	103.390	103.328	7.250	103.601	103.491	103.382
7.000	103.810	103.764	103.740	7.000	103.722	103.670	103.426	7.375	103.993	103.881	103.768
7.125	104.010	103.963	103.939	7.125	103.477	103.430	103.406	7.500	104.369	104.252	104.137
7.250	103.886	103.806	103.752	7.250	103.532	103.452	103.398	7.625	104.318	104.240	103.562
7.375	104.352	104.272	104.217	7.375	103.888	103.808	103.754	7.750	103.717	103.572	103.572
								7.875	104.082	103.936	103.936

Conventional 20 Yr Fixed HB				Conventional 15 Yr Fixed HB											
Rate	15	30	45	Rate	15	30	45								
5.250	95.628	95.587	95.542	5.250	98.293	98.262	98.212								
5.375	96.376	96.335	96.290	5.375	98.620	98.588	98.538								
5.500	97.055	97.014	96.969	5.500	98.912	98.881	98.831								
5.625	97.787	97.746	97.701	5.625	99.152	99.121	99.071								
5.750	98.252	98.211	98.166	5.750	99.598	99.559	99.509								
5.875	98.840	98.800	98.755	5.875	99.832	99.793	99.743								
6.000	99.399	99.359	99.314	6.000	100.078	100.038	99.988								
6.125	99.975	99.959	99.865	6.125	100.287	100.247	100.197								
6.250	100.602	100.581	100.493	6.250	100.508	100.469	100.418								
6.375	101.167	101.141	101.057	6.375	100.713	100.674	100.623								
6.500	101.640	101.609	101.531	6.500	100.987	100.947	100.897								
6.625	102.007	101.971	101.898	6.625	101.181	101.141	101.091								
6.750	102.305	102.263	102.064	6.750	101.266	101.226	101.176								
6.875	102.795	102.749	102.555	6.875	101.671	101.581	101.551								
7.000	103.105	103.053	102.864	7.000	101.630	101.590	101.540								
7.125	103.399	103.342	103.158	7.125	101.776	101.736	101.686								
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: 8/26/2025 7:57 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	99.115	99.106	98.998	5.000	98.495	98.487	98.378	5.000	95.772	95.709	95.647
5.125	99.424	99.411	99.299	5.125	98.964	98.951	98.839	5.125	96.428	96.365	96.303
5.250	99.716	99.699	99.583	5.250	99.391	99.375	99.259	5.250	97.088	97.025	96.963
5.375	99.980	99.961	99.860	5.375	99.756	99.735	99.615	5.375	97.384	97.321	97.258
5.500	100.269	100.275	100.175	5.500	100.105	100.080	99.956	5.500	97.839	97.776	97.714
5.625	100.538	100.539	100.439	5.625	100.432	100.403	100.275	5.625	98.298	98.235	98.172
5.750	100.757	100.753	100.652	5.750	100.736	100.703	100.571	5.750	98.568	98.505	98.442
5.875	100.895	100.885	100.787	5.875	101.006	100.969	100.834	5.875	98.843	98.780	98.717
6.000	101.117	101.050	101.016	6.000	101.259	101.218	101.079	6.000	99.117	99.054	98.992
6.125	101.342	101.269	101.232	6.125	101.488	101.442	101.299	6.125	99.391	99.328	99.266
6.250	101.562	101.483	101.443	6.250	101.700	101.649	101.503	6.250	99.663	99.600	99.537
6.375	101.773	101.688	101.645	6.375	101.890	101.835	101.685	6.375	99.931	99.868	99.806
6.500	101.966	101.875	101.829	6.500	101.997	101.939	101.855	6.500	100.389	100.326	100.263
6.625	102.118	102.021	101.972	6.625	102.118	102.020	101.970	6.625	100.470	100.407	100.345
6.750	102.252	102.148	102.097	6.750	102.231	102.127	102.075	6.750	100.730	100.667	100.605
6.875	102.344	102.235	102.180	6.875	102.321	102.211	102.155	6.875	100.763	100.700	100.638
7.000	102.399	102.283	102.226	7.000	102.413	102.296	102.238	7.000	100.832	100.769	100.707
7.125	102.372	102.251	102.190	7.125	102.506	102.382	102.321	7.125	100.916	100.853	100.790

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	99.212	99.204	99.095	5.000	98.589	98.580	98.472	5.000	95.722	95.659	95.596
5.125	99.521	99.508	99.396	5.125	99.057	99.044	98.932	5.125	96.378	96.315	96.252
5.250	99.812	99.796	99.679	5.250	99.483	99.466	99.350	5.250	97.038	96.975	96.912
5.375	100.077	100.056	99.936	5.375	99.846	99.825	99.706	5.375	97.334	97.271	97.208
5.500	100.329	100.304	100.180	5.500	100.195	100.170	100.046	5.500	97.789	97.726	97.663
5.625	100.563	100.539	100.439	5.625	100.521	100.491	100.364	5.625	98.248	98.185	98.122
5.750	100.785	100.753	100.652	5.750	100.824	100.791	100.659	5.750	98.518	98.455	98.392
5.875	100.988	100.951	100.815	5.875	101.094	101.056	100.921	5.875	98.793	98.730	98.667
6.000	101.185	101.143	101.004	6.000	101.346	101.305	101.166	6.000	99.067	99.004	98.941
6.125	101.371	101.325	101.182	6.125	101.575	101.529	101.386	6.125	99.341	99.278	99.215
6.250	101.563	101.512	101.366	6.250	101.788	101.738	101.591	6.250	99.613	99.550	99.487
6.375	101.763	101.709	101.559	6.375	101.980	101.926	101.775	6.375	99.881	99.818	99.755
6.500	101.924	101.865	101.711	6.500	102.090	102.032	101.877	6.500	100.339	100.276	100.213
6.625	102.022	101.960	101.801	6.625	102.077	102.014	101.856	6.625	100.420	100.357	100.294
6.750	102.128	102.061	101.899	6.750	102.088	102.021	101.916	6.750	100.680	100.617	100.554
6.875	102.244	102.173	102.007	6.875	102.132	102.061	102.005	6.875	100.713	100.650	100.587
7.000	102.149	102.074	101.904	7.000	102.150	102.075	101.905	7.000	100.782	100.719	100.656
7.125	101.880	101.805	101.639	7.125	102.148	102.069	101.895	7.125	100.866	100.803	100.740

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: 8/26/2025 7:57 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	94.333	94.287	94.283	5.750	99.103	99.041	98.998	4.375	96.523	96.489	96.455
5.125	94.999	94.953	94.949	5.875	99.674	99.612	99.569	4.500	96.885	96.852	96.817
5.250	96.109	96.060	96.007	6.000	100.190	100.128	100.085	4.625	97.212	97.179	97.144
5.375	96.806	96.758	96.704	6.125	100.571	100.509	100.466	4.750	97.986	97.944	97.902
5.500	97.475	97.427	97.374	6.250	100.833	100.755	100.707	4.875	98.388	98.346	98.304
5.625	98.096	98.048	97.995	6.375	101.355	101.277	101.230	5.000	98.647	98.605	98.563
5.750	98.656	98.600	98.555	6.500	101.818	101.739	101.692	5.125	98.860	98.818	98.776
5.875	99.242	99.185	99.141	6.625	102.150	102.072	102.024	5.250	99.377	99.335	99.293
6.000	99.796	99.733	99.691	6.750	102.205	102.127	102.079	5.375	99.650	99.616	99.577
6.125	100.397	100.332	100.290	6.875	102.600	102.522	102.474	5.500	100.055	100.021	99.982
6.250	100.683	100.611	100.557	7.000	102.980	102.901	102.854	5.625	100.256	100.223	100.184
6.375	101.185	101.109	101.057	7.125	103.294	103.216	103.169	5.750	100.600	100.567	100.523
6.500	101.678	101.589	101.553	7.250	103.312	103.249	103.206	5.875	100.937	100.903	100.860
6.625	102.184	102.102	102.052	7.375	103.733	103.670	103.627	6.000	101.124	101.091	101.048

Home Ready 10 Yr Fixed			
Rate	15	30	45
4.625	96.221	96.171	96.121
4.750	97.084	97.025	96.968
4.875	97.209	97.151	97.093
5.000	97.435	97.376	97.319
5.125	97.722	97.664	97.606
5.250	97.974	97.916	97.858
5.375	98.207	98.155	98.099
5.500	98.470	98.420	98.366
5.625	98.693	98.643	98.589
5.750	98.921	98.871	98.817
5.875	99.151	99.101	99.047
6.000	99.607	99.556	99.502

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: 8/26/2025 7:57 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	96.179	96.052	95.970	5.750	100.298	100.227	100.197	4.25	96.1162	96.0827	96.048
5.500	96.820	96.686	96.605	5.875	100.822	100.751	100.721	4.375	96.5228	96.4893	96.4546
5.625	97.424	97.283	97.204	6.000	101.298	101.225	101.197	4.5	96.8851	96.8516	96.8169
5.750	98.617	98.546	98.516	6.125	101.650	101.575	101.548	4.625	97.2121	97.1786	97.1439
5.875	99.218	99.146	99.117	6.250	101.590	101.504	101.465	4.75	97.9858	97.9439	97.9016
6.000	99.784	99.712	99.685	6.375	102.052	101.965	101.926	4.875	98.3876	98.3458	98.3035
6.125	100.344	100.262	100.236	6.500	102.480	102.391	102.354	5	98.6467	98.6048	98.5625
6.250	100.654	100.566	100.528	6.625	102.854	102.762	102.727	5.125	98.8602	98.8183	98.776
6.375	101.181	101.092	101.055	6.750	102.420	102.316	102.310	5.25	99.3771	99.3352	99.2929
6.500	101.678	101.589	101.553	6.875	102.856	102.752	102.746	5.375	99.6498	99.6163	99.5773
6.625	102.129	102.030	101.995	7.000	103.256	103.150	103.144	5.5	100.0548	100.0213	99.9824
6.750	102.288	102.183	102.177	7.125	103.614	103.505	103.499	5.625	100.2562	100.2227	100.1837
6.875	102.824	102.718	102.712	7.250	103.837	103.712	103.707	5.75	100.6001	100.5666	100.5234
7.000	103.287	103.181	103.175	7.375	104.287	104.161	104.156	5.875	100.9365	100.903	100.8597
7.125	103.679	103.563	103.557	7.500	104.617	104.489	104.484	6	101.1242	101.0907	101.0475

Home Possible 10 Yr Fixed			
Rate	15	30	45
4.625	96.221	96.171	96.121
4.750	97.975	97.962	97.889
4.875	98.332	98.318	98.244
5.000	98.693	98.665	98.592
5.125	99.268	99.237	99.136
5.250	99.618	99.585	99.485
5.375	99.954	99.918	99.819
5.500	100.233	100.196	100.099
5.625	100.551	100.513	100.417
5.750	100.842	100.786	100.725
5.875	101.154	101.095	101.033
6.000	101.470	101.411	101.351

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	-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

RefiNow Rate Sheet

Effective: 8/26/2025 7:57 PST

RefiNow 30 Yr Fixed				
Rate	15	30	45	
5.125	95.632	95.579	95.448	
5.250	96.414	96.427	96.291	
5.375	97.052	97.026	96.887	
5.500	97.665	97.603	97.460	
5.625	98.270	98.208	98.065	
5.750	98.872	98.867	98.790	
5.875	99.436	99.399	99.320	
6.000	99.986	99.914	99.834	
6.125	100.523	100.454	100.369	
6.250	100.815	100.795	100.649	
6.375	101.407	101.357	101.214	
6.500	101.864	101.786	101.641	
6.625	102.317	102.238	102.086	
6.750	102.416	102.379	102.322	
6.875	102.956	102.893	102.839	
7.000	103.334	103.249	103.191	
7.125	103.747	103.664	103.601	
7.250	103.884	103.828	103.814	
7.375	104.258	104.183	104.170	

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: 8/26/2025 7:57 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	95.735	96.403	96.307	4.750	95.735	96.403	96.307	5.000	97.141	97.255	97.159
4.875	96.443	96.646	96.550	4.875	96.443	96.646	96.550	5.125	97.829	97.782	97.756
5.000	97.141	97.255	97.159	5.000	97.141	97.255	97.159	5.250	98.663	99.060	98.956
5.125	97.829	97.782	97.756	5.125	97.829	97.782	97.756	5.375	99.123	99.285	99.181
5.250	98.760	99.060	98.956	5.250	98.663	99.060	98.956	5.500	99.737	99.760	99.656
5.375	99.448	99.406	99.307	5.375	99.123	99.285	99.181	5.625	100.384	100.321	100.278
5.500	99.905	99.863	99.764	5.500	99.737	99.760	99.656	5.750	100.848	100.960	100.839
5.625	100.410	100.368	100.278	5.625	100.384	100.321	100.278	5.875	101.238	101.135	101.014
5.750	100.848	100.960	100.839	5.750	100.848	100.960	100.839	6.000	101.758	101.641	101.520
5.875	101.238	101.169	101.063	5.875	101.238	101.135	101.014	6.125	102.049	101.998	101.877
6.000	101.758	101.668	101.562	6.000	101.758	101.641	101.520	6.250	102.290	102.457	102.336
6.125	102.244	102.177	102.071	6.125	102.049	101.998	101.877	6.375	102.356	102.370	102.248
6.250	102.290	102.457	102.336	6.250	102.290	102.457	102.336	6.500	102.939	102.938	102.817
6.375	102.522	102.464	102.358	6.375	102.359	102.370	102.248	6.625	103.443	103.363	103.299
6.500	103.029	102.971	102.865	6.500	102.939	102.938	102.817	6.750	103.721	103.640	103.577
6.625	103.533	103.474	103.368	6.625	103.443	103.363	103.299	6.875	103.234	103.346	103.234
6.750	103.721	103.640	103.577	6.750	103.721	103.640	103.577	7.000	103.808	103.940	103.827
6.875	103.542	103.475	103.354	6.875	103.295	103.346	103.234	7.125	104.187	104.296	104.184
7.000	104.011	103.944	103.827	7.000	103.808	103.940	103.827	7.250	104.604	104.523	104.460
7.125	104.440	104.373	104.252	7.125	104.187	104.296	104.184	7.375	103.523	103.481	103.439
7.250	104.604	104.523	104.460	7.250	104.604	104.523	104.460	7.500	103.960	103.918	103.876
7.375	103.920	103.878	103.802	7.375	103.523	103.481	103.439	7.625	104.409	104.345	104.303
7.500	104.392	104.350	104.275	7.500	103.960	103.918	103.876	7.750	104.804	104.741	104.698
								7.875	103.305	103.493	103.427
								8.000	103.694	103.881	103.815
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	97.109	97.101	97.093	4.250	96.905	96.914	96.945	4.750	94.898	94.851	94.885
4.375	97.579	97.570	97.563	4.375	97.479	97.489	97.520	4.875	95.636	95.589	95.624
4.500	98.050	98.059	98.090	4.500	98.050	98.059	98.090	5.000	96.369	96.323	96.357
4.625	98.614	98.623	98.654	4.625	98.614	98.623	98.654	5.125	96.937	96.890	96.925
4.750	98.875	99.334	99.104	4.750	98.875	99.334	99.104	5.250	97.896	97.985	97.850
4.875	99.341	99.568	99.338	4.875	99.130	99.568	99.338	5.375	98.584	98.542	98.444
5.000	99.797	99.891	99.739	5.000	99.675	99.891	99.662	5.500	99.125	99.097	99.115
5.125	100.253	100.217	100.195	5.125	100.201	100.192	100.158	5.625	99.575	99.548	99.565
5.250	100.373	100.747	100.526	5.250	100.373	100.747	100.526	5.750	100.091	100.198	100.045
5.375	100.735	100.869	100.681	5.375	100.431	100.869	100.648	5.875	100.660	100.574	100.468
5.500	101.191	101.188	101.137	5.500	100.916	101.188	100.967	6.000	101.140	101.073	100.967
5.625	101.648	101.622	101.593	5.625	101.373	101.371	101.326	6.125	101.649	101.582	101.477
5.750	101.596	101.627	101.502	5.750	101.596	101.627	101.502	6.250	101.678	101.493	101.367
5.875	102.032	102.004	101.969	5.875	101.517	101.472	101.294	6.375	102.035	101.957	101.831
6.000	102.488	102.460	102.425	6.000	101.956	101.912	101.733	6.500	102.572	102.494	102.368
								6.625	103.075	102.997	102.872
								6.750	102.452	102.372	102.308
								6.875	102.247	102.159	102.131
								7.000	102.678	102.704	102.672
								7.125	103.053	102.944	102.931
								7.250	102.714	102.633	102.570

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	97.715	97.985	97.850	5.000	96.369	96.323	96.357	4.500	95.404	95.289	95.249
5.375	98.366	98.338	98.356	5.125	96.937	96.890	96.925	4.625	95.955	95.839	95.800
5.500	99.125	99.097	99.115	5.250	97.715	97.985	97.850	4.750	95.815	95.779	95.758
5.625	99.575	99.548	99.565	5.375	98.366	98.338	98.356	4.875	96.321	96.285	96.263
5.750	100.091	100.198	100.045	5.500	99.125	99.097	99.115	5.000	96.777	96.740	96.719
5.875	100.660	100.483	100.406	5.625	99.575	99.548	99.565	5.125	97.233	97.197	97.175
6.000	101.100	100.974	100.899	5.750	100.090	100.198	100.045	5.250	97.210	97.184	97.155
6.125	101.498	101.433	101.358	5.875	100.477	100.421	100.343	5.375	97.715	97.689	97.661
6.250	101.678	101.460	101.243	6.000	100.998	100.938	100.884	5.500	98.171	98.145	98.117
6.375	101.664	101.605	101.547	6.125	101.503	101.438	101.364	5.625	98.628	98.602	98.573
6.500	102.233	102.174	102.115	6.250	101.410	101.330	101.272	5.750	98.507	98.479	98.444
6.625	102.597	102.538	102.480	6.375	101.625	101.546	101.507	5.875	99.012	98.984	98.949
6.750	102.452	102.372	102.308	6.500	102.109	102.028	101.990	6.000	99.468	99.440	99.405
6.875	102.247	102.159	102.131	6.625	102.578	102.493	102.457	6.125	99.913	99.885	99.850
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	98.663	99.060	98.956	5.250	98.663	99.060	98.956	5.250	98.663	99.060	98.956
5.375	99.123	99.285	99.181	5.375	99.123	99.285	99.181	5.375	99.123	99.285	99.181
5.500	99.737	99.760	99.656	5.500	99.737	99.760	99.656	5.500	99.737	99.760	99.656
5.625	100.384	100.321	100.278	5.625	100.384	100.321	100.278	5.625	100.384	100.321	100.278
5.750	100.848	100.960	100.839	5.750	100.848	100.960	100.839	5.750	100.848	100.960	100.839
5.875	101.238	101.135	101.014	5.875	101.238	101.135	101.014	5.875	101.238	101.135	101.014
6.000	101.758	101.641	101.520	6.000	101.758	101.641	101.520	6.000	101.758	101.641	101.520
6.125	102.049	101.998	101.877	6.125	102.049	101.998	101.877	6.125	102.049	101.998	101.877
6.250	102.290	102.457	102.336	6.250	102.290	102.457	102.336	6.250	102.290	102.457	102.336
6.375	102.359	102.370	102.248	6.375	102.359	102.370	102.248	6.375	102.356	102.370	102.248
6.500	102.939	102.938	102.817	6.500	102.939	102.938	102.817	6.500	102.939	102.938	102.817
6.625	103.443	103.363	103.299	6.625	103.443	103.363	103.299	6.625	103.443	103.363	103.299
6.750	103.721	103.640	103.577	6.750	103.721	103.640	103.577	6.750	103.721	103.640	103.577
6.875	103.295	103.346	103.234	6.875	103.295	103.346	103.234	6.875	103.234	103.346	103.234
7.000	103.808	103.940	103.827	7.000	103.808	103.940	103.827	7.000	103.808	103.940	103.827
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	98.050	98.059	98.090	4.250	96.905	96.914	96.945	5.250	97.715	97.985	97.850
4.625	98.614	98.623	98.654	4.375	97.479	97.489	97.520	5.375	98.366	98.338	98.356
4.750	98.875	99.334	99.104	4.500	98.050	98.059	98.090	5.500	99.125	99.097	99.115
4.875	99.130	99.568	99.338	4.625	98.614	98.623	98.654	5.625	99.575	99.548	99.565
5.000	99.675	99.891	99.662	4.750	98.762	98.715	98.700	5.750	100.091	100.198	100.045
5.125	100.201	100.192	100.158	4.875	99.130	99.121	99.088	5.875	100.660	100.483	100.406
5.250	100.373	100.747	100.526	5.000	99.675	99.666	99.633	6.000	101.100	100.974	100.899
5.375	100.431	100.869	100.648	5.125	100.201	100.192	100.158	6.125	101.498	101.433	101.358
5.500	100.916	101.188	100.967	5.250	100.373	100.310	100.279	6.250	101.678	101.460	101.243
5.625	101.373	101.371	101.326	5.375	100.431	100.404	100.384	6.375	101.664	101.605	101.547
5.750	101.596	101.627	101.502	5.500	100.916	100.890	100.869	6.500	102.233	102.174	102.115
5.875	101.517	101.472	101.294	5.625	101.373	101.346	101.326	6.625	102.597	102.538	102.480
6.000	101.956	101.912	101.733	5.750	101.596	101.532	101.502	6.750	102.452	102.372	102.308

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	97.715	97.985	97.850	5.250	97.715	97.985	97.850	4.500	95.404	95.289	95.249
5.375	98.366	98.338	98.356	5.375	98.366	98.338	98.356	4.625	95.955	95.839	95.800
5.500	99.125	99.097	99.115	5.500	99.125	99.097	99.115	4.750	94.348	94.290	94.275
5.625	99.575	99.548	99.565	5.625	99.575	99.548	99.565	4.875	94.886	94.677	94.573
5.750	100.091	100.198	100.045	5.750	100.090	100.198	100.045	5.000	95.394	95.185	95.081
5.875	100.660	100.483	100.406	5.875	100.235	100.191	100.192	5.125	95.861	95.652	95.548
6.000	101.100	100.974	100.899	6.000	100.927	100.883	100.884	5.250	96.596	96.571	96.546
6.125	101.498	101.433	101.358	6.125	101.329	101.286	101.287	5.375	96.663	96.638	96.612
6.250	101.678	101.460	101.243	6.250	101.410	101.330	101.272	5.500	97.059	97.034	97.009
6.375	101.664	101.605	101.547	6.375	101.277	101.381	101.228	5.625	97.467	97.442	97.417
6.500	102.233	102.174	102.115	6.500	101.922	101.885	101.870	5.750	98.446	98.420	98.395
6.625	102.597	102.538	102.480	6.625	102.280	102.244	102.228	5.875	98.681	98.656	98.631
6.750	102.452	102.372	102.308	6.750	102.502	102.422	102.358	6.000	99.019	98.994	98.968
6.875	102.247	102.159	102.131	6.875	102.134	102.159	102.127	6.125	99.316	99.291	99.266
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: 8/26/2025 7:57 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	97.854	97.807	97.781	5.125	97.854	97.807	97.781	4.750	95.760	96.240	96.144
5.250	98.688	98.823	98.719	5.250	98.688	98.823	98.719	4.875	96.468	96.678	96.582
5.375	99.148	99.204	99.100	5.375	99.148	99.204	99.100	5.000	97.166	97.120	97.093
5.500	99.762	99.698	99.656	5.500	99.762	99.698	99.656	5.125	97.854	97.807	97.781
5.625	100.409	100.346	100.303	5.625	100.409	100.346	100.303	5.250	98.688	98.823	98.719
5.750	100.873	100.776	100.734	5.750	100.873	100.776	100.734	5.375	99.148	99.204	99.100
5.875	101.263	101.045	100.827	5.875	101.263	101.045	100.827	5.500	99.762	99.698	99.656
6.000	101.783	101.565	101.385	6.000	101.783	101.565	101.385	5.625	100.409	100.346	100.303
6.125	102.074	101.886	101.828	6.125	102.074	101.886	101.828	5.750	100.873	100.776	100.734
6.250	102.315	102.230	102.172	6.250	102.315	102.230	102.172	5.875	101.263	101.045	100.827
6.375	102.381	102.323	102.264	6.375	102.381	102.323	102.264	6.000	101.783	101.565	101.385
6.500	102.910	102.852	102.793	6.500	102.910	102.852	102.793	6.125	102.074	101.886	101.828
6.625	103.385	103.326	103.267	6.625	103.385	103.326	103.267	6.250	102.315	102.230	102.172
6.750	103.532	103.451	103.388	6.750	103.532	103.451	103.388	6.375	102.381	102.323	102.264
6.875	103.259	103.192	103.125	6.875	103.259	103.192	103.125	6.500	102.910	102.852	102.793
7.000	103.833	103.766	103.699	7.000	103.833	103.766	103.699	6.625	103.385	103.326	103.267
7.125	104.212	104.145	104.078	7.125	104.212	104.145	104.078	6.750	103.532	103.451	103.388
7.250	104.522	104.441	104.378	7.250	104.522	104.441	104.378	6.875	103.259	103.192	103.125
7.375	103.626	103.584	103.531	7.375	103.587	103.506	103.464	7.000	103.833	103.766	103.699
7.500	103.985	103.943	103.901	7.500	103.985	103.943	103.901	7.125	104.212	104.145	104.078
7.625	104.434	104.370	104.328	7.625	104.434	104.370	104.328	7.250	104.522	104.441	104.378
7.750	104.829	104.766	104.723	7.750	104.829	104.766	104.723	7.375	103.682	103.557	103.557
7.875	104.144	104.128	104.081	7.875	103.077	103.224	103.199	7.500	104.130	104.002	104.002
8.000	104.325	104.308	104.262	8.000	103.387	103.535	103.509	7.625	104.549	104.418	104.418
8.125	104.556	104.539	104.493	8.125	103.674	103.822	103.796	7.750	104.829	104.766	104.723
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	97.134	97.126	97.118	4.250	96.991	97.000	97.061	4.875	95.607	95.520	95.594
4.375	97.604	97.595	97.588	4.375	97.508	97.517	97.578	5.000	96.330	96.243	96.317
4.500	98.075	98.067	98.079	4.500	98.008	98.018	98.079	5.125	96.787	96.701	96.775
4.625	98.548	98.540	98.558	4.625	98.488	98.497	98.558	5.250	97.738	97.979	97.875
4.750	98.932	99.390	99.161	4.750	98.787	98.740	98.725	5.375	98.384	98.317	98.374
4.875	99.268	99.593	99.363	4.875	99.084	99.075	99.071	5.500	99.063	98.995	99.053
5.000	99.741	99.729	99.665	5.000	99.524	99.515	99.512	5.625	99.484	99.421	99.462
5.125	100.203	100.161	100.127	5.125	99.930	99.922	99.918	5.750	100.116	100.160	100.039
5.250	100.398	100.647	100.426	5.250	100.398	100.335	100.304	5.875	100.685	100.468	100.315
5.375	100.560	100.801	100.580	5.375	100.297	100.270	100.280	6.000	101.125	100.908	100.764
5.500	101.001	100.967	100.941	5.500	100.660	100.633	100.643	6.125	101.307	101.213	101.139
5.625	101.428	101.394	101.368	5.625	101.087	101.023	100.993	6.250	101.703	101.485	101.268
5.750	101.621	101.557	101.527	5.750	101.621	101.557	101.527	6.375	101.689	101.630	101.572
5.875	101.734	101.708	101.677	5.875	101.346	101.301	101.153	6.500	102.258	102.199	102.140
6.000	102.124	102.099	102.067	6.000	101.739	101.676	101.645	6.625	102.622	102.563	102.505
								6.750	102.477	102.397	102.333
								6.875	101.947	101.909	101.917
								7.000	102.520	102.453	102.386
								7.125	102.899	102.833	102.766
								7.250	102.739	102.658	102.595
								7.375	101.227	101.163	101.121
								7.500	101.751	101.687	101.645
								7.625	102.259	102.195	102.153
								7.750	102.604	102.541	102.498
								7.875	99.625	99.622	99.597
								8.000	99.935	99.933	99.907
								8.125	100.223	100.220	100.195

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	102.258	102.199	102.140	6.125	101.020	101.104	100.983	4.500	95.318	95.202	95.163
6.625	102.622	102.563	102.505	6.250	101.435	101.355	101.297	4.625	95.739	95.624	95.584
6.750	102.477	102.397	102.333	6.375	101.190	101.114	101.138	4.750	94.374	94.315	94.300
6.875	101.947	101.909	101.917	6.500	101.703	101.627	101.652	4.875	94.782	94.573	94.469
7.000	102.520	102.453	102.386	6.625	102.020	101.940	101.889	5.000	95.143	94.943	94.901
7.125	102.899	102.833	102.766	6.750	102.527	102.447	102.383	5.125	95.455	95.362	95.331
7.250	102.739	102.658	102.595	6.875	101.923	101.909	101.917	5.250	96.621	96.596	96.571
7.375	101.227	101.163	101.121	7.000	102.343	102.329	102.336	5.375	96.688	96.663	96.637
7.500	101.751	101.687	101.645	7.125	102.347	102.333	102.341	5.500	97.084	97.059	97.034
7.625	102.259	102.195	102.153	7.250	102.789	102.708	102.645	5.625	97.492	97.467	97.442
7.750	102.604	102.541	102.498	7.375	101.277	101.213	101.171	5.750	98.471	98.445	98.420
7.875	99.625	99.622	99.597	7.500	101.801	101.737	101.695	5.875	98.706	98.681	98.656
8.000	99.935	99.933	99.907	7.625	102.309	102.245	102.203	6.000	99.044	99.019	98.993
8.125	100.223	100.220	100.195	7.750	99.329	99.326	99.301	6.125	99.341	99.316	99.291
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	102.381	102.323	102.264	6.375	102.381	102.323	102.264	6.000	101.783	101.565	101.385
6.500	102.910	102.852	102.793	6.500	102.910	102.852	102.793	6.125	102.074	101.886	101.838
6.625	103.385	103.326	103.267	6.625	103.385	103.326	103.267	6.250	102.315	102.230	102.172
6.750	103.532	103.451	103.388	6.750	103.532	103.451	103.388	6.375	102.381	102.323	102.264
6.875	103.259	103.192	103.125	6.875	103.259	103.192	103.125	6.500	102.910	102.852	102.793
7.000	103.833	103.766	103.699	7.000	103.833	103.766	103.699	6.625	103.385	103.326	103.267
7.125	104.212	104.145	104.078	7.125	104.212	104.145	104.078	6.750	103.532	103.451	103.388
7.250	104.522	104.441	104.378	7.250	104.522	104.441	104.378	6.875	103.259	103.192	103.125
7.375	103.626	103.584	103.531	7.375	103.587	103.506	103.464	7.000	103.833	103.766	103.699
7.500	103.985	103.943	103.901	7.500	103.985	103.943	103.901	7.125	104.212	104.145	104.078
7.625	104.434	104.370	104.328	7.625	104.434	104.370	104.328	7.250	104.522	104.441	104.378
7.750	104.829	104.766	104.723	7.750	104.829	104.766	104.723	7.375	103.682	103.557	103.557
7.875	104.144	104.128	104.081	7.875	103.127	103.274	103.249	7.500	104.130	104.002	104.002
8.000	104.325	104.308	104.262	8.000	103.437	103.585	103.559	7.625	104.549	104.418	104.418
8.125	104.556	104.539	104.493	8.125	103.724	103.872	103.846	7.750	104.829	104.766	104.723
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	98.075	98.067	98.079	4.500	98.008	98.018	98.079	6.625	102.622	102.563	102.505
4.625	98.548	98.540	98.558	4.625	98.488	98.497	98.558	6.750	102.477	102.397	102.333
4.750	98.932	99.390	99.161	4.750	98.787	98.740	98.725	6.875	101.947	101.909	101.917
4.875	99.268	99.593	99.363	4.875	99.084	99.075	99.071	7.000	102.520	102.453	102.386
5.000	99.741	99.729	99.665	5.000	99.524	99.515	99.512	7.125	102.899	102.833	102.766
5.125	100.203	100.161	100.127	5.125	99.930	99.922	99.918	7.250	102.739	102.658	102.595
5.250	100.398	100.647	100.426	5.250	100.398	100.335	100.304	7.375	102.463	102.422	102.368
5.375	100.560	100.801	100.580	5.375	100.297	100.270	100.280	7.500	102.437	102.395	102.342
5.500	101.001	100.967	100.941	5.500	100.660	100.633	100.643	7.625	102.564	102.523	102.469
5.625	101.428	101.394	101.368	5.625	101.087	101.023	100.993	7.750	102.604	102.541	102.498
5.750	101.621	101.557	101.527	5.750	101.621	101.557	101.527	7.875	101.669	101.653	101.606
5.875	101.734	101.708	101.677	5.875	101.346	101.301	101.153	8.000	101.600	101.583	101.537
6.000	102.124	102.099	102.067	6.000	101.739	101.676	101.645	8.125	101.831	101.814	101.768
6.125	102.521	102.495	102.464	6.125	102.260	102.197	102.167				



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

FHA DPA Fixed Rate Sheet

Effective: 8/26/2025 7:57 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	100.073	99.928	99.628	6.750	98.573	98.428	98.128	6.750	98.073	97.928	97.628
6.875	100.270	100.088	99.788	6.875	98.770	98.588	98.288	6.875	98.270	98.088	97.788
7.000	100.744	100.562	100.262	7.000	99.244	99.062	98.762	7.000	98.744	98.562	98.262
7.125	101.180	100.998	100.698	7.125	99.680	99.498	99.198	7.125	99.180	98.998	98.698
7.250	101.586	101.404	101.104	7.250	100.086	99.904	99.604	7.250	99.586	99.404	99.104
7.375	101.475	101.252	100.952	7.375	99.975	99.752	99.452	7.375	99.475	99.252	98.952
7.500	101.909	101.686	101.386	7.500	100.409	100.186	99.886	7.500	99.909	99.686	99.386
7.625	102.305	102.082	101.782	7.625	100.805	100.582	100.282	7.625	100.305	100.082	99.782
7.750	102.691	102.468	102.168	7.750	101.191	100.968	100.668	7.750	100.691	100.468	100.168
7.875	102.261	102.010	101.710	7.875	100.761	100.510	100.210	7.875	100.261	100.010	99.710
8.000	102.665	102.414	102.114	8.000	101.165	100.914	100.614	8.000	100.665	100.414	100.114
8.125	103.011	102.760	102.460	8.125	101.511	101.260	100.960	8.125	101.011	100.760	100.460
8.250	103.357	103.106	102.806	8.250	101.857	101.606	101.306	8.250	101.357	101.106	100.806
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	96.573	96.428	96.128	6.750	99.323	99.178	98.878	6.750	97.323	97.178	96.878
6.875	96.770	96.588	96.288	6.875	99.520	99.338	99.038	6.875	97.520	97.338	97.038
7.000	97.244	97.062	96.762	7.000	99.994	99.812	99.512	7.000	97.994	97.812	97.512
7.125	97.680	97.498	97.198	7.125	100.430	100.248	99.948	7.125	98.430	98.248	97.948
7.250	98.086	97.904	97.604	7.250	100.836	100.654	100.354	7.250	98.836	98.654	98.354
7.375	97.975	97.752	97.452	7.375	100.725	100.502	100.202	7.375	98.725	98.502	98.202
7.500	98.409	98.186	97.886	7.500	101.159	100.936	100.636	7.500	99.159	98.936	98.636
7.625	98.805	98.582	98.282	7.625	101.555	101.332	101.032	7.625	99.555	99.332	99.032
7.750	99.191	98.968	98.668	7.750	101.941	101.718	101.418	7.750	99.941	99.718	99.418
7.875	98.761	98.510	98.210	7.875	101.511	101.260	100.960	7.875	99.511	99.260	98.960
8.000	99.165	98.914	98.614	8.000	101.915	101.664	101.364	8.000	99.915	99.664	99.364
8.125	99.511	99.260	98.960	8.125	102.261	102.010	101.710	8.125	100.261	100.010	99.710
8.250	99.857	99.606	99.306	8.250	102.607	102.356	102.056	8.250	100.607	100.356	100.056

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.