



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: 8/28/25 10:24 AM

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

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

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

Lock Extension Fee's	
0.025% Per Day	

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

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

Contact List		
Lock Desk	Phone:	949-676-0868
	Email:	lockdesk@flexpointinc.com
BFF Pricing Support	Phone:	Email Only
	Email:	bffpricingsupport@bffws.com
Pricing Scenarios	Phone:	Email Only
	Email:	scenario@flexpointinc.com
General Inquiries	Phone:	(866)226-2205
	Email:	inquiries@bffws.com

Mortgagee Clause	
All States but Florida	Florida Only
FlexPoint Inc.	FlexPoint Inc., dba FlexPoint Home Loans Inc.
ISAOA/ATIMA	ISAOA/ATIMA
250 Baker St., Suite 200	250 Baker St., Suite 200
Costa Mesa, CA 92626	Costa Mesa, CA 92626

Additional Comments:
Please refer to lock desk policies & procedures on our website.
Any questions can be directed to lockdesk@bffws.com



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

Conventional Fixed Rate Sheet

Effective: 8/28/2025 10:24 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	93.232	93.217	93.157	4.750	93.232	93.217	93.157	5.125	97.808	97.811	97.660
4.875	94.305	94.286	94.116	4.875	94.305	94.286	94.116	5.250	98.504	98.507	98.352
5.000	95.039	94.978	94.805	5.000	95.039	94.978	94.805	5.375	99.031	99.033	98.874
5.125	95.659	95.599	95.447	5.125	95.659	95.599	95.447	5.500	99.530	99.531	99.369
5.250	96.802	96.744	96.702	5.250	96.441	96.446	96.290	5.625	99.987	99.983	99.821
5.375	97.508	97.449	97.407	5.375	97.078	97.044	96.885	5.750	100.490	100.417	100.394
5.500	98.232	98.173	98.131	5.500	97.774	97.726	97.672	5.875	101.013	100.939	100.915
5.625	98.872	98.813	98.771	5.625	98.374	98.325	98.271	6.000	101.486	101.412	101.389
5.750	99.464	99.414	99.379	5.750	98.957	98.946	98.850	6.125	101.837	101.757	101.734
5.875	100.069	100.018	99.983	5.875	99.620	99.558	99.527	6.250	101.779	101.737	101.658
6.000	100.651	100.601	100.566	6.000	100.272	100.209	100.178	6.375	102.291	102.265	102.150
6.125	101.136	101.086	101.051	6.125	100.722	100.659	100.628	6.500	102.710	102.679	102.569
6.250	101.416	101.358	101.316	6.250	101.005	100.927	100.880	6.625	103.088	103.052	102.948
6.375	101.967	101.909	101.867	6.375	101.611	101.532	101.485	6.750	102.558	102.500	102.468
6.500	102.453	102.395	102.353	6.500	102.193	102.114	102.067	6.875	103.053	103.006	102.943
6.625	102.920	102.861	102.819	6.625	102.576	102.497	102.450	7.000	103.386	103.328	103.296
6.750	103.066	103.007	102.965	6.750	102.774	102.696	102.649	7.125	103.858	103.801	103.748
6.875	103.542	103.484	103.442	6.875	103.273	103.195	103.147	7.250	103.925	103.884	103.843
7.000	103.968	103.909	103.867	7.000	103.769	103.691	103.644	7.375	104.373	104.332	104.292
7.125	104.315	104.257	104.215	7.125	104.084	104.005	103.958	7.500	104.702	104.659	104.619
7.250	104.481	104.455	104.441	7.250	104.151	104.089	104.044	7.625	105.124	105.046	105.046
7.375	104.898	104.872	104.858	7.375	104.656	104.593	104.549	7.750	105.473	105.430	105.383
7.500	105.292	105.266	105.252	7.500	105.149	105.087	105.042	7.875	105.839	105.797	105.750
7.625	105.664	105.638	105.624	7.625	105.384	105.322	105.277	8.000	105.284	105.197	105.229
7.750	105.334	105.291	105.244	7.750	105.334	105.291	105.244				
7.875	105.775	105.733	105.686	7.875	105.775	105.733	105.686				
8.000	105.745	105.699	105.670	8.000	105.745	105.699	105.670				
8.125	105.958	105.912	105.883	8.125	105.958	105.912	105.883				
8.250	106.142	106.035	105.874	8.250	106.142	106.035	105.874				
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	98.281	98.281	98.281	4.625	98.720	98.720	98.720	5.000	94.254	94.180	94.016
4.750	98.509	98.484	98.442	4.750	98.969	98.969	98.903	5.125	94.916	94.843	94.692
4.875	99.015	99.015	98.955	4.875	99.518	99.518	99.458	5.250	96.616	96.560	96.519
5.000	99.292	99.279	99.218	5.000	99.550	99.565	99.472	5.375	97.315	97.260	97.220
5.125	99.772	99.759	99.690	5.125	100.018	100.018	99.959	5.500	98.022	97.967	97.928
5.250	100.023	99.996	99.930	5.250	100.325	100.325	100.237	5.625	98.631	98.577	98.538
5.375	100.570	100.507	100.477	5.375	100.814	100.814	100.733	5.750	99.104	99.054	99.019
5.500	100.843	100.809	100.750	5.500	101.050	101.050	100.975	5.875	99.683	99.631	99.595
5.625	101.230	101.201	101.097	5.625	101.110	101.110	101.041	6.000	100.234	100.181	100.144
5.750	101.264	101.218	101.192	5.750	101.423	101.423	101.323	6.125	100.679	100.624	100.585
5.875	101.785	101.738	101.713	5.875	101.702	101.697	101.592	6.250	100.987	100.930	100.884
6.000	101.998	101.951	101.926	6.000	101.885	101.874	101.764	6.375	101.529	101.467	101.420
6.125	102.382	102.328	102.262	6.125	102.170	102.155	102.047	6.500	101.971	101.905	101.857
6.250	102.483	102.421	102.367	6.250	102.275	102.254	102.216	6.625	102.423	102.356	102.305
6.375	102.916	102.869	102.844	6.375	102.503	102.435	102.399	6.750	102.511	102.451	102.407
6.500	103.306	103.241	103.188	6.500	102.828	102.797	102.772	6.875	102.984	102.920	102.873
6.625	103.512	103.432	103.387	6.625	103.066	102.998	102.953	7.000	103.309	103.245	103.198
6.750	103.487	103.404	103.372	6.750	103.250	103.208	103.208	7.125	103.559	103.496	103.449
6.875	103.866	103.819	103.794	6.875	103.497	103.420	103.420	7.250	103.609	103.509	103.427
7.000	104.036	103.989	103.964	7.000	103.749	103.697	103.697	7.375	104.000	103.895	103.810
7.125	104.236	104.190	104.164	7.125	103.708	103.661	103.636	7.500	104.372	104.265	104.176
7.250	104.111	104.031	103.976	7.250	103.759	103.679	103.624	7.625	104.103	104.025	103.546
7.375	104.574	104.494	104.439	7.375	104.115	104.035	103.980	7.750	103.679	103.635	103.588
								7.875	104.040	103.997	103.950

Conventional 20 Yr Fixed HB				Conventional 15 Yr Fixed HB							
Rate	15	30	45	Rate	15	30	45				
5.250	95.778	95.738	95.692	5.250	98.419	98.371	98.323				
5.375	96.530	96.490	96.444	5.375	98.866	98.818	98.770				
5.500	97.208	97.168	97.122	5.500	99.090	99.042	98.994				
5.625	97.936	97.895	97.849	5.625	99.223	99.187	99.137				
5.750	98.403	98.362	98.316	5.750	99.625	99.583	99.533				
5.875	98.988	98.947	98.901	5.875	99.857	99.814	99.764				
6.000	99.545	99.505	99.459	6.000	100.099	100.057	100.006				
6.125	100.160	100.145	100.019	6.125	100.305	100.263	100.213				
6.250	100.785	100.764	100.644	6.250	100.520	100.478	100.427				
6.375	101.344	101.318	101.203	6.375	100.728	100.685	100.635				
6.500	101.815	101.784	101.674	6.500	100.996	100.954	100.903				
6.625	102.182	102.146	102.041	6.625	101.193	101.151	101.100				
6.750	102.382	102.341	102.118	6.750	101.271	101.229	101.179				
6.875	102.865	102.819	102.601	6.875	101.696	101.613	101.581				
7.000	103.166	103.114	102.901	7.000	101.655	101.603	101.603				
7.125	103.454	103.397	103.337	7.125	101.778	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	-0.125
760-779		0	0	0	-0.25	-0.625	-0.625	-0.5	-0.5	-0.25	-0.25
740-759		0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625	-0.5	-0.5
720-739		0	0	-0.25	-0.75	-1.25	-1.25	-1	-0.875	-0.75	-0.75
700-719		0	0	-0.375	-0.875	-1.375	-1.5	-1.25	-1.125	-0.875	-0.875
680-699		0	0	-0.625	-1.125	-1.75	-1.875	-1.5	-1.375	-1.125	-1.125
660-679		0	0	-0.75	-1.375	-1.875	-2.125	-1.75	-1.625	-1.25	-1.25
640-659		0	0	-1.125	-1.5	-2.25	-2.5	-2	-1.875	-1.5	-1.5
620-639		0	-0.125	-1.5	-2.125	-2.75	-2.875	-2.625	-2.25	-1.75	-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	-0.75
Investment Property		-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-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	-4.125
Manufactured Home		-0.5	-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	-0.625
High Balance		-0.5	-0.5	-0.75	-0.75	-1	-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	-1.875
DTI > 40%		0	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	-0.375
760-779		0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625	-0.625	-0.625
740-759		0	0	-0.25	-0.75	-1.125	-1.375	-1.125	-1	-1	-1
720-739		0	0	-0.5	-1	-1.625	-1.75	-1.5	-1.25	-1.25	-1.25
700-719		0	0	-0.625	-1.25	-1.875	-2.125	-1.75	-1.625	-1.625	-1.625
680-699		0	0	-0.875	-1.625	-2.25	-2.5	-2.125	-1.75	-1.75	-1.75
660-679		0	-0.125	-1.125	-1.875	-2.5	-3	-2.375	-2.125	-2.125	-2.125
640-659		0	-0.25	-1.375	-2.125	-2.875	-3.375	-2.875	-2.5	-2.5	-2.5
620-639		0	-0.375	-1.75	-2.5	-3.5	-3.875	-3.625	-2.5	-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	-0.75
Investment Property		-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-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	-4.125
Manufactured Home		-0.5	-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	-0.625
High Balance		-0.5	-0.5	-0.75	-0.75	-1	-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	-1.875
DTI > 40%		0	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: 8/28/2025 10:24 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	99.272	99.248	99.143	5.000	98.714	98.690	98.585	5.000	96.189	96.126	96.064
5.125	99.581	99.553	99.444	5.125	99.200	99.172	99.064	5.125	96.847	96.784	96.722
5.250	99.872	99.846	99.746	5.250	99.631	99.599	99.487	5.250	97.510	97.447	97.384
5.375	100.136	100.112	100.012	5.375	99.978	99.942	99.826	5.375	97.794	97.731	97.669
5.500	100.395	100.387	100.286	5.500	100.317	100.276	100.156	5.500	98.252	98.189	98.126
5.625	100.661	100.648	100.548	5.625	100.643	100.599	100.475	5.625	98.709	98.646	98.584
5.750	100.872	100.855	100.755	5.750	100.947	100.898	100.771	5.750	98.982	98.919	98.857
5.875	101.043	100.990	100.950	5.875	101.217	101.164	101.032	5.875	99.257	99.194	99.131
6.000	101.280	101.216	101.178	6.000	101.469	101.412	101.277	6.000	99.532	99.469	99.406
6.125	101.504	101.435	101.395	6.125	101.697	101.636	101.497	6.125	99.805	99.742	99.679
6.250	101.724	101.649	101.606	6.250	101.908	101.843	101.700	6.250	100.075	100.012	99.950
6.375	101.934	101.854	101.808	6.375	102.097	102.028	101.881	6.375	100.159	100.096	100.033
6.500	102.127	102.041	101.992	6.500	102.204	102.130	102.039	6.500	100.615	100.552	100.490
6.625	102.278	102.185	102.133	6.625	102.300	102.205	102.154	6.625	100.694	100.631	100.568
6.750	102.410	102.311	102.257	6.750	102.413	102.312	102.257	6.750	100.933	100.870	100.808
6.875	102.503	102.398	102.340	6.875	102.502	102.396	102.337	6.875	100.983	100.920	100.857
7.000	102.557	102.446	102.385	7.000	102.593	102.480	102.419	7.000	101.058	100.995	100.933
7.125	102.530	102.412	102.348	7.125	102.685	102.566	102.502	7.125	101.146	101.083	101.020

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	99.368	99.344	99.240	5.000	98.806	98.783	98.678	5.000	96.139	96.076	96.013
5.125	99.677	99.649	99.540	5.125	99.292	99.264	99.155	5.125	96.797	96.734	96.671
5.250	99.968	99.936	99.823	5.250	99.722	99.690	99.577	5.250	97.460	97.397	97.334
5.375	100.232	100.195	100.079	5.375	100.067	100.031	99.915	5.375	97.744	97.681	97.618
5.500	100.483	100.443	100.323	5.500	100.405	100.365	100.245	5.500	98.202	98.139	98.076
5.625	100.717	100.673	100.549	5.625	100.731	100.686	100.562	5.625	98.659	98.596	98.533
5.750	100.938	100.890	100.762	5.750	101.034	100.985	100.857	5.750	98.932	98.869	98.806
5.875	101.141	101.088	100.957	5.875	101.303	101.250	101.118	5.875	99.207	99.144	99.081
6.000	101.336	101.279	101.144	6.000	101.555	101.498	101.363	6.000	99.482	99.419	99.356
6.125	101.522	101.461	101.322	6.125	101.783	101.722	101.583	6.125	99.755	99.692	99.629
6.250	101.713	101.648	101.505	6.250	101.995	101.930	101.787	6.250	100.025	99.962	99.899
6.375	101.913	101.844	101.697	6.375	102.187	102.117	101.971	6.375	100.109	100.046	99.983
6.500	102.073	101.999	101.849	6.500	102.296	102.222	102.072	6.500	100.565	100.502	100.439
6.625	102.171	102.093	101.939	6.625	102.281	102.203	102.049	6.625	100.644	100.581	100.518
6.750	102.276	102.194	102.036	6.750	102.291	102.209	102.051	6.750	100.883	100.820	100.757
6.875	102.391	102.305	102.143	6.875	102.333	102.247	102.128	6.875	100.933	100.870	100.807
7.000	102.294	102.204	102.038	7.000	102.343	102.272	102.172	7.000	101.008	100.945	100.882
7.125	102.027	101.939	101.776	7.125	102.323	102.257	102.156	7.125	101.096	101.033	100.970

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	
						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	
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	-2	-2	-2.25	-2.25	-3.25				
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

Effective: 8/28/2025 10:24 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	94.610	94.564	94.561	5.750	99.319	99.257	99.226	4.375	96.630	96.597	96.562
5.125	95.276	95.230	95.228	5.875	99.886	99.824	99.792	4.500	96.990	96.957	96.922
5.250	96.274	96.226	96.172	6.000	100.397	100.335	100.303	4.625	97.317	97.284	97.249
5.375	96.970	96.922	96.868	6.125	100.777	100.715	100.683	4.750	98.043	98.001	97.958
5.500	97.638	97.590	97.536	6.250	101.029	100.951	100.903	4.875	98.447	98.405	98.363
5.625	98.258	98.209	98.155	6.375	101.547	101.468	101.421	5.000	98.704	98.662	98.619
5.750	98.777	98.720	98.658	6.500	102.004	101.926	101.879	5.125	98.917	98.875	98.833
5.875	99.397	99.340	99.278	6.625	102.331	102.253	102.206	5.250	99.434	99.392	99.350
6.000	99.944	99.887	99.826	6.750	102.282	102.203	102.156	5.375	99.698	99.662	99.621
6.125	100.457	100.399	100.356	6.875	102.688	102.609	102.562	5.500	100.100	100.066	100.026
6.250	100.759	100.695	100.632	7.000	103.075	102.997	102.949	5.625	100.299	100.265	100.225
6.375	101.280	101.215	101.146	7.125	103.397	103.318	103.271	5.750	100.650	100.616	100.576
6.500	101.756	101.691	101.624	7.250	103.822	103.360	103.315	5.875	100.984	100.950	100.910
6.625	102.233	102.144	102.107	7.375	103.441	103.778	103.733	6.000	101.170	101.137	101.097

Home Ready 10 Yr Fixed			
Rate	15	30	45
4.625	96.340	96.289	96.240
4.750	97.138	97.080	97.023
4.875	97.264	97.206	97.148
5.000	97.489	97.431	97.374
5.125	97.777	97.718	97.661
5.250	98.028	97.969	97.912
5.375	98.257	98.198	98.141
5.500	98.512	98.461	98.406
5.625	98.733	98.683	98.628
5.750	98.960	98.910	98.855
5.875	99.189	99.139	99.084
6.000	99.639	99.589	99.534

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: 8/28/2025 10:24 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	96.227	96.191	96.127	5.750	100.448	100.375	100.352	4.25	96.2224	96.189	96.154
5.500	96.868	96.828	96.766	5.875	100.971	100.897	100.873	4.375	96.6302	96.5968	96.5618
5.625	97.472	97.429	97.368	6.000	101.444	101.370	101.347	4.5	96.99	96.9566	96.9216
5.750	98.698	98.623	98.600	6.125	101.795	101.715	101.692	4.625	97.317	97.2836	97.2486
5.875	99.296	99.221	99.198	6.250	101.737	101.642	101.616	4.75	98.0427	98.0008	97.9584
6.000	99.858	99.784	99.762	6.375	102.194	102.100	102.074	4.875	98.447	98.4051	98.3627
6.125	100.415	100.331	100.308	6.500	102.619	102.524	102.498	5	98.7036	98.6617	98.6193
6.250	100.729	100.633	100.608	6.625	102.992	102.891	102.865	5.125	98.917	98.8752	98.8328
6.375	101.251	101.156	101.130	6.750	102.516	102.458	102.426	5.25	99.434	99.3921	99.3497
6.500	101.744	101.649	101.624	6.875	102.947	102.890	102.859	5.375	99.6976	99.6618	99.621
6.625	102.194	102.087	102.061	7.000	103.344	103.286	103.254	5.5	100.0996	100.0662	100.026
6.750	102.313	102.255	102.224	7.125	103.703	103.638	103.606	5.625	100.2985	100.2651	100.2249
6.875	102.845	102.787	102.757	7.250	103.883	103.842	103.801	5.75	100.6499	100.6164	100.5763
7.000	103.305	103.247	103.217	7.375	104.331	104.290	104.250	5.875	100.9838	100.9503	100.9101
7.125	103.697	103.626	103.595	7.500	104.660	104.617	104.577	6	101.1702	101.1367	101.0966

Home Possible 10 Yr Fixed			
Rate	15	30	45
4.625	96.340	96.289	96.240
4.750	98.085	98.072	98.005
4.875	98.441	98.428	98.363
5.000	98.786	98.773	98.708
5.125	99.342	99.317	99.212
5.250	99.691	99.668	99.564
5.375	100.027	100.005	99.901
5.500	100.303	100.282	100.178
5.625	100.617	100.596	100.492
5.750	100.881	100.835	100.769
5.875	101.191	101.146	101.080
6.000	101.505	101.461	101.394

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								



Effective: 8/28/2025 10:24 PST

RefiNow Adjustments	
Cumulative LLPA Cap	
FTHB with AMI at or below 100% or 120% in designated High Co	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
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: 8/28/2025 10:24 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	95.969	96.508	96.412	4.750	95.874	96.508	96.412	5.000	97.275	97.485	97.389
4.875	96.579	96.908	96.812	4.875	96.579	96.908	96.812	5.125	97.960	97.914	97.883
5.000	97.275	97.485	97.389	5.000	97.275	97.485	97.389	5.250	98.781	99.164	99.060
5.125	97.960	97.914	97.883	5.125	97.960	97.914	97.883	5.375	99.241	99.452	99.347
5.250	98.878	99.164	99.060	5.250	98.781	99.164	99.060	5.500	99.814	99.958	99.854
5.375	99.564	99.507	99.409	5.375	99.241	99.452	99.347	5.625	100.458	100.439	100.349
5.500	100.018	99.962	99.864	5.500	99.814	99.958	99.854	5.750	100.929	101.174	101.061
5.625	100.521	100.465	100.366	5.625	100.458	100.439	100.349	5.875	101.318	101.349	101.236
5.750	100.929	101.174	101.061	5.750	100.929	101.174	101.061	6.000	101.818	101.886	101.774
5.875	101.359	101.349	101.236	5.875	101.318	101.349	101.236	6.125	102.159	102.368	102.255
6.000	101.858	101.886	101.774	6.000	101.818	101.886	101.774	6.250	102.380	102.595	102.491
6.125	102.366	102.368	102.255	6.125	102.159	102.368	102.255	6.375	102.451	102.664	102.560
6.250	102.380	102.595	102.491	6.250	102.380	102.595	102.491	6.500	102.995	103.108	103.004
6.375	102.609	102.664	102.560	6.375	102.451	102.664	102.560	6.625	103.495	103.495	103.391
6.500	103.115	103.108	103.004	6.500	102.995	103.108	103.004	6.750	103.768	103.688	103.633
6.625	103.617	103.558	103.437	6.625	103.495	103.495	103.391	6.875	103.255	103.261	103.155
6.750	103.768	103.688	103.633	6.750	103.768	103.688	103.633	7.000	103.819	103.855	103.742
6.875	103.542	103.491	103.430	6.875	103.264	103.261	103.155	7.125	104.178	104.211	104.099
7.000	104.010	103.958	103.898	7.000	103.819	103.855	103.742	7.250	104.551	104.471	104.402
7.125	104.437	104.386	104.325	7.125	104.178	104.211	104.099	7.375	103.521	103.470	103.420
7.250	104.551	104.471	104.402	7.250	104.551	104.471	104.402	7.500	103.917	103.867	103.817
7.375	103.898	103.838	103.717	7.375	103.521	103.470	103.420	7.625	104.309	104.245	104.199
7.500	104.369	104.309	104.188	7.500	103.917	103.867	103.817	7.750	104.702	104.638	104.592
								7.875	103.511	103.434	103.385
								8.000	103.899	103.821	103.772
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	97.259	97.242	97.227	4.250	97.026	97.035	97.067	4.750	94.876	94.907	94.958
4.375	97.730	97.713	97.698	4.375	97.601	97.610	97.642	4.875	95.615	95.646	95.697
4.500	98.202	98.185	98.212	4.500	98.171	98.181	98.212	5.000	96.349	96.381	96.431
4.625	98.735	98.744	98.776	4.625	98.735	98.744	98.776	5.125	96.918	96.949	97.000
4.750	99.007	99.474	99.253	4.750	99.007	99.474	99.253	5.250	98.015	98.089	97.954
4.875	99.450	99.708	99.487	4.875	99.263	99.708	99.487	5.375	98.700	98.643	98.545
5.000	99.905	100.031	99.865	5.000	99.807	100.031	99.810	5.500	99.204	99.215	99.249
5.125	100.361	100.335	100.321	5.125	100.330	100.322	100.258	5.625	99.655	99.667	99.701
5.250	100.487	100.904	100.691	5.250	100.487	100.904	100.691	5.750	100.171	100.411	100.267
5.375	100.820	101.026	100.814	5.375	100.551	101.026	100.814	5.875	100.764	100.692	100.586
5.500	101.276	101.345	101.132	5.500	101.025	101.345	101.132	6.000	101.263	101.191	101.085
5.625	101.731	101.648	101.477	5.625	101.481	101.527	101.315	6.125	101.772	101.699	101.594
5.750	101.684	101.772	101.612	5.750	101.684	101.772	101.612	6.250	101.748	101.579	101.439
5.875	102.128	102.106	102.078	5.875	101.610	101.565	101.481	6.375	102.122	102.043	101.902
6.000	102.582	102.561	102.533	6.000	102.048	102.003	101.919	6.500	102.657	102.578	102.438
								6.625	103.160	103.081	102.940
								6.750	102.499	102.419	102.364
								6.875	102.225	102.125	102.111
								7.000	102.676	102.607	102.592
								7.125	103.050	102.957	102.904
								7.250	102.637	102.557	102.488

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	97.819	98.089	97.954	5.000	96.349	96.381	96.431	4.500	95.525	95.409	95.371
5.375	98.444	98.455	98.489	5.125	96.918	96.949	97.000	4.625	96.074	95.958	95.920
5.500	99.204	99.215	99.249	5.250	97.819	98.089	97.954	4.750	95.925	95.899	95.885
5.625	99.655	99.667	99.701	5.375	98.444	98.455	98.489	4.875	96.430	96.404	96.390
5.750	100.171	100.411	100.267	5.500	99.204	99.215	99.249	5.000	96.885	96.859	96.845
5.875	100.741	100.599	100.522	5.625	99.655	99.667	99.701	5.125	97.341	97.315	97.301
6.000	101.161	101.084	101.020	5.750	100.158	100.411	100.267	5.250	97.295	97.212	97.041
6.125	101.599	101.540	101.465	5.875	100.599	100.542	100.465	5.375	97.800	97.717	97.547
6.250	101.748	101.531	101.313	6.000	101.117	101.058	101.020	5.500	98.256	98.172	98.002
6.375	101.759	101.700	101.641	6.125	101.617	101.558	101.483	5.625	98.711	98.628	98.457
6.500	102.267	102.209	102.150	6.250	101.505	101.425	101.363	5.750	98.603	98.581	98.553
6.625	102.652	102.593	102.535	6.375	101.676	101.675	101.560	5.875	99.108	99.086	99.058
6.750	102.499	102.419	102.364	6.500	102.159	102.080	102.041	6.000	99.562	99.541	99.513
6.875	102.225	102.125	102.111	6.625	102.624	102.545	102.506	6.125	100.007	99.985	99.957
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	98.781	99.164	99.060	5.250	98.781	99.164	99.060	5.250	98.781	99.164	99.060
5.375	99.241	99.452	99.347	5.375	99.241	99.452	99.347	5.375	99.241	99.452	99.347
5.500	99.814	99.958	99.854	5.500	99.814	99.958	99.854	5.500	99.814	99.958	99.854
5.625	100.458	100.439	100.349	5.625	100.458	100.439	100.349	5.625	100.458	100.439	100.349
5.750	100.929	101.174	101.061	5.750	100.929	101.174	101.061	5.750	100.929	101.174	101.061
5.875	101.318	101.349	101.236	5.875	101.318	101.349	101.236	5.875	101.318	101.349	101.236
6.000	101.818	101.886	101.774	6.000	101.818	101.886	101.774	6.000	101.818	101.886	101.774
6.125	102.159	102.368	102.255	6.125	102.159	102.368	102.255	6.125	102.159	102.368	102.255
6.250	102.380	102.595	102.491	6.250	102.380	102.595	102.491	6.250	102.380	102.595	102.491
6.375	102.451	102.664	102.560	6.375	102.451	102.664	102.560	6.375	102.451	102.664	102.560
6.500	102.995	103.108	103.004	6.500	102.995	103.108	103.004	6.500	102.995	103.108	103.004
6.625	103.495	103.495	103.391	6.625	103.495	103.495	103.391	6.625	103.495	103.495	103.391
6.750	103.768	103.688	103.633	6.750	103.768	103.688	103.633	6.750	103.768	103.688	103.633
6.875	103.264	103.261	103.155	6.875	103.264	103.261	103.155	6.875	103.255	103.261	103.155
7.000	103.819	103.855	103.742	7.000	103.819	103.855	103.742	7.000	103.819	103.855	103.742
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	98.171	98.181	98.212	4.250	97.026	97.035	97.067	5.250	97.819	98.089	97.954
4.625	98.735	98.744	98.776	4.375	97.601	97.610	97.642	5.375	98.444	98.455	98.489
4.750	99.007	99.474	99.253	4.500	98.171	98.181	98.212	5.500	99.204	99.215	99.249
4.875	99.263	99.708	99.487	4.625	98.735	98.744	98.776	5.625	99.655	99.667	99.701
5.000	99.807	100.031	99.810	4.750	98.927	98.880	98.865	5.750	100.171	100.411	100.267
5.125	100.330	100.322	100.258	4.875	99.263	99.254	99.190	5.875	100.741	100.599	100.522
5.250	100.487	100.904	100.691	5.000	99.807	99.798	99.734	6.000	101.161	101.084	101.020
5.375	100.551	101.026	100.814	5.125	100.330	100.322	100.258	6.125	101.599	101.540	101.465
5.500	101.025	101.345	101.132	5.250	100.487	100.423	100.393	6.250	101.748	101.531	101.313
5.625	101.481	101.527	101.315	5.375	100.542	100.515	100.339	6.375	101.759	101.700	101.641
5.750	101.684	101.772	101.612	5.500	101.025	100.998	100.823	6.500	102.267	102.209	102.150
5.875	101.610	101.565	101.481	5.625	101.481	101.454	101.278	6.625	102.652	102.593	102.535
6.000	102.048	102.003	101.919	5.750	101.684	101.637	101.612	6.750	102.499	102.419	102.364

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	97.819	98.089	97.954	5.250	97.819	98.089	97.954	4.500	95.525	95.409	95.371
5.375	98.444	98.455	98.489	5.375	98.444	98.455	98.489	4.625	96.074	95.958	95.920
5.500	99.204	99.215	99.249	5.500	99.204	99.215	99.249	4.750	94.502	94.455	94.440
5.625	99.655	99.667	99.701	5.625	99.655	99.667	99.701	4.875	95.016	94.807	94.673
5.750	100.171	100.411	100.267	5.750	100.158	100.411	100.267	5.000	95.520	95.311	95.177
5.875	100.741	100.599	100.522	5.875	100.322	100.336	100.327	5.125	95.982	95.773	95.639
6.000	101.161	101.084	101.020	6.000	101.015	101.003	101.020	5.250	96.639	96.614	96.589
6.125	101.599	101.540	101.465	6.125	101.418	101.406	101.423	5.375	96.706	96.681	96.656
6.250	101.748	101.531	101.313	6.250	101.505	101.425	101.363	5.500	97.103	97.077	97.052
6.375	101.759	101.700	101.641	6.375	101.405	101.675	101.540	5.625	97.511	97.486	97.461
6.500	102.267	102.209	102.150	6.500	101.947	101.902	101.903	5.750	98.495	98.478	98.461
6.625	102.652	102.593	102.535	6.625	102.304	102.259	102.260	5.875	98.730	98.713	98.696
6.750	102.499	102.419	102.364	6.750	102.549	102.469	102.414	6.000	99.068	99.051	99.034
6.875	102.225	102.125	102.111	6.875	102.133	102.064	102.048	6.125	99.365	99.349	99.333

Government Adjustments

FICO

> 720+	0.125
680 - 720	0
660 - 679	-0.25
640 - 659	-0.5
620 - 639	-1.25
600 - 619	-1.5
580 - 599	-2
550 - 579	-4.5
< 550	-5.5
No FICO Score	-4.5

Loan Amount Adjustments

\$75K - \$99,999	-0.75
\$100K - \$150K	-0.375

Other Adjustments

2 Unit	-0.5
3-4 units	-1
MFH	-1.75
Non-Owner/2nd Home (Streamline or IRRRL on	-1.5
Temporary BuyDown*	N/A
Manual Underwrite	-0.375
Lock Extension per Day	-0.025

*Buydown options and pricing available through PML

*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: 8/28/2025 10:24 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	97.985	97.939	97.908	5.125	97.985	97.939	97.908	4.750	95.899	96.345	96.249
5.250	98.806	98.927	98.822	5.250	98.806	98.927	98.822	4.875	96.604	96.783	96.687
5.375	99.266	99.308	99.204	5.375	99.266	99.308	99.204	5.000	97.300	97.253	97.223
5.500	99.839	99.776	99.730	5.500	99.839	99.776	99.730	5.125	97.985	97.939	97.908
5.625	100.483	100.420	100.374	5.625	100.483	100.420	100.374	5.250	98.806	98.927	98.822
5.750	100.954	100.845	100.799	5.750	100.954	100.845	100.799	5.375	99.266	99.308	99.204
5.875	101.343	101.205	101.092	5.875	101.343	101.205	101.092	5.500	99.839	99.776	99.730
6.000	101.843	101.686	101.574	6.000	101.843	101.686	101.574	5.625	100.483	100.420	100.374
6.125	102.184	102.161	102.049	6.125	102.184	102.161	102.049	5.750	100.954	100.845	100.799
6.250	102.405	102.339	102.263	6.250	102.405	102.339	102.263	5.875	101.343	101.205	101.092
6.375	102.476	102.417	102.359	6.375	102.476	102.417	102.359	6.000	101.843	101.686	101.574
6.500	102.945	102.886	102.828	6.500	102.945	102.886	102.828	6.125	102.184	102.161	102.049
6.625	103.439	103.381	103.322	6.625	103.439	103.381	103.322	6.250	102.405	102.339	102.263
6.750	103.579	103.499	103.444	6.750	103.579	103.499	103.444	6.375	102.476	102.417	102.359
6.875	103.280	103.230	103.180	6.875	103.280	103.230	103.180	6.500	102.945	102.886	102.828
7.000	103.844	103.793	103.743	7.000	103.844	103.793	103.743	6.625	103.439	103.381	103.322
7.125	104.203	104.153	104.103	7.125	104.203	104.153	104.103	6.750	103.579	103.499	103.444
7.250	104.451	104.371	104.302	7.250	104.451	104.371	104.302	6.875	103.280	103.230	103.180
7.375	103.849	103.799	103.716	7.375	103.546	103.495	103.445	7.000	103.844	103.793	103.743
7.500	104.075	104.025	103.942	7.500	103.942	103.892	103.842	7.125	104.203	104.153	104.103
7.625	104.334	104.270	104.224	7.625	104.334	104.270	104.224	7.250	104.451	104.371	104.302
7.750	104.727	104.663	104.617	7.750	104.727	104.663	104.617	7.375	103.569	103.495	103.447
7.875	104.384	104.342	104.274	7.875	103.283	103.166	103.157	7.500	104.014	103.892	103.891
8.000	104.565	104.523	104.455	8.000	103.592	103.475	103.466	7.625	104.430	104.306	104.306
8.125	104.796	104.754	104.686	8.125	103.878	103.761	103.752	7.750	104.727	104.663	104.617
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	97.284	97.267	97.252	4.250	97.111	97.120	97.182	4.875	95.586	95.577	95.668
4.375	97.755	97.738	97.723	4.375	97.627	97.637	97.698	5.000	96.309	96.301	96.391
4.500	98.227	98.210	98.198	4.500	98.127	98.136	98.198	5.125	96.768	96.759	96.850
4.625	98.700	98.684	98.675	4.625	98.604	98.614	98.675	5.250	97.815	98.083	97.979
4.750	99.063	99.530	99.309	4.750	98.952	98.905	98.890	5.375	98.462	98.433	98.508
4.875	99.392	99.733	99.512	4.875	99.213	99.204	99.170	5.500	99.141	99.113	99.187
5.000	99.856	99.869	99.793	5.000	99.651	99.642	99.608	5.625	99.558	99.522	99.597
5.125	100.309	100.276	100.246	5.125	100.054	100.045	100.011	5.750	100.196	100.311	100.199
5.250	100.512	100.804	100.591	5.250	100.512	100.448	100.418	5.875	100.766	100.548	100.430
5.375	100.644	100.957	100.745	5.375	100.405	100.378	100.232	6.000	101.186	100.968	100.897
5.500	101.077	101.089	100.926	5.500	100.765	100.738	100.592	6.125	101.417	101.380	101.267
5.625	101.483	101.467	101.332	5.625	101.179	101.132	101.107	6.250	101.773	101.556	101.338
5.750	101.709	101.662	101.637	5.750	101.709	101.662	101.637	6.375	101.784	101.725	101.666
5.875	101.770	101.753	101.728	5.875	101.438	101.394	101.340	6.500	102.292	102.234	102.175
6.000	102.171	102.154	102.129	6.000	101.784	101.737	101.712	6.625	102.677	102.618	102.560
								6.750	102.524	102.444	102.389
								6.875	101.968	101.918	101.867
								7.000	102.531	102.481	102.431
								7.125	102.890	102.840	102.790
								7.250	102.662	102.582	102.513
								7.375	101.133	101.069	101.023
								7.500	101.653	101.589	101.543
								7.625	102.159	102.095	102.049
								7.750	102.502	102.438	102.392
								7.875	99.831	99.564	99.555
								8.000	100.140	99.873	99.864
								8.125	100.427	100.160	100.150

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	102.292	102.234	102.175	6.125	101.118	101.380	101.267	4.500	95.432	95.317	95.278
6.625	102.677	102.618	102.560	6.250	101.530	101.450	101.388	4.625	95.850	95.734	95.696
6.750	102.524	102.444	102.389	6.375	101.211	101.127	101.168	4.750	94.527	94.480	94.465
6.875	101.968	101.918	101.867	6.500	101.721	101.637	101.677	4.875	94.906	94.698	94.563
7.000	102.531	102.481	102.431	6.625	102.072	101.991	101.936	5.000	95.263	95.055	94.980
7.125	102.890	102.840	102.790	6.750	102.574	102.494	102.439	5.125	95.570	95.476	95.447
7.250	102.662	102.582	102.513	6.875	101.921	101.813	101.837	5.250	96.664	96.639	96.614
7.375	101.133	101.069	101.023	7.000	102.341	102.232	102.256	5.375	96.731	96.706	96.681
7.500	101.653	101.589	101.543	7.125	102.344	102.235	102.260	5.500	97.128	97.102	97.077
7.625	102.159	102.095	102.049	7.250	102.712	102.632	102.563	5.625	97.536	97.511	97.486
7.750	102.502	102.438	102.392	7.375	101.183	101.119	101.073	5.750	98.520	98.503	98.486
7.875	99.831	99.564	99.555	7.500	101.703	101.639	101.593	5.875	98.755	98.738	98.721
8.000	100.140	99.873	99.864	7.625	102.209	102.145	102.099	6.000	99.093	99.076	99.059
8.125	100.427	100.160	100.150	7.750	99.536	99.269	99.260	6.125	99.390	99.374	99.357
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	102.476	102.417	102.359	6.375	102.476	102.417	102.359	6.000	101.843	101.686	101.574
6.500	102.945	102.886	102.828	6.500	102.945	102.886	102.828	6.125	102.184	102.161	102.049
6.625	103.439	103.381	103.322	6.625	103.439	103.381	103.322	6.250	102.405	102.339	102.263
6.750	103.579	103.499	103.444	6.750	103.579	103.499	103.444	6.375	102.476	102.417	102.359
6.875	103.280	103.230	103.180	6.875	103.280	103.230	103.180	6.500	102.945	102.886	102.828
7.000	103.844	103.793	103.743	7.000	103.844	103.793	103.743	6.625	103.439	103.381	103.322
7.125	104.203	104.153	104.103	7.125	104.203	104.153	104.103	6.750	103.579	103.499	103.444
7.250	104.451	104.371	104.302	7.250	104.451	104.371	104.302	6.875	103.280	103.230	103.180
7.375	103.849	103.799	103.716	7.375	103.546	103.495	103.445	7.000	103.844	103.793	103.743
7.500	104.075	104.025	103.942	7.500	103.942	103.892	103.842	7.125	104.203	104.153	104.103
7.625	104.334	104.270	104.224	7.625	104.334	104.270	104.224	7.250	104.451	104.371	104.302
7.750	104.727	104.663	104.617	7.750	104.727	104.663	104.617	7.375	103.569	103.495	103.447
7.875	104.384	104.342	104.274	7.875	103.333	103.216	103.207	7.500	104.014	103.892	103.891
8.000	104.565	104.523	104.455	8.000	103.642	103.525	103.516	7.625	104.430	104.306	104.306
8.125	104.796	104.754	104.686	8.125	103.928	103.811	103.802	7.750	104.727	104.663	104.617
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	98.227	98.210	98.198	4.500	98.127	98.136	98.198	6.625	102.677	102.618	102.560
4.625	98.700	98.684	98.675	4.625	98.604	98.614	98.675	6.750	102.524	102.444	102.389
4.750	99.063	99.530	99.309	4.750	98.952	98.905	98.890	6.875	101.968	101.922	101.867
4.875	99.392	99.733	99.512	4.875	99.213	99.204	99.170	7.000	102.531	102.481	102.431
5.000	99.856	99.869	99.793	5.000	99.651	99.642	99.608	7.125	102.890	102.840	102.790
5.125	100.309	100.276	100.246	5.125	100.054	100.045	100.011	7.250	102.662	102.582	102.513
5.250	100.512	100.804	100.591	5.250	100.512	100.448	100.418	7.375	102.687	102.637	102.553
5.375	100.644	100.957	100.745	5.375	100.405	100.378	100.232	7.500	102.663	102.612	102.529
5.500	101.077	101.089	100.926	5.500	100.765	100.738	100.592	7.625	102.790	102.740	102.657
5.625	101.483	101.467	101.332	5.625	101.179	101.132	101.107	7.750	102.502	102.438	102.392
5.750	101.709	101.662	101.637	5.750	101.709	101.662	101.637	7.875	101.909	101.867	101.799
5.875	101.770	101.753	101.728	5.875	101.438	101.394	101.340	8.000	101.840	101.798	101.730
6.000	102.171	102.154	102.129	6.000	101.784	101.737	101.712	8.125	102.071	102.029	101.961
6.125	102.576	102.559	102.534	6.125	102.301	102.254	102.229				

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	102.292	102.234	102.175		6.125	101.118	101.380	101.267		4.500	95.432	95.317	95.278	
6.625	102.677	102.618	102.560		6.250	101.530	101.450	101.388		4.625	95.850	95.734	95.696	
6.750	102.524	102.444	102.389		6.375	101.211	101.127	101.168		4.750	94.527	94.480	94.465	
6.875	101.968	101.918	101.867		6.500	101.721	101.637	101.677		4.875	94.906	94.698	94.563	
7.000	102.531	102.481	102.431		6.625	102.072	101.991	101.936		5.000	95.263	95.055	94.980	
7.125	102.890	102.840	102.790		6.750	102.574	102.494	102.439		5.125	95.570	95.476	95.447	
7.250	102.662	102.582	102.513		6.875	101.921	101.813	101.837		5.250	96.664	96.639	96.614	
7.375	101.133	101.069	101.023		7.000	102.341	102.232	102.256		5.375	96.731	96.706	96.681	
7.500	101.653	101.589	101.543		7.125	102.344	102.235	102.260		5.500	97.128	97.102	97.077	
7.625	102.159	102.095	102.049		7.250	102.712	102.632	102.563		5.625	97.536	97.511	97.486	
7.750	102.502	102.438	102.392		7.375	101.183	101.119	101.073		5.750	98.520	98.503	98.486	
7.875	99.831	99.564	99.555		7.500	101.703	101.639	101.593		5.875	98.755	98.738	98.721	
8.000	100.140	99.873	99.864		7.625	102.209	102.145	102.099		6.000	99.093	99.076	99.059	
8.125	100.427	100.160	100.150		7.750	99.536	99.269	99.260		6.125	99.390	99.374	99.357	

Government Adjustments

FICO

> 720+	0.125
680 - 720	0
660 - 679	-0.25
640 - 659	-0.5
620 - 639	-1.25
600 - 619	-1.5
580 - 599	-2
550 - 579	-4.5
FICO < 550	-5.5
No FICO Score	-4.5

Loan Amount Adjustments

\$75K - \$99,999	-0.75
\$100K - \$150K	-0.375
\$1M - \$1,499,999 (VA Only)	-1.75
\$1.5M - \$2M (VA Only)	-2.5

Other Adjustments

2 Unit	-0.5
3-4 units	-1
MFH	-1.75
Cash out > 90% LTV	-2
Non-Owner/2nd Home (Streamline or IRRRL on	-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: 8/28/2025 10:24 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	100.054	99.920	99.620	6.750	98.554	98.420	98.120	6.750	98.054	97.920	97.620
6.875	100.291	100.102	99.802	6.875	98.791	98.602	98.302	6.875	98.291	98.102	97.802
7.000	100.765	100.576	100.276	7.000	99.265	99.076	98.776	7.000	98.765	98.576	98.276
7.125	101.181	100.992	100.692	7.125	99.681	99.492	99.192	7.125	99.181	98.992	98.692
7.250	101.587	101.398	101.098	7.250	100.087	99.898	99.598	7.250	99.587	99.398	99.098
7.375	101.487	101.254	100.954	7.375	99.987	99.754	99.454	7.375	99.487	99.254	98.954
7.500	101.921	101.688	101.388	7.500	100.421	100.188	99.888	7.500	99.921	99.688	99.388
7.625	102.307	102.074	101.774	7.625	100.807	100.574	100.274	7.625	100.307	100.074	99.774
7.750	102.673	102.440	102.140	7.750	101.173	100.940	100.640	7.750	100.673	100.440	100.140
7.875	102.268	101.999	101.699	7.875	100.768	100.499	100.199	7.875	100.268	99.999	99.699
8.000	102.642	102.373	102.073	8.000	101.142	100.873	100.573	8.000	100.642	100.373	100.073
8.125	102.988	102.719	102.419	8.125	101.488	101.219	100.919	8.125	100.988	100.719	100.419
8.250	103.334	103.065	102.765	8.250	101.834	101.565	101.265	8.250	101.334	101.065	100.765
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	96.554	96.420	96.120	6.750	99.304	99.170	98.870	6.750	97.304	97.170	96.870
6.875	96.791	96.602	96.302	6.875	99.541	99.352	99.052	6.875	97.541	97.352	97.052
7.000	97.265	97.076	96.776	7.000	100.015	99.826	99.526	7.000	98.015	97.826	97.526
7.125	97.681	97.492	97.192	7.125	100.431	100.242	99.942	7.125	98.431	98.242	97.942
7.250	98.087	97.898	97.598	7.250	100.837	100.648	100.348	7.250	98.837	98.648	98.348
7.375	97.987	97.754	97.454	7.375	100.737	100.504	100.204	7.375	98.737	98.504	98.204
7.500	98.421	98.188	97.888	7.500	101.171	100.938	100.638	7.500	99.171	98.938	98.638
7.625	98.807	98.574	98.274	7.625	101.557	101.324	101.024	7.625	99.557	99.324	99.024
7.750	99.173	98.940	98.640	7.750	101.923	101.690	101.390	7.750	99.923	99.690	99.390
7.875	98.768	98.499	98.199	7.875	101.518	101.249	100.949	7.875	99.518	99.249	98.949
8.000	99.142	98.873	98.573	8.000	101.892	101.623	101.323	8.000	99.892	99.623	99.323
8.125	99.488	99.219	98.919	8.125	102.238	101.969	101.669	8.125	100.238	99.969	99.669
8.250	99.834	99.565	99.265	8.250	102.584	102.315	102.015	8.250	100.584	100.315	100.015

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.