



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: 8/27/25 7:49 AM

Table of Contents	
Page	Product
1	Cover Page
2	Conventional Fixed
5	Conventional ARM
7	Home Ready
9	Home Possible
11	RefiNow
13	FHA Fixed
16	VA Fixed
19	FHA DPA Fixed

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: 8/27/2025 7:49 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	93.027	93.027	92.876	4.750	93.027	93.027	92.876	5.125	97.683	97.693	97.530
4.875	94.110	94.099	93.918	4.875	94.110	94.099	93.918	5.250	98.379	98.390	98.224
5.000	94.844	94.793	94.608	5.000	94.844	94.793	94.608	5.375	98.907	98.919	98.749
5.125	95.511	95.457	95.294	5.125	95.511	95.457	95.294	5.500	99.406	99.417	99.244
5.250	96.633	96.556	96.507	5.250	96.293	96.305	96.139	5.625	99.863	99.869	99.696
5.375	97.339	97.261	97.212	5.375	96.931	96.906	96.735	5.750	100.168	100.162	100.037
5.500	98.072	97.994	97.945	5.500	97.620	97.564	97.509	5.875	100.642	100.632	100.508
5.625	98.713	98.636	98.587	5.625	98.222	98.166	98.111	6.000	101.096	101.078	101.008
5.750	99.319	99.260	99.225	5.750	98.827	98.823	98.698	6.125	101.538	101.518	101.386
5.875	99.926	99.868	99.833	5.875	99.391	99.353	99.257	6.250	101.604	101.583	101.510
6.000	100.512	100.454	100.419	6.000	100.001	99.939	99.907	6.375	102.150	102.124	102.056
6.125	101.003	100.944	100.909	6.125	100.511	100.471	100.425	6.500	102.573	102.542	102.479
6.250	101.334	101.266	101.224	6.250	100.837	100.789	100.735	6.625	102.954	102.918	102.860
6.375	101.891	101.823	101.781	6.375	101.418	101.340	101.292	6.750	102.454	102.412	102.360
6.500	102.380	102.311	102.269	6.500	102.002	101.924	101.877	6.875	103.020	102.974	102.927
6.625	102.850	102.782	102.740	6.625	102.388	102.310	102.262	7.000	103.210	103.158	103.116
6.750	103.031	102.963	102.921	6.750	102.698	102.620	102.573	7.125	103.813	103.756	103.720
6.875	103.511	103.443	103.401	6.875	103.193	103.115	103.068	7.250	103.843	103.781	103.765
7.000	103.940	103.872	103.830	7.000	103.687	103.609	103.562	7.375	104.138	104.070	104.060
7.125	104.292	104.223	104.181	7.125	103.999	103.921	103.874	7.500	104.575	104.502	104.497
7.250	104.461	104.413	104.385	7.250	104.078	104.016	103.972	7.625	105.107	105.029	105.028
7.375	104.880	104.831	104.803	7.375	104.584	104.522	104.478	7.750	105.150	105.150	105.150
7.500	105.275	105.226	105.198	7.500	105.078	105.016	104.972	7.875	105.194	105.150	105.150
7.625	105.650	105.601	105.573	7.625	105.316	105.253	105.210	8.000	105.336	105.271	105.270
7.750	105.242	105.165	105.165	7.750	105.242	105.165	105.165				
7.875	105.512	105.425	105.420	7.875	105.512	105.425	105.420				
8.000	105.758	105.712	105.684	8.000	105.758	105.712	105.684				
8.125	105.972	105.926	105.897	8.125	105.972	105.926	105.897				
8.250	106.289	106.188	106.188	8.250	106.289	106.188	106.188				
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	98.153	98.153	98.153	4.625	98.592	98.592	98.592	5.000	94.096	94.031	93.855
4.750	98.430	98.408	98.366	4.750	98.857	98.857	98.791	5.125	94.788	94.721	94.558
4.875	98.904	98.904	98.844	4.875	99.410	99.410	99.350	5.250	96.472	96.408	96.367
5.000	99.164	99.134	99.092	5.000	99.453	99.477	99.366	5.375	97.171	97.108	97.069
5.125	99.505	99.513	99.440	5.125	99.924	99.924	99.854	5.500	97.882	97.820	97.780
5.250	99.877	99.844	99.813	5.250	100.218	100.218	100.130	5.625	98.492	98.430	98.392
5.375	100.414	100.351	100.320	5.375	100.729	100.729	100.648	5.750	98.978	98.921	98.884
5.500	100.688	100.625	100.595	5.500	100.961	100.961	100.886	5.875	99.560	99.500	99.464
5.625	100.923	100.860	100.830	5.625	101.034	101.034	100.965	6.000	100.113	100.052	100.015
5.750	101.116	101.107	101.006	5.750	101.306	101.306	101.006	6.125	100.529	100.460	100.419
5.875	101.622	101.558	101.528	5.875	101.593	101.588	101.283	6.250	100.925	100.877	100.812
6.000	101.836	101.777	101.742	6.000	101.778	101.767	101.457	6.375	101.473	101.401	101.354
6.125	102.120	102.079	102.027	6.125	102.064	102.048	101.741	6.500	101.920	101.845	101.796
6.250	102.345	102.346	102.306	6.250	102.225	102.205	102.167	6.625	102.405	102.327	102.276
6.375	102.823	102.776	102.752	6.375	102.412	102.386	102.355	6.750	102.497	102.427	102.383
6.500	103.064	103.018	102.993	6.500	102.782	102.751	102.726	6.875	102.972	102.899	102.851
6.625	103.343	103.296	103.272	6.625	102.939	102.903	102.884	7.000	103.299	103.225	103.178
6.750	103.310	103.263	103.239	6.750	103.234	103.193	103.136	7.125	103.555	103.482	103.435
6.875	103.780	103.734	103.709	6.875	103.452	103.406	103.355	7.250	103.633	103.519	103.437
7.000	103.944	103.898	103.873	7.000	103.736	103.684	103.640	7.375	104.025	103.907	103.822
7.125	104.145	104.098	104.073	7.125	103.614	103.568	103.543	7.500	104.400	104.280	104.191
7.250	104.020	103.940	103.886	7.250	103.667	103.587	103.533	7.625	104.268	104.190	103.511
7.375	104.485	104.404	104.350	7.375	104.023	103.943	103.889	7.750	103.445	103.399	103.370
								7.875	103.893	103.846	103.818

Conventional 20 Yr Fixed HB				Conventional 15 Yr Fixed HB											
Rate	15	30	45	Rate	15	30	45								
5.250	95.635	95.595	95.549	5.250	98.282	98.248	98.198								
5.375	96.385	96.344	96.299	5.375	98.611	98.577	98.527								
5.500	97.068	97.027	96.982	5.500	98.902	98.869	98.818								
5.625	97.798	97.758	97.712	5.625	99.141	99.107	99.057								
5.750	98.265	98.224	98.179	5.750	99.604	99.563	99.513								
5.875	98.853	98.813	98.767	5.875	99.834	99.793	99.743								
6.000	99.410	99.370	99.324	6.000	100.079	100.038	99.988								
6.125	100.004	99.989	99.911	6.125	100.288	100.247	100.197								
6.250	100.632	100.611	100.538	6.250	100.504	100.463	100.412								
6.375	101.195	101.169	101.101	6.375	100.712	100.671	100.621								
6.500	101.667	101.636	101.573	6.500	100.985	100.944	100.894								
6.625	102.035	101.999	101.941	6.625	101.179	101.138	101.087								
6.750	102.354	102.313	101.974	6.750	101.269	101.228	101.178								
6.875	102.817	102.771	102.437	6.875	101.467	101.426	101.375								
7.000	103.123	103.071	102.759	7.000	101.641	101.593	101.545								
7.125	103.415	103.358	103.220	7.125	101.776	101.736	101.685								
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: 8/27/2025 7:49 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	99.193	99.169	99.064	5.000	98.614	98.590	98.484	5.000	95.821	95.758	95.695
5.125	99.502	99.474	99.365	5.125	99.100	99.072	98.963	5.125	96.477	96.414	96.351
5.250	99.794	99.762	99.649	5.250	99.531	99.499	99.386	5.250	97.136	97.073	97.011
5.375	100.058	100.022	99.910	5.375	99.878	99.842	99.725	5.375	97.425	97.362	97.300
5.500	100.324	100.323	100.223	5.500	100.217	100.177	100.056	5.500	97.881	97.818	97.756
5.625	100.592	100.586	100.486	5.625	100.544	100.500	100.375	5.625	98.338	98.275	98.213
5.750	100.808	100.798	100.697	5.750	100.848	100.800	100.671	5.750	98.610	98.547	98.484
5.875	100.966	100.930	100.829	5.875	101.118	101.066	100.933	5.875	98.884	98.821	98.759
6.000	101.161	101.104	100.987	6.000	101.371	101.314	101.178	6.000	99.159	99.096	99.033
6.125	101.345	101.284	101.176	6.125	101.599	101.538	101.399	6.125	99.432	99.369	99.307
6.250	101.534	101.469	101.332	6.250	101.811	101.745	101.602	6.250	99.703	99.640	99.577
6.375	101.732	101.663	101.516	6.375	102.000	101.931	101.784	6.375	99.972	99.909	99.847
6.500	101.890	101.816	101.665	6.500	102.108	102.034	101.883	6.500	100.429	100.366	100.303
6.625	101.986	101.908	101.753	6.625	102.091	102.014	101.859	6.625	100.509	100.446	100.383
6.750	102.090	102.008	101.849	6.750	102.099	102.017	101.960	6.750	100.757	100.694	100.631
6.875	102.204	102.117	101.955	6.875	102.141	102.055	101.892	6.875	100.800	100.737	100.674
7.000	102.106	102.016	101.850	7.000	102.149	102.059	101.892	7.000	100.873	100.810	100.747
7.125	101.835	101.747	101.584	7.125	102.127	102.033	101.863	7.125	100.959	100.896	100.833

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	99.290	99.266	99.161	5.000	98.707	98.683	98.578	5.000	95.771	95.708	95.645
5.125	99.599	99.571	99.462	5.125	99.192	99.164	99.055	5.125	96.427	96.364	96.301
5.250	99.890	99.858	99.745	5.250	99.622	99.590	99.477	5.250	97.086	97.023	96.960
5.375	100.154	100.118	100.001	5.375	99.968	99.932	99.815	5.375	97.375	97.312	97.249
5.500	100.406	100.366	100.245	5.500	100.306	100.266	100.145	5.500	97.831	97.768	97.705
5.625	100.640	100.596	100.486	5.625	100.632	100.588	100.463	5.625	98.288	98.225	98.162
5.750	100.862	100.813	100.697	5.750	100.935	100.887	100.759	5.750	98.560	98.497	98.434
5.875	101.064	101.012	100.879	5.875	101.205	101.152	101.020	5.875	98.834	98.771	98.708
6.000	101.260	101.203	101.068	6.000	101.458	101.401	101.265	6.000	99.109	99.046	98.983
6.125	101.446	101.385	101.246	6.125	101.686	101.625	101.485	6.125	99.382	99.319	99.256
6.250	101.638	101.572	101.429	6.250	101.899	101.833	101.690	6.250	99.653	99.590	99.527
6.375	101.838	101.769	101.621	6.375	102.090	102.021	101.874	6.375	99.922	99.859	99.796
6.500	101.998	101.924	101.773	6.500	102.200	102.126	101.975	6.500	100.379	100.316	100.253
6.625	102.096	102.018	101.863	6.625	102.186	102.108	101.953	6.625	100.459	100.396	100.333
6.750	102.202	102.120	101.961	6.750	102.196	102.114	101.960	6.750	100.707	100.644	100.581
6.875	102.317	102.231	102.069	6.875	102.240	102.153	101.991	6.875	100.750	100.687	100.624
7.000	102.222	102.131	101.965	7.000	102.250	102.160	101.993	7.000	100.823	100.760	100.697
7.125	101.953	101.865	101.701	7.125	102.230	102.136	101.966	7.125	100.909	100.846	100.783

Conventional ARM Adjustments

Cumulative LLPA Cap

FTHB with AMI at or below 100% or 120% in designated High Cost Areas 0

Purchase LTV / FICO Adjusters: All Products w/Terms > 15 years only

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 780	0	0	0	0	-0.375	-0.375	-0.25	-0.25	-0.125
760-779	0	0	0	-0.25	-0.625	-0.625	-0.5	-0.5	-0.25
740-759	0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625	-0.5
720-739	0	0	-0.25	-0.75	-1.25	-1.25	-1	-0.875	-0.75
700-719	0	0	-0.375	-0.875	-1.375	-1.5	-1.25	-1.125	-0.875
680-699	0	0	-0.625	-1.125	-1.75	-1.875	-1.5	-1.375	-1.125
660-679	0	0	-0.75	-1.375	-1.875	-2.125	-1.75	-1.625	-1.25
640-659	0	0	-1.125	-1.5	-2.25	-2.5	-2	-1.875	-1.5
620-639	0	-0.125	-1.5	-2.125	-2.75	-2.875	-2.625	-2.25	-1.75

Additional Purchase LLPA Adjusters									
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Attached Condo	0	0	-0.125	-0.125	-0.75	-0.75	-0.75	-0.75	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-1.25	-1.25	-1.5	-1.5	-2.5	-2.5	-2.5	-2.75	2.75
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0	0	0	0	0	0	0	0	0
ARM	0	0	0	0	0	0	0	-0.25	-0.25
R/T Refinance LTV / FICO Adjusters: All Products w/Terms > 15 years only									
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 780	0	0	0	-0.125	-0.5	-0.625	-0.5	-0.375	-0.375
760-779	0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625	-0.625
740-759	0	0	-0.25	-0.75	-1.125	-1.375	-1.125	-1	-1
720-739	0	0	-0.5	-1	-1.625	-1.75	-1.5	-1.25	-1.25
700-719	0	0	-0.625	-1.25	-1.875	-2.125	-1.75	-1.625	-1.625
680-699	0	0	-0.875	-1.625	-2.25	-2.5	-2.125	-1.75	-1.75
660-679	0	-0.125	-1.125	-1.875	-2.5	-3	-2.375	-2.125	-2.125
640-659	0	-0.25	-1.375	-2.125	-2.875	-3.375	-2.875	-2.5	-2.5
620-639	0	-0.375	-1.75	-2.5	-3.5	-3.875	-3.625	-2.5	-2.5
Additional R/T Refinance LLPA Adjusters									
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Attached Condo	0	0	-0.125	-0.125	-0.75	-0.75	-0.75	-0.75	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-1.25	-1.25	-1.5	-1.5	-2.5	-2.5	-2.5	-2.75	2.75
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0	0	0	0	0	0	0	0	0
ARM	0	0	0	0	0	0	0	-0.25	-0.25
Cash-Out Refinance LTV / FICO Adjusters: All Products					Property State Adjustments				
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	State	Fannie	Freddie	
≥ 780	-0.375	-0.375	-0.625	-0.875	-1.375	AZ	-0.275	-0.425	
760-779	-0.375	-0.375	-0.875	-1.25	-1.875	CA	0	0	
740-759	-0.375	-0.375	-1	-1.625	-2.375	CO	-0.25	-0.4	
720-739	-0.375	-0.5	-1.375	-2	-2.75	FL	-0.1	-0.25	
700-719	-0.375	-0.5	-1.625	-2.625	-3.25	GA	-0.16	-0.31	
680-699	-0.375	-0.625	-2	-2.875	-3.75	LA	-0.125	-0.275	
660-679	-0.375	-0.875	-2.75	-4	-4.75	MD	-0.18	-0.33	
640-659	-0.375	-1.375	-3.125	-4.625	-5.125	NC	-0.165	-0.315	
620-639	-0.375	-1.375	-3.375	-4.875	-5.125	NJ	-0.14	-0.29	
Additional Cash-Out Refinance LLPA Adjusters									
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	NM	-0.14	-0.29	
Attached Condo	0	0	-0.125	-0.125	-0.75	NV	-0.25	-0.4	
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	OR	-0.195	-0.345	
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	PA	-0.11	-0.26	
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5	TN	-0.16	-0.31	
2 - 4 Units	0	0	-0.375	-0.375	-0.625	TX	-0.07	-0.22	
High Balance	-2	-2	-2.25	-2.25	-3.25	UT	-0.3	-0.45	
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	VA	-0.16	-0.31	
DTI > 40%	0	0	0	0	0	WA	-0.21	-0.36	
						WI	-0.18	-0.33	
Additional Miscellaneous LLPA Adjusters									
Escrow Waiver	-0.25								
Temporary 2-1 Buydown	Buydown options and pricing available through PML								
Lock Extension per Day	-0.025								



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

Effective: 8/27/2025 7:49 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	94.311	94.265	94.261	5.750	99.073	99.011	98.979	4.375	96.570	96.537	96.502
5.125	94.977	94.931	94.928	5.875	99.642	99.580	99.548	4.500	96.930	96.896	96.862
5.250	96.115	96.059	96.004	6.000	100.155	100.092	100.061	4.625	97.257	97.223	97.189
5.375	96.814	96.757	96.702	6.125	100.535	100.473	100.441	4.750	97.995	97.953	97.911
5.500	97.482	97.426	97.371	6.250	100.863	100.785	100.737	4.875	98.401	98.359	98.316
5.625	98.106	98.050	97.995	6.375	101.383	101.304	101.257	5.000	98.660	98.618	98.575
5.750	98.613	98.556	98.495	6.500	101.842	101.764	101.717	5.125	98.873	98.831	98.789
5.875	99.237	99.180	99.119	6.625	102.172	102.093	102.046	5.250	99.391	99.349	99.307
6.000	99.788	99.731	99.670	6.750	102.236	102.157	102.110	5.375	99.679	99.645	99.606
6.125	100.303	100.247	100.185	6.875	102.637	102.559	102.512	5.500	100.084	100.050	100.011
6.250	100.670	100.605	100.536	7.000	103.021	102.943	102.896	5.625	100.285	100.252	100.212
6.375	101.194	101.130	101.061	7.125	103.340	103.262	103.214	5.750	100.645	100.611	100.572
6.500	101.676	101.611	101.542	7.250	103.378	103.315	103.271	5.875	100.981	100.948	100.908
6.625	102.125	102.060	101.991	7.375	103.797	103.735	103.691	6.000	101.170	101.137	101.097

Home Ready 10 Yr Fixed			
Rate	15	30	45
4.625	96.281	96.230	96.180
4.750	97.092	97.033	96.976
4.875	97.221	97.163	97.105
5.000	97.445	97.387	97.329
5.125	97.734	97.675	97.618
5.250	97.986	97.927	97.870
5.375	98.232	98.182	98.127
5.500	98.498	98.448	98.393
5.625	98.721	98.671	98.616
5.750	98.949	98.899	98.844
5.875	99.179	99.129	99.074
6.000	99.631	99.580	99.526

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: 8/27/2025 7:49 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	96.126	96.081	96.018	5.750	98.424	98.352	98.275	4.25	96.1622	96.1287	96.0939
5.500	96.767	96.717	96.655	5.875	98.964	98.891	98.814	4.375	96.57	96.5365	96.5017
5.625	97.371	97.317	97.256	6.000	99.467	99.394	99.317	4.5	96.9298	96.8963	96.8615
5.750	97.719	97.701	97.634	6.125	99.931	99.859	99.782	4.625	97.2568	97.2233	97.1885
5.875	98.438	98.412	98.351	6.250	99.758	99.677	99.592	4.75	97.9949	97.9531	97.9107
6.000	99.122	99.088	99.029	6.375	100.012	99.931	99.846	4.875	98.4005	98.3586	98.3162
6.125	99.687	99.641	99.583	6.500	100.238	100.157	100.073	5	98.6595	98.6177	98.5753
6.250	100.159	100.138	100.090	6.625	100.407	100.326	100.241	5.125	98.873	98.8312	98.7888
6.375	100.733	100.698	100.652	6.750	100.791	100.710	100.637	5.25	99.3912	99.3494	99.307
6.500	101.299	101.248	101.203	6.875	100.946	100.865	100.793	5.375	99.6788	99.6453	99.6057
6.625	101.817	101.747	101.702	7.000	101.141	101.060	100.988	5.5	100.0838	100.0504	100.0108
6.750	101.904	101.882	101.803	7.125	101.299	101.219	101.146	5.625	100.2852	100.2517	100.2121
6.875	102.459	102.413	102.339	7.250	102.149	102.117	102.066	5.75	100.6447	100.6113	100.5717
7.000	102.902	102.835	102.763	7.375	102.730	102.698	102.648	5.875	100.9811	100.9476	100.908
7.125	103.321	103.227	103.157	7.500	103.072	103.040	102.990	6	101.17	101.1366	101.097

Home Possible 10 Yr Fixed			
Rate	15	30	45
4.625	96.281	96.230	96.180
4.750	97.092	97.033	96.976
4.875	97.221	97.163	97.105
5.000	97.445	97.387	97.329
5.125	97.734	97.675	97.618
5.250	97.986	97.927	97.870
5.375	98.232	98.182	98.127
5.500	98.498	98.448	98.393
5.625	98.721	98.671	98.616
5.750	98.949	98.899	98.844
5.875	99.179	99.129	99.074
6.000	99.631	99.580	99.526

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: 8/27/2025 7:49 PST

RefiNow 30 Yr Fixed			
Rate	15	30	45
5.125	95.621	95.567	95.404
5.250	96.403	96.415	96.249
5.375	97.041	97.016	96.845
5.500	97.653	97.591	97.417
5.625	98.259	98.199	98.025
5.750	98.937	98.933	98.808
5.875	99.501	99.463	99.339
6.000	100.050	99.979	99.853
6.125	100.589	100.520	100.387
6.250	100.894	100.874	100.728
6.375	101.486	101.435	101.293
6.500	101.942	101.863	101.718
6.625	102.396	102.315	102.162
6.750	102.430	102.393	102.274
6.875	102.969	102.905	102.788
7.000	103.345	103.258	103.138
7.125	103.755	103.670	103.543
7.250	103.877	103.820	103.759
7.375	104.249	104.173	104.113

RefiNow Adjustments

Cumulative LLPA Cap

FTHB with AMI at or below 100% or 120% in designated High Cc	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

[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: 8/27/2025 7:49 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	95.687	96.345	96.274	4.750	95.687	96.345	96.274	5.000	97.091	97.197	97.126
4.875	96.394	96.588	96.518	4.875	96.394	96.588	96.518	5.125	97.777	97.731	97.702
5.000	97.091	97.197	97.126	5.000	97.091	97.197	97.126	5.250	98.655	99.042	98.938
5.125	97.777	97.731	97.702	5.125	97.777	97.731	97.702	5.375	99.115	99.267	99.163
5.250	98.738	99.042	98.938	5.250	98.655	99.042	98.938	5.500	99.696	99.742	99.638
5.375	99.424	99.378	99.280	5.375	99.115	99.267	99.163	5.625	100.342	100.279	100.235
5.500	99.879	99.834	99.736	5.500	99.696	99.742	99.638	5.750	100.881	100.961	100.856
5.625	100.383	100.338	100.239	5.625	100.342	100.279	100.235	5.875	101.270	101.136	101.031
5.750	100.881	100.961	100.856	5.750	100.881	100.961	100.856	6.000	101.770	101.642	101.538
5.875	101.281	101.219	101.114	5.875	101.270	101.136	101.031	6.125	102.081	101.998	101.960
6.000	101.780	101.718	101.612	6.000	101.770	101.642	101.538	6.250	102.300	102.531	102.410
6.125	102.289	102.227	102.121	6.125	102.081	101.998	101.960	6.375	102.466	102.444	102.349
6.250	102.300	102.531	102.410	6.250	102.300	102.531	102.410	6.500	103.020	103.013	102.891
6.375	102.600	102.546	102.432	6.375	102.466	102.444	102.349	6.625	103.522	103.442	103.376
6.500	103.106	103.052	102.938	6.500	103.020	103.013	102.891	6.750	103.797	103.717	103.651
6.625	103.609	103.555	103.441	6.625	103.522	103.442	103.376	6.875	103.270	103.374	103.261
6.750	103.797	103.717	103.651	6.750	103.797	103.717	103.651	7.000	103.843	103.968	103.855
6.875	103.557	103.511	103.405	6.875	103.270	103.374	103.261	7.125	104.223	104.324	104.211
7.000	104.025	103.979	103.873	7.000	103.843	103.968	103.855	7.250	104.633	104.553	104.487
7.125	104.453	104.407	104.301	7.125	104.223	104.324	104.211	7.375	103.561	103.527	103.494
7.250	104.633	104.553	104.487	7.250	104.633	104.553	104.487	7.500	103.978	103.944	103.911
7.375	103.928	103.883	103.800	7.375	103.561	103.527	103.494	7.625	104.443	104.380	104.335
7.500	104.400	104.355	104.272	7.500	103.978	103.944	103.911	7.750	104.837	104.774	104.729
								7.875	102.937	103.102	103.040
								8.000	103.325	103.489	103.428
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	97.140	97.131	97.124	4.250	96.913	96.931	96.950	4.750	94.859	94.836	94.875
4.375	97.609	97.601	97.594	4.375	97.488	97.506	97.525	4.875	95.598	95.575	95.613
4.500	98.081	98.076	98.096	4.500	98.059	98.076	98.096	5.000	96.332	96.309	96.347
4.625	98.622	98.640	98.659	4.625	98.622	98.640	98.659	5.125	96.900	96.877	96.916
4.750	98.920	99.378	99.148	4.750	98.920	99.378	99.148	5.250	97.874	97.967	97.831
4.875	99.361	99.612	99.382	4.875	99.167	99.612	99.382	5.375	98.560	98.515	98.416
5.000	99.817	99.935	99.757	5.000	99.711	99.935	99.706	5.500	99.164	99.145	99.167
5.125	100.272	100.241	100.212	5.125	100.235	100.234	99.986	5.625	99.615	99.596	99.618
5.250	100.382	100.803	100.573	5.250	100.382	100.803	100.573	5.750	100.123	100.198	100.063
5.375	100.742	100.925	100.696	5.375	100.495	100.925	100.696	5.875	100.693	100.625	100.519
5.500	101.198	101.244	101.015	5.500	100.978	101.244	101.015	6.000	101.185	101.123	101.018
5.625	101.653	101.564	101.400	5.625	101.433	101.426	101.211	6.125	101.694	101.632	101.526
5.750	101.572	101.684	101.515	5.750	101.572	101.684	101.478	6.250	101.670	101.576	101.443
5.875	102.075	102.049	102.020	5.875	101.595	101.559	101.337	6.375	102.113	102.039	101.906
6.000	102.530	102.504	102.475	6.000	102.033	101.997	101.775	6.500	102.649	102.575	102.442
								6.625	103.152	103.078	102.945
								6.750	102.529	102.448	102.382
								6.875	102.170	102.110	102.082
								7.000	102.653	102.654	102.626
								7.125	103.065	102.978	102.843
								7.250	102.743	102.663	102.597

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	97.698	97.967	97.831	5.000	96.332	96.309	96.347	4.500	95.412	95.305	95.254
5.375	98.405	98.385	98.407	5.125	96.900	96.877	96.916	4.625	95.961	95.854	95.803
5.500	99.164	99.145	99.167	5.250	97.698	97.967	97.831	4.750	95.836	95.804	95.776
5.625	99.615	99.596	99.618	5.375	98.405	98.385	98.407	4.875	96.341	96.310	96.281
5.750	100.123	100.198	100.063	5.500	99.164	99.145	99.167	5.000	96.797	96.765	96.737
5.875	100.693	100.475	100.273	5.625	99.615	99.596	99.618	5.125	97.252	97.221	97.192
6.000	101.113	100.961	100.966	5.750	100.044	100.198	100.063	5.250	97.217	97.128	96.943
6.125	101.383	101.364	101.369	5.875	100.288	100.268	100.273	5.375	97.722	97.633	97.448
6.250	101.670	101.453	101.235	6.000	100.980	100.961	100.966	5.500	98.178	98.088	97.904
6.375	101.774	101.715	101.657	6.125	101.383	101.364	101.369	5.625	98.633	98.544	98.359
6.500	102.302	102.244	102.185	6.250	101.425	101.344	101.284	5.750	98.550	98.524	98.495
6.625	102.667	102.608	102.550	6.375	101.331	101.455	101.306	5.875	99.055	99.029	99.000
6.750	102.529	102.448	102.382	6.500	101.975	101.962	101.950	6.000	99.510	99.484	99.455
6.875	102.109	102.110	102.082	6.625	102.332	102.319	102.308	6.125	99.954	99.928	99.900
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	98.655	99.042	98.938	5.250	98.655	99.042	98.938	5.250	98.655	99.042	98.938
5.375	99.115	99.267	99.163	5.375	99.115	99.267	99.163	5.375	99.115	99.267	99.163
5.500	99.696	99.742	99.638	5.500	99.696	99.742	99.638	5.500	99.696	99.742	99.638
5.625	100.342	100.279	100.235	5.625	100.342	100.279	100.235	5.625	100.342	100.279	100.235
5.750	100.881	100.961	100.856	5.750	100.881	100.961	100.856	5.750	100.881	100.961	100.856
5.875	101.270	101.136	101.031	5.875	101.270	101.136	101.031	5.875	101.270	101.136	101.031
6.000	101.770	101.642	101.538	6.000	101.770	101.642	101.538	6.000	101.770	101.642	101.538
6.125	102.081	101.998	101.960	6.125	102.081	101.998	101.960	6.125	102.081	101.998	101.960
6.250	102.300	102.531	102.410	6.250	102.300	102.531	102.410	6.250	102.300	102.531	102.410
6.375	102.466	102.444	102.349	6.375	102.466	102.444	102.349	6.375	102.466	102.444	102.349
6.500	103.020	103.013	102.891	6.500	103.020	103.013	102.891	6.500	103.020	103.013	102.891
6.625	103.522	103.442	103.376	6.625	103.522	103.442	103.376	6.625	103.522	103.442	103.376
6.750	103.797	103.717	103.651	6.750	103.797	103.717	103.651	6.750	103.797	103.717	103.651
6.875	103.270	103.374	103.261	6.875	103.270	103.374	103.261	6.875	103.270	103.374	103.261
7.000	103.843	103.968	103.855	7.000	103.843	103.968	103.855	7.000	103.843	103.968	103.855
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	98.059	98.076	98.096	4.250	96.913	96.931	96.950	5.250	97.698	97.967	97.831
4.625	98.622	98.640	98.659	4.375	97.488	97.506	97.525	5.375	98.405	98.385	98.407
4.750	98.920	99.378	99.148	4.500	98.059	98.076	98.096	5.500	99.164	99.145	99.167
4.875	99.167	99.612	99.382	4.625	98.622	98.640	98.659	5.625	99.615	99.596	99.618
5.000	99.711	99.935	99.706	4.750	98.821	98.774	98.759	5.750	100.123	100.198	100.063
5.125	100.235	100.234	99.986	4.875	99.167	99.167	98.918	5.875	100.693	100.475	100.273
5.250	100.382	100.803	100.573	5.000	99.711	99.711	99.462	6.000	101.113	100.961	100.966
5.375	100.495	100.925	100.696	5.125	100.235	100.234	99.986	6.125	101.383	101.364	101.369
5.500	100.978	101.244	101.015	5.250	100.382	100.319	100.289	6.250	101.670	101.453	101.235
5.625	101.433	101.426	101.211	5.375	100.495	100.476	100.273	6.375	101.774	101.715	101.657
5.750	101.572	101.684	101.478	5.500	100.978	100.959	100.756	6.500	102.302	102.244	102.185
5.875	101.595	101.559	101.337	5.625	101.433	101.415	101.211	6.625	102.667	102.608	102.550
6.000	102.033	101.997	101.775	5.750	101.572	101.508	101.478	6.750	102.529	102.448	102.382

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	97.698	97.967	97.831	5.250	97.698	97.967	97.831	4.500	95.412	95.305	95.254
5.375	98.405	98.385	98.407	5.375	98.405	98.385	98.407	4.625	95.961	95.854	95.803
5.500	99.164	99.145	99.167	5.500	99.164	99.145	99.167	4.750	94.396	94.349	94.334
5.625	99.615	99.596	99.618	5.625	99.615	99.596	99.618	4.875	94.920	94.720	94.476
5.750	100.123	100.198	100.063	5.750	100.044	100.198	100.063	5.000	95.425	95.224	94.911
5.875	100.693	100.475	100.273	5.875	100.288	100.268	100.273	5.125	95.886	95.686	95.367
6.000	101.113	100.961	100.966	6.000	100.980	100.961	100.966	5.250	96.615	96.574	96.532
6.125	101.383	101.364	101.369	6.125	101.383	101.364	101.369	5.375	96.682	96.640	96.599
6.250	101.670	101.453	101.235	6.250	101.425	101.344	101.284	5.500	97.079	97.037	96.995
6.375	101.774	101.715	101.657	6.375	101.331	101.455	101.306	5.625	97.487	97.445	97.403
6.500	102.302	102.244	102.185	6.500	101.975	101.962	101.950	5.750	98.491	98.466	98.441
6.625	102.667	102.608	102.550	6.625	102.332	102.319	102.308	5.875	98.726	98.701	98.676
6.750	102.529	102.448	102.382	6.750	102.579	102.498	102.432	6.000	99.064	99.039	99.014
6.875	102.109	102.110	102.082	6.875	102.109	102.110	102.082	6.125	99.362	99.336	99.311
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: 8/27/2025 7:49 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	97.802	97.756	97.727	5.125	97.802	97.756	97.727	4.750	95.712	96.182	96.111
5.250	98.680	98.805	98.700	5.250	98.680	98.805	98.700	4.875	96.419	96.620	96.549
5.375	99.140	99.186	99.081	5.375	99.140	99.186	99.081	5.000	97.116	97.069	97.041
5.500	99.721	99.658	99.614	5.500	99.721	99.658	99.614	5.125	97.802	97.756	97.727
5.625	100.367	100.304	100.260	5.625	100.367	100.304	100.260	5.250	98.680	98.805	98.700
5.750	100.906	100.731	100.687	5.750	100.906	100.731	100.687	5.375	99.140	99.186	99.081
5.875	101.295	101.077	100.860	5.875	101.295	101.077	100.860	5.500	99.721	99.658	99.614
6.000	101.795	101.577	101.465	6.000	101.795	101.577	101.465	5.625	100.367	100.304	100.260
6.125	102.106	101.904	101.868	6.125	102.106	101.904	101.868	5.750	100.906	100.731	100.687
6.250	102.325	102.244	102.184	6.250	102.325	102.244	102.184	5.875	101.295	101.077	100.860
6.375	102.491	102.433	102.374	6.375	102.491	102.433	102.374	6.000	101.795	101.577	101.465
6.500	102.980	102.921	102.863	6.500	102.980	102.921	102.863	6.125	102.106	101.904	101.868
6.625	103.454	103.396	103.337	6.625	103.454	103.396	103.337	6.250	102.325	102.244	102.184
6.750	103.608	103.528	103.462	6.750	103.608	103.528	103.462	6.375	102.491	102.433	102.374
6.875	103.295	103.262	103.228	6.875	103.295	103.262	103.228	6.500	102.980	102.921	102.863
7.000	103.868	103.835	103.801	7.000	103.868	103.835	103.801	6.625	103.454	103.396	103.337
7.125	104.248	104.214	104.181	7.125	104.248	104.214	104.181	6.750	103.608	103.528	103.462
7.250	104.551	104.471	104.405	7.250	104.551	104.471	104.405	6.875	103.295	103.262	103.228
7.375	103.668	103.618	103.557	7.375	103.586	103.552	103.519	7.000	103.868	103.835	103.801
7.500	104.003	103.969	103.936	7.500	104.003	103.969	103.936	7.125	104.248	104.214	104.181
7.625	104.468	104.405	104.360	7.625	104.468	104.405	104.360	7.250	104.551	104.471	104.405
7.750	104.862	104.799	104.754	7.750	104.862	104.799	104.754	7.375	103.586	103.552	103.519
7.875	104.185	104.143	104.076	7.875	102.709	102.833	102.812	7.500	104.003	103.969	103.936
8.000	104.366	104.324	104.257	8.000	103.019	103.143	103.122	7.625	104.468	104.405	104.360
8.125	104.597	104.555	104.487	8.125	103.305	103.430	103.408	7.750	104.862	104.799	104.754
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	97.165	97.156	97.149	4.250	96.998	97.016	97.065	4.875	95.569	95.506	95.584
4.375	97.634	97.626	97.619	4.375	97.514	97.532	97.581	5.000	96.292	96.229	96.308
4.500	98.106	98.098	98.090	4.500	98.013	98.031	98.080	5.125	96.750	96.687	96.766
4.625	98.579	98.570	98.563	4.625	98.491	98.508	98.558	5.250	97.776	97.961	97.856
4.750	98.976	99.434	99.205	4.750	98.846	98.799	98.784	5.375	98.423	98.364	98.425
4.875	99.301	99.637	99.407	4.875	99.117	99.117	98.898	5.500	99.102	99.043	99.105
5.000	99.774	99.773	99.710	5.000	99.554	99.554	99.336	5.625	99.511	99.452	99.514
5.125	100.236	100.202	100.172	5.125	99.958	99.957	99.767	5.750	100.148	100.161	100.056
5.250	100.407	100.703	100.473	5.250	100.407	100.344	100.314	5.875	100.718	100.500	100.282
5.375	100.609	100.856	100.627	5.375	100.357	100.339	100.165	6.000	101.138	100.920	100.844
5.500	101.050	101.025	100.997	5.500	100.717	100.699	100.525	6.125	101.339	101.121	101.057
5.625	101.477	101.452	101.425	5.625	101.065	101.031	100.971	6.250	101.695	101.478	101.260
5.750	101.597	101.533	101.503	5.750	101.597	101.533	101.503	6.375	101.799	101.740	101.682
5.875	101.768	101.751	101.717	5.875	101.424	101.387	101.196	6.500	102.327	102.269	102.210
6.000	102.158	102.141	102.107	6.000	101.757	101.721	101.670	6.625	102.692	102.633	102.575
								6.750	102.554	102.473	102.407
								6.875	101.983	101.949	101.916
								7.000	102.556	102.522	102.489
								7.125	102.935	102.902	102.868
								7.250	102.768	102.688	102.622
								7.375	101.265	101.202	101.157
								7.500	101.786	101.723	101.678
								7.625	102.293	102.230	102.185
								7.750	102.637	102.574	102.529
								7.875	99.257	99.232	99.210
								8.000	99.567	99.541	99.520
								8.125	99.853	99.828	99.806

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	102.327	102.269	102.210	6.125	101.072	101.105	101.057	4.500	95.319	95.211	95.161
6.625	102.692	102.633	102.575	6.250	101.450	101.369	101.309	4.625	95.736	95.629	95.578
6.750	102.554	102.473	102.407	6.375	101.241	101.188	101.216	4.750	94.421	94.374	94.359
6.875	101.983	101.949	101.916	6.500	101.753	101.699	101.728	4.875	94.810	94.610	94.501
7.000	102.556	102.522	102.489	6.625	102.099	102.019	101.964	5.000	95.167	94.969	94.936
7.125	102.935	102.902	102.868	6.750	102.604	102.523	102.457	5.125	95.474	95.372	95.342
7.250	102.768	102.688	102.622	6.875	101.898	101.859	101.871	5.250	96.640	96.599	96.557
7.375	101.265	101.202	101.157	7.000	102.317	102.279	102.290	5.375	96.707	96.665	96.624
7.500	101.786	101.723	101.678	7.125	102.349	102.282	102.294	5.500	97.104	97.062	97.020
7.625	102.293	102.230	102.185	7.250	102.818	102.738	102.672	5.625	97.512	97.470	97.428
7.750	102.637	102.574	102.529	7.375	101.315	101.252	101.207	5.750	98.516	98.491	98.466
7.875	99.257	99.232	99.210	7.500	101.836	101.773	101.728	5.875	98.751	98.726	98.701
8.000	99.567	99.541	99.520	7.625	102.343	102.280	102.235	6.000	99.089	99.064	99.039
8.125	99.853	99.828	99.806	7.750	98.962	98.936	98.915	6.125	99.387	99.361	99.336
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	102.491	102.433	102.374	6.375	102.491	102.433	102.374	6.000	101.795	101.577	101.465
6.500	102.980	102.921	102.863	6.500	102.980	102.921	102.863	6.125	102.106	101.904	101.918
6.625	103.454	103.396	103.337	6.625	103.454	103.396	103.337	6.250	102.325	102.244	102.184
6.750	103.608	103.528	103.462	6.750	103.608	103.528	103.462	6.375	102.491	102.433	102.374
6.875	103.295	103.262	103.228	6.875	103.295	103.262	103.228	6.500	102.980	102.921	102.863
7.000	103.868	103.835	103.801	7.000	103.868	103.835	103.801	6.625	103.454	103.396	103.337
7.125	104.248	104.214	104.181	7.125	104.248	104.214	104.181	6.750	103.608	103.528	103.462
7.250	104.551	104.471	104.405	7.250	104.551	104.471	104.405	6.875	103.295	103.262	103.228
7.375	103.668	103.618	103.557	7.375	103.586	103.552	103.519	7.000	103.868	103.835	103.801
7.500	104.003	103.969	103.936	7.500	104.003	103.969	103.936	7.125	104.248	104.214	104.181
7.625	104.468	104.405	104.360	7.625	104.468	104.405	104.360	7.250	104.551	104.471	104.405
7.750	104.862	104.799	104.754	7.750	104.862	104.799	104.754	7.375	103.586	103.552	103.519
7.875	104.185	104.143	104.076	7.875	102.759	102.883	102.862	7.500	104.003	103.969	103.936
8.000	104.366	104.324	104.257	8.000	103.069	103.193	103.172	7.625	104.468	104.405	104.360
8.125	104.597	104.555	104.487	8.125	103.355	103.480	103.458	7.750	104.862	104.799	104.754
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	98.106	98.098	98.090	4.500	98.013	98.031	98.080	6.625	102.692	102.633	102.575
4.625	98.579	98.570	98.563	4.625	98.491	98.508	98.558	6.750	102.554	102.473	102.407
4.750	98.976	99.434	99.205	4.750	98.846	98.799	98.784	6.875	101.983	101.949	101.916
4.875	99.301	99.637	99.407	4.875	99.117	99.117	98.898	7.000	102.556	102.522	102.489
5.000	99.774	99.773	99.710	5.000	99.554	99.554	99.336	7.125	102.935	102.902	102.868
5.125	100.236	100.202	100.172	5.125	99.958	99.957	99.767	7.250	102.768	102.688	102.622
5.250	100.407	100.703	100.473	5.250	100.407	100.344	100.314	7.375	102.505	102.455	102.395
5.375	100.609	100.856	100.627	5.375	100.357	100.339	100.165	7.500	102.479	102.428	102.368
5.500	101.050	101.025	100.997	5.500	100.717	100.699	100.525	7.625	102.606	102.556	102.496
5.625	101.477	101.452	101.425	5.625	101.065	101.031	100.971	7.750	102.637	102.574	102.529
5.750	101.597	101.533	101.503	5.750	101.597	101.533	101.503	7.875	101.710	101.668	101.601
5.875	101.768	101.751	101.717	5.875	101.424	101.387	101.196	8.000	101.641	101.599	101.532
6.000	102.158	102.141	102.107	6.000	101.757	101.721	101.670	8.125	101.872	101.830	101.762
6.125	102.555	102.538	102.504	6.125	102.260	102.213	102.189				

VA 25 Yr Fixed HB IRRRL				VA 20 Yr Fixed HB IRRRL				VA 15 Yr Fixed HB IRRRL			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
6.500	102.327	102.269	102.210	6.125	101.072	101.105	101.057	4.500	95.319	95.211	95.161
6.625	102.692	102.633	102.575	6.250	101.450	101.369	101.309	4.625	95.736	95.629	95.578
6.750	102.554	102.473	102.407	6.375	101.241	101.188	101.216	4.750	94.421	94.374	94.359
6.875	101.983	101.949	101.916	6.500	101.753	101.699	101.728	4.875	94.810	94.610	94.501
7.000	102.556	102.522	102.489	6.625	102.099	102.019	101.964	5.000	95.167	94.969	94.936
7.125	102.935	102.902	102.868	6.750	102.604	102.523	102.457	5.125	95.474	95.372	95.342
7.250	102.768	102.688	102.622	6.875	101.898	101.859	101.871	5.250	96.640	96.599	96.557
7.375	101.265	101.202	101.157	7.000	102.317	102.279	102.290	5.375	96.707	96.665	96.624
7.500	101.786	101.723	101.678	7.125	102.349	102.282	102.294	5.500	97.104	97.062	97.020
7.625	102.293	102.230	102.185	7.250	102.818	102.738	102.672	5.625	97.512	97.470	97.428
7.750	102.637	102.574	102.529	7.375	101.315	101.252	101.207	5.750	98.516	98.491	98.466
7.875	99.257	99.232	99.210	7.500	101.836	101.773	101.728	5.875	98.751	98.726	98.701
8.000	99.567	99.541	99.520	7.625	102.343	102.280	102.235	6.000	99.089	99.064	99.039
8.125	99.853	99.828	99.806	7.750	98.962	98.936	98.915	6.125	99.387	99.361	99.336
Government Adjustments											
FICO				Loan Amount Adjustments							
> 720+			0.125	\$75K - \$99,999 -0.75							
680 - 720			0	\$100K - \$150K -0.375							
660 - 679			-0.25	\$1M - \$1,499,999 (VA Only) -1.75							
640 - 659			-0.5	\$1.5M - \$2M (VA Only) -2.5							
620 - 639			-1.25								
600 - 619			-1.5								
580 - 599			-2								
550 - 579			-4.5	Other Adjustments							
FICO < 550			-5.5	2 Unit -0.5							
No FICO Score			-4.5	3-4 units -1							
				MFH -1.75							
				Cash out > 90% LTV -2							
				Non-Owner/2nd Home (Streamline or IRRRL o -1.5							
				VA IRRRL (95.01 - 110 LTV) -1.25							
				VA IRRRL (>110 - 125% LTV) -2.25							
				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

FHA DPA Fixed Rate Sheet

Effective: 8/27/2025 7:49 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	100.128	99.927	99.627	6.750	98.628	98.427	98.127	6.750	98.128	97.927	97.627
6.875	100.313	100.114	99.814	6.875	98.813	98.614	98.314	6.875	98.313	98.114	97.814
7.000	100.787	100.588	100.288	7.000	99.287	99.088	98.788	7.000	98.787	98.588	98.288
7.125	101.203	101.004	100.704	7.125	99.703	99.504	99.204	7.125	99.203	99.004	98.704
7.250	101.609	101.410	101.110	7.250	100.109	99.910	99.610	7.250	99.609	99.410	99.110
7.375	101.515	101.266	100.966	7.375	100.015	99.766	99.466	7.375	99.515	99.266	98.966
7.500	101.949	101.700	101.400	7.500	100.449	100.200	99.900	7.500	99.949	99.700	99.400
7.625	102.335	102.086	101.786	7.625	100.835	100.586	100.286	7.625	100.335	100.086	99.786
7.750	102.701	102.452	102.152	7.750	101.201	100.952	100.652	7.750	100.701	100.452	100.152
7.875	102.300	102.011	101.711	7.875	100.800	100.511	100.211	7.875	100.300	100.011	99.711
8.000	102.674	102.385	102.085	8.000	101.174	100.885	100.585	8.000	100.674	100.385	100.085
8.125	103.020	102.731	102.431	8.125	101.520	101.231	100.931	8.125	101.020	100.731	100.431
8.250	103.366	103.077	102.777	8.250	101.866	101.577	101.277	8.250	101.366	101.077	100.777
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	96.628	96.427	96.127	6.750	99.378	99.177	98.877	6.750	97.378	97.177	96.877
6.875	96.813	96.614	96.314	6.875	99.563	99.364	99.064	6.875	97.563	97.364	97.064
7.000	97.287	97.088	96.788	7.000	100.037	99.838	99.538	7.000	98.037	97.838	97.538
7.125	97.703	97.504	97.204	7.125	100.453	100.254	99.954	7.125	98.453	98.254	97.954
7.250	98.109	97.910	97.610	7.250	100.859	100.660	100.360	7.250	98.859	98.660	98.360
7.375	98.015	97.766	97.466	7.375	100.765	100.516	100.216	7.375	98.765	98.516	98.216
7.500	98.449	98.200	97.900	7.500	101.199	100.950	100.650	7.500	99.199	98.950	98.650
7.625	98.835	98.586	98.286	7.625	101.585	101.336	101.036	7.625	99.585	99.336	99.036
7.750	99.201	98.952	98.652	7.750	101.951	101.702	101.402	7.750	99.951	99.702	99.402
7.875	98.800	98.511	98.211	7.875	101.550	101.261	100.961	7.875	99.550	99.261	98.961
8.000	99.174	98.885	98.585	8.000	101.924	101.635	101.335	8.000	99.924	99.635	99.335
8.125	99.520	99.231	98.931	8.125	102.270	101.981	101.681	8.125	100.270	99.981	99.681
8.250	99.866	99.577	99.277	8.250	102.616	102.327	102.027	8.250	100.616	100.327	100.027

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.