



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: 8/29/25 8:01 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: 8/29/2025 8:01 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	93.060	93.048	93.012	4.750	93.059	93.048	93.012	5.125	97.771	97.777	97.629
4.875	94.359	94.337	94.264	4.875	94.359	94.337	94.264	5.250	98.467	98.469	98.318
5.000	95.092	95.026	94.950	5.000	95.092	95.026	94.950	5.375	98.994	98.992	98.837
5.125	95.711	95.654	95.506	5.125	95.711	95.654	95.506	5.500	99.492	99.488	99.330
5.250	96.831	96.773	96.728	5.250	96.493	96.497	96.346	5.625	99.948	99.939	99.781
5.375	97.551	97.493	97.447	5.375	97.130	97.092	96.937	5.750	100.300	100.285	100.175
5.500	98.296	98.238	98.193	5.500	97.741	97.682	97.628	5.875	100.774	100.749	100.643
5.625	98.931	98.872	98.827	5.625	98.345	98.275	98.221	6.000	101.228	101.193	101.131
5.750	99.474	99.432	99.402	5.750	98.976	98.964	98.855	6.125	101.669	101.628	101.512
5.875	100.074	100.031	100.001	5.875	99.555	99.493	99.461	6.250	101.724	101.704	101.630
6.000	100.651	100.609	100.579	6.000	100.204	100.142	100.110	6.375	102.256	102.230	102.162
6.125	101.143	101.100	101.070	6.125	100.654	100.619	100.573	6.500	102.675	102.643	102.581
6.250	101.452	101.401	101.363	6.250	100.953	100.899	100.828	6.625	103.074	103.038	102.981
6.375	101.997	101.947	101.909	6.375	101.558	101.480	101.433	6.750	102.428	102.387	102.303
6.500	102.478	102.427	102.389	6.500	102.139	102.061	102.014	6.875	103.003	102.956	102.878
6.625	102.941	102.891	102.853	6.625	102.521	102.443	102.396	7.000	103.248	103.196	103.123
6.750	103.046	102.987	102.942	6.750	102.734	102.656	102.609	7.125	103.807	103.749	103.682
6.875	103.519	103.461	103.416	6.875	103.235	103.156	103.109	7.250	103.738	103.676	103.675
7.000	103.944	103.885	103.840	7.000	103.732	103.653	103.606	7.375	104.114	104.047	104.047
7.125	104.277	104.219	104.174	7.125	104.047	103.969	103.922	7.500	104.549	104.477	104.477
7.250	104.456	104.430	104.415	7.250	104.158	104.096	104.050	7.625	105.084	105.006	105.006
7.375	104.873	104.847	104.832	7.375	104.662	104.600	104.554	7.750	105.150	105.140	105.140
7.500	105.268	105.242	105.227	7.500	105.156	105.093	105.047	7.875	105.150	105.150	105.150
7.625	105.637	105.611	105.596	7.625	105.390	105.327	105.281	8.000	105.209	105.150	105.155
7.750	105.208	105.120	105.166	7.750	105.208	105.120	105.166				
7.875	105.473	105.374	105.414	7.875	105.473	105.374	105.414				
8.000	105.697	105.621	105.621	8.000	105.697	105.651	105.621				
8.125	105.910	105.864	105.834	8.125	105.910	105.864	105.834				
8.250	105.982	105.875	105.732	8.250	105.982	105.875	105.732				
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	98.301	98.301	98.301	4.625	98.740	98.740	98.740	5.000	94.307	94.232	94.131
4.750	98.536	98.536	98.408	4.750	99.050	99.050	98.884	5.125	94.969	94.899	94.755
4.875	99.096	99.096	98.960	4.875	99.604	99.604	99.444	5.250	96.543	96.498	96.465
5.000	99.341	99.294	99.279	5.000	99.616	99.616	99.451	5.375	97.238	97.193	97.162
5.125	99.672	99.672	99.575	5.125	100.092	100.092	99.933	5.500	97.944	97.900	97.868
5.250	99.990	99.927	99.897	5.250	100.358	100.358	100.270	5.625	98.534	98.491	98.460
5.375	100.536	100.473	100.443	5.375	100.830	100.830	100.749	5.750	99.114	99.072	99.042
5.500	100.809	100.745	100.716	5.500	101.075	101.075	101.000	5.875	99.687	99.644	99.612
5.625	101.043	100.979	100.950	5.625	101.137	101.137	101.068	6.000	100.234	100.189	100.156
5.750	101.247	101.200	101.174	5.750	101.398	101.398	101.335	6.125	100.687	100.641	100.606
5.875	101.767	101.720	101.694	5.875	101.696	101.691	101.635	6.250	101.022	100.970	100.931
6.000	101.979	101.933	101.907	6.000	101.882	101.871	101.821	6.375	101.559	101.505	101.463
6.125	102.266	102.220	102.193	6.125	102.164	102.149	102.105	6.500	101.997	101.940	101.895
6.250	102.361	102.340	102.330	6.250	102.224	102.203	102.203	6.625	102.413	102.352	102.303
6.375	102.867	102.820	102.794	6.375	102.417	102.391	102.391	6.750	102.491	102.431	102.384
6.500	103.109	103.062	103.036	6.500	102.786	102.754	102.754	6.875	102.961	102.897	102.847
6.625	103.388	103.341	103.315	6.625	102.940	102.904	102.904	7.000	103.282	103.219	103.169
6.750	103.418	103.372	103.346	6.750	103.263	103.222	103.222	7.125	103.523	103.460	103.410
6.875	103.877	103.830	103.804	6.875	103.484	103.437	103.437	7.250	103.590	103.489	103.402
7.000	104.049	104.002	103.976	7.000	103.763	103.711	103.711	7.375	103.981	103.877	103.787
7.125	104.249	104.203	104.177	7.125	103.722	103.675	103.649	7.500	104.353	104.245	104.151
7.250	104.122	104.042	103.987	7.250	103.771	103.690	103.635	7.625	104.008	103.930	103.552
7.375	104.585	104.505	104.449	7.375	104.127	104.046	103.991	7.750	103.378	103.331	103.301
								7.875	103.822	103.776	103.745

Conventional 20 Yr Fixed HB				Conventional 15 Yr Fixed HB							
Rate	15	30	45	Rate	15	30	45				
5.250	95.798	95.765	95.719	5.250	98.406	98.358	98.310				
5.375	96.541	96.509	96.463	5.375	98.853	98.805	98.757				
5.500	97.218	97.186	97.140	5.500	99.077	99.029	98.981				
5.625	97.944	97.911	97.866	5.625	99.235	99.197	99.147				
5.750	98.407	98.375	98.329	5.750	99.646	99.602	99.552				
5.875	98.988	98.956	98.910	5.875	99.872	99.829	99.779				
6.000	99.540	99.508	99.462	6.000	100.114	100.070	100.020				
6.125	100.127	100.111	100.033	6.125	100.319	100.275	100.225				
6.250	100.752	100.731	100.658	6.250	100.535	100.492	100.442				
6.375	101.307	101.282	101.214	6.375	100.738	100.694	100.644				
6.500	101.780	101.749	101.686	6.500	101.004	100.960	100.910				
6.625	102.147	102.110	102.053	6.625	101.193	101.150	101.099				
6.750	102.331	102.289	102.166	6.750	101.279	101.236	101.185				
6.875	102.815	102.768	102.650	6.875	101.500	101.453	101.453				
7.000	103.113	103.061	102.948	7.000	101.670	101.618	101.618				
7.125	103.404	103.347	103.279	7.125	101.784	101.740	101.690				
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: 8/29/2025 8:01 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	99.287	99.263	99.162	5.000	98.748	98.725	98.623	5.000	96.220	96.157	96.095
5.125	99.596	99.568	99.463	5.125	99.234	99.207	99.101	5.125	96.878	96.815	96.753
5.250	99.886	99.860	99.759	5.250	99.665	99.633	99.524	5.250	97.540	97.477	97.415
5.375	100.150	100.128	100.028	5.375	100.011	99.975	99.862	5.375	97.823	97.760	97.697
5.500	100.420	100.405	100.304	5.500	100.349	100.309	100.192	5.500	98.281	98.218	98.155
5.625	100.687	100.668	100.568	5.625	100.675	100.631	100.510	5.625	98.737	98.674	98.612
5.750	100.905	100.881	100.781	5.750	100.979	100.930	100.806	5.750	99.010	98.947	98.885
5.875	101.055	101.013	100.913	5.875	101.248	101.195	101.067	5.875	99.285	99.222	99.160
6.000	101.249	101.192	101.071	6.000	101.500	101.443	101.311	6.000	99.560	99.497	99.434
6.125	101.433	101.372	101.260	6.125	101.727	101.666	101.530	6.125	99.833	99.770	99.707
6.250	101.621	101.556	101.421	6.250	101.938	101.872	101.733	6.250	100.103	100.040	99.977
6.375	101.819	101.750	101.606	6.375	102.127	102.057	101.914	6.375	100.186	100.123	100.061
6.500	101.976	101.902	101.755	6.500	102.233	102.159	102.012	6.500	100.643	100.580	100.517
6.625	102.071	101.994	101.842	6.625	102.216	102.138	101.987	6.625	100.721	100.658	100.595
6.750	102.174	102.092	101.937	6.750	102.232	102.175	102.075	6.750	100.957	100.894	100.831
6.875	102.287	102.201	102.042	6.875	102.326	102.265	102.165	6.875	101.009	100.946	100.883
7.000	102.189	102.099	101.936	7.000	102.369	102.304	102.204	7.000	101.085	101.022	100.960
7.125	101.920	101.832	101.696	7.125	102.349	102.279	102.179	7.125	101.173	101.110	101.048

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	99.384	99.360	99.259	5.000	98.841	98.818	98.716	5.000	96.170	96.107	96.044
5.125	99.692	99.664	99.559	5.125	99.326	99.299	99.193	5.125	96.828	96.765	96.702
5.250	99.982	99.950	99.841	5.250	99.756	99.724	99.615	5.250	97.490	97.427	97.364
5.375	100.246	100.210	100.097	5.375	100.101	100.065	99.952	5.375	97.773	97.710	97.647
5.500	100.497	100.457	100.340	5.500	100.438	100.398	100.281	5.500	98.231	98.168	98.105
5.625	100.730	100.686	100.568	5.625	100.763	100.719	100.598	5.625	98.687	98.624	98.561
5.750	100.951	100.903	100.781	5.750	101.065	101.017	100.892	5.750	98.960	98.897	98.834
5.875	101.153	101.101	100.972	5.875	101.334	101.281	101.153	5.875	99.235	99.172	99.109
6.000	101.349	101.292	101.160	6.000	101.586	101.529	101.397	6.000	99.510	99.447	99.384
6.125	101.534	101.473	101.337	6.125	101.814	101.753	101.617	6.125	99.783	99.720	99.657
6.250	101.725	101.660	101.520	6.250	102.026	101.960	101.821	6.250	100.053	99.990	99.927
6.375	101.925	101.856	101.712	6.375	102.217	102.147	102.004	6.375	100.136	100.073	100.010
6.500	102.084	102.011	101.864	6.500	102.326	102.252	102.105	6.500	100.593	100.530	100.467
6.625	102.182	102.104	101.953	6.625	102.311	102.233	102.082	6.625	100.671	100.608	100.545
6.750	102.287	102.205	102.050	6.750	102.320	102.238	102.083	6.750	100.907	100.844	100.781
6.875	102.402	102.316	102.157	6.875	102.362	102.276	102.165	6.875	100.959	100.896	100.833
7.000	102.305	102.215	102.052	7.000	102.372	102.304	102.204	7.000	101.035	100.972	100.909
7.125	102.038	101.950	101.789	7.125	102.351	102.279	102.179	7.125	101.123	101.060	100.997

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									
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	Property State Adjustments			
≥ 780	-0.375	-0.375	-0.625	-0.875	-1.375	State	Fannie	Freddie	
760-779	-0.375	-0.375	-0.875	-1.25	-1.875	AZ		-0.275	-0.425
740-759	-0.375	-0.375	-1	-1.625	-2.375	CA		0	0
720-739	-0.375	-0.5	-1.375	-2	-2.75	CO		-0.25	-0.4
700-719	-0.375	-0.5	-1.625	-2.625	-3.25	FL		-0.1	-0.25
680-699	-0.375	-0.625	-2	-2.875	-3.75	GA		-0.16	-0.31
660-679	-0.375	-0.875	-2.75	-4	-4.75	LA		-0.125	-0.275
640-659	-0.375	-1.375	-3.125	-4.625	-5.125	MD		-0.18	-0.33
620-639	-0.375	-1.375	-3.375	-4.875	-5.125	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
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: 8/29/2025 8:01 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	94.437	94.391	94.390		5.750	99.253	99.191	99.159		4.375	96.672	96.639	96.604
	5.125	95.103	95.057	95.056		5.875	99.819	99.757	99.725		4.500	97.031	96.997	96.962
	5.250	96.255	96.207	96.153		6.000	100.329	100.267	100.235		4.625	97.357	97.323	97.288
	5.375	96.949	96.900	96.846		6.125	100.709	100.647	100.615		4.750	98.091	98.049	98.006
	5.500	97.612	97.564	97.510		6.250	100.977	100.898	100.851		4.875	98.494	98.452	98.409
	5.625	98.228	98.179	98.125		6.375	101.494	101.415	101.368		5.000	98.750	98.708	98.666
	5.750	98.780	98.731	98.670		6.500	101.951	101.872	101.825		5.125	98.961	98.919	98.877
	5.875	99.396	99.348	99.286		6.625	102.277	102.198	102.151		5.250	99.476	99.434	99.391
	6.000	99.939	99.891	99.829		6.750	102.241	102.163	102.116		5.375	99.760	99.726	99.686
	6.125	100.448	100.399	100.338		6.875	102.649	102.571	102.524		5.500	100.161	100.128	100.087
	6.250	100.731	100.674	100.605		7.000	103.037	102.959	102.912		5.625	100.359	100.325	100.284
	6.375	101.247	101.190	101.121		7.125	103.360	103.282	103.235		5.750	100.673	100.640	100.599
	6.500	101.720	101.663	101.594		7.250	103.372	103.310	103.264		5.875	101.010	100.976	100.935
	6.625	102.160	102.104	102.034		7.375	103.790	103.728	103.682		6.000	101.186	101.153	101.112

Home Ready 10 Yr Fixed			
Rate	15	30	45
4.625	96.414	96.364	96.314
4.750	97.185	97.127	97.069
4.875	97.310	97.251	97.194
5.000	97.534	97.475	97.418
5.125	97.820	97.761	97.704
5.250	98.069	98.011	97.953
5.375	98.308	98.258	98.202
5.500	98.572	98.522	98.466
5.625	98.792	98.742	98.686
5.750	99.018	98.968	98.912
5.875	99.243	99.193	99.137
6.000	99.691	99.640	99.585

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: 8/29/2025 8:01 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	96.295	96.235	96.187	5.750	98.561	98.496	98.419	4.25	96.2658	96.2323	96.1972
5.500	96.966	96.907	96.859	5.875	99.094	99.029	98.952	4.375	96.6723	96.6388	96.6037
5.625	97.598	97.537	97.491	6.000	99.591	99.526	99.449	4.5	97.0309	96.9974	96.9623
5.750	97.821	97.816	97.745	6.125	100.049	99.984	99.907	4.625	97.3566	97.3231	97.288
5.875	98.562	98.550	98.488	6.250	99.815	99.742	99.657	4.75	98.0905	98.0486	98.0062
6.000	99.246	99.218	99.158	6.375	100.061	99.988	99.903	4.875	98.4935	98.4517	98.4092
6.125	99.812	99.764	99.705	6.500	100.280	100.207	100.122	5	98.7501	98.7082	98.6658
6.250	100.258	100.251	100.200	6.625	100.445	100.372	100.287	5.125	98.9611	98.9192	98.8768
6.375	100.833	100.804	100.756	6.750	100.763	100.682	100.611	5.25	99.4755	99.4336	99.3912
6.500	101.400	101.345	101.297	6.875	100.912	100.831	100.760	5.375	99.7598	99.7263	99.6855
6.625	101.918	101.835	101.788	7.000	101.103	101.022	100.951	5.5	100.1611	100.1276	100.0868
6.750	101.891	101.857	101.815	7.125	101.257	101.176	101.105	5.625	100.3587	100.3252	100.2844
6.875	102.446	102.386	102.342	7.250	102.110	102.094	102.042	5.75	100.6732	100.6397	100.5989
7.000	102.889	102.799	102.755	7.375	102.688	102.672	102.620	5.875	101.0096	100.9761	100.9353
7.125	103.309	103.186	103.141	7.500	103.024	103.008	102.955	6	101.186	101.1525	101.1117

Home Possible 10 Yr Fixed			
Rate	15	30	45
4.625	96.414	96.364	96.314
4.750	97.185	97.127	97.069
4.875	97.310	97.251	97.194
5.000	97.534	97.475	97.418
5.125	97.820	97.761	97.704
5.250	98.069	98.011	97.953
5.375	98.308	98.258	98.202
5.500	98.572	98.522	98.466
5.625	98.792	98.742	98.686
5.750	99.018	98.968	98.912
5.875	99.243	99.193	99.137
6.000	99.691	99.640	99.585

Home Possible Adjustments	
Cumulative LLPA Caps	
Home Possible	0

Purchase LTV / FICO Adjusters: All Products w/Terms > 15 years only									
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 780	0	0	0	0	-0.375	-0.375	-0.25	-0.25	-0.125
760-779	0	0	0	-0.25	-0.625	-0.625	-0.5	-0.5	-0.25
740-759	0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625	-0.5
720-739	0	0	-0.25	-0.75	-1.25	-1.25	-1	-0.875	-0.75
700-719	0	0	-0.375	-0.875	-1.375	-1.5	-1.25	-1.125	-0.875
680-699	0	0	-0.625	-1.125	-1.75	-1.875	-1.5	-1.375	-1.125
660-679	0	0	-0.75	-1.375	-1.875	-2.125	-1.75	-1.625	-1.25
640-659	0	0	-1.125	-1.5	-2.25	-2.5	-2	-1.875	-1.5
620-639	0	-0.125	-1.5	-2.125	-2.75	-2.875	-2.625	-2.25	-1.75

[illegible]

R/T Refinance LTV / FICO Adjusters: All Products w/Terms > 15 years only									
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 780	0	0	0	-0.125	-0.5	-0.625	-0.5	-0.375	-0.375
760-779	0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625	-0.625
740-759	0	0	-0.25	-0.75	-1.125	-1.375	-1.125	-1	-1
720-739	0	0	-0.5	-1	-1.625	-1.75	-1.5	-1.25	-1.25
700-719	0	0	-0.625	-1.25	-1.875	-2.125	-1.75	-1.625	-1.625
680-699	0	0	-0.875	-1.625	-2.25	-2.5	-2.125	-1.75	-1.75
660-679	0	-0.125	-1.125	-1.875	-2.5	-3	-2.375	-2.125	-2.125
640-659	0	-0.25	-1.375	-2.125	-2.875	-3.375	-2.875	-2.5	-2.5
620-639	0	-0.375	-1.75	-2.5	-3.5	-3.875	-3.625	-2.5	-2.5
Additional R/T Refinance LLPA Adjusters									
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Attached Condo	0	0	-0.125	-0.125	-0.75	-0.75	-0.75	-0.75	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-0.5	-0.5	-0.75	-0.75	-1	-1	-1	-1	-1
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0	0	0	0	0	0	0	0	0
Additional Miscellaneous LLPA Adjusters									
Escrow Waiver	-0.25								
Temporary 2-1 Buydown	Buydown options and pricing available through PML								
Lock Extension per Day	-0.025								



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

Effective: 8/29/2025 8:01 PST

RefiNow 30 Yr Fixed			
Rate	15	30	45
5.125	95.821	95.764	95.616
5.250	96.603	96.607	96.456
5.375	97.240	97.202	97.047
5.500	97.851	97.771	97.612
5.625	98.455	98.375	98.216
5.750	99.086	99.074	98.965
5.875	99.650	99.599	99.491
6.000	100.198	100.107	99.999
6.125	100.714	100.625	100.508
6.250	101.038	101.009	100.895
6.375	101.549	101.486	101.373
6.500	102.004	101.906	101.790
6.625	102.454	102.353	102.231
6.750	102.431	102.385	102.281
6.875	102.967	102.891	102.788
7.000	103.340	103.237	103.130
7.125	103.722	103.620	103.508
7.250	103.848	103.781	103.751
7.375	104.216	104.129	104.099

RefiNow Adjustments	
Cumulative LLPA Cap	
FTHB with AMI at or below 100% or 120% in designated High Cos	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: 8/29/2025 8:01 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	96.035	96.474	96.378	4.750	95.789	96.474	96.378	5.000	97.117	97.452	97.356
4.875	96.597	96.874	96.778	4.875	96.422	96.874	96.778	5.125	97.802	97.849	97.753
5.000	97.185	97.452	97.356	5.000	97.117	97.452	97.356	5.250	98.814	99.134	99.038
5.125	97.802	97.849	97.753	5.125	97.802	97.849	97.753	5.375	99.275	99.421	99.325
5.250	98.899	99.134	99.038	5.250	98.814	99.134	99.038	5.500	99.775	99.927	99.831
5.375	99.583	99.528	99.422	5.375	99.275	99.421	99.325	5.625	100.406	100.409	100.313
5.500	100.036	99.981	99.875	5.500	99.775	99.927	99.831	5.750	100.897	101.105	100.984
5.625	100.537	100.483	100.377	5.625	100.406	100.409	100.313	5.875	101.307	101.280	101.159
5.750	100.897	101.105	100.984	5.750	100.897	101.105	100.984	6.000	101.807	101.817	101.696
5.875	101.380	101.316	101.233	5.875	101.307	101.280	101.159	6.125	102.148	102.298	102.177
6.000	101.879	101.817	101.732	6.000	101.807	101.817	101.696	6.250	102.310	102.558	102.445
6.125	102.387	102.324	102.240	6.125	102.148	102.298	102.177	6.375	102.441	102.627	102.514
6.250	102.310	102.558	102.445	6.250	102.310	102.558	102.445	6.500	102.926	103.071	102.958
6.375	102.595	102.627	102.514	6.375	102.441	102.627	102.514	6.625	103.426	103.458	103.345
6.500	103.100	103.071	102.967	6.500	102.926	103.071	102.958	6.750	103.698	103.618	103.562
6.625	103.602	103.552	103.469	6.625	103.426	103.458	103.345	6.875	103.190	103.258	103.145
6.750	103.698	103.618	103.562	6.750	103.698	103.618	103.562	7.000	103.753	103.852	103.739
6.875	103.510	103.441	103.327	6.875	103.190	103.258	103.145	7.125	104.112	104.208	104.095
7.000	103.977	103.908	103.794	7.000	103.753	103.852	103.739	7.250	104.497	104.417	104.345
7.125	104.404	104.334	104.221	7.125	104.112	104.208	104.095	7.375	103.406	103.288	103.171
7.250	104.497	104.417	104.345	7.250	104.497	104.417	104.345	7.500	103.803	103.685	103.577
7.375	103.914	103.863	103.742	7.375	103.406	103.288	103.171	7.625	104.194	104.131	104.083
7.500	104.384	104.333	104.212	7.500	103.803	103.685	103.577	7.750	104.587	104.524	104.476
								7.875	103.304	103.227	103.170
								8.000	103.690	103.613	103.555
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	97.346	97.321	97.209	4.250	97.072	97.081	96.995	4.750	94.937	94.968	95.011
4.375	97.817	97.792	97.715	4.375	97.646	97.655	97.570	4.875	95.675	95.707	95.749
4.500	98.289	98.264	98.171	4.500	98.216	98.225	98.139	5.000	96.409	96.440	96.483
4.625	98.778	98.787	98.701	4.625	98.778	98.787	98.701	5.125	96.977	97.008	97.051
4.750	98.988	99.409	99.188	4.750	98.988	99.409	99.188	5.250	98.036	98.059	97.931
4.875	99.487	99.643	99.434	4.875	99.336	99.643	99.422	5.375	98.719	98.664	98.558
5.000	99.942	99.966	99.889	5.000	99.877	99.966	99.745	5.500	99.214	99.226	99.252
5.125	100.398	100.389	100.344	5.125	100.398	100.389	100.254	5.625	99.665	99.676	99.702
5.250	100.452	100.886	100.674	5.250	100.452	100.886	100.674	5.750	100.179	100.342	100.190
5.375	100.885	101.009	100.840	5.375	100.534	101.009	100.796	5.875	100.785	100.722	100.639
5.500	101.340	101.328	101.296	5.500	100.996	101.328	101.115	6.000	101.284	101.221	101.137
5.625	101.796	101.772	101.751	5.625	101.448	101.510	101.331	6.125	101.792	101.729	101.646
5.750	101.666	101.719	101.593	5.750	101.666	101.719	101.593	6.250	101.657	101.576	101.473
5.875	102.146	102.124	102.095	5.875	101.552	101.507	101.337	6.375	102.108	102.038	101.936
6.000	102.601	102.578	102.550	6.000	101.987	101.942	101.772	6.500	102.643	102.573	102.471
								6.625	103.145	103.075	102.973
								6.750	102.430	102.350	102.294
								6.875	102.123	102.012	101.931
								7.000	102.590	102.493	102.469
								7.125	103.017	102.906	102.751
								7.250	102.583	102.503	102.431

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	97.780	98.059	97.931	5.000	96.409	96.440	96.483	4.500	95.567	95.452	95.296
5.375	98.455	98.467	98.493	5.125	96.977	97.008	97.051	4.625	96.113	95.997	95.842
5.500	99.214	99.226	99.252	5.250	97.780	98.059	97.931	4.750	95.962	95.930	95.908
5.625	99.665	99.676	99.702	5.375	98.455	98.467	98.493	4.875	96.467	96.435	96.414
5.750	100.140	100.342	100.190	5.500	99.214	99.226	99.252	5.000	96.922	96.890	96.869
5.875	100.729	100.512	100.328	5.625	99.665	99.676	99.702	5.125	97.378	97.346	97.324
6.000	101.149	101.010	101.020	5.750	100.106	100.342	100.190	5.250	97.360	97.336	97.315
6.125	101.424	101.412	101.421	5.875	100.331	100.319	100.328	5.375	97.865	97.842	97.820
6.250	101.657	101.439	101.241	6.000	101.023	101.010	101.020	5.500	98.320	98.297	98.276
6.375	101.748	101.698	101.648	6.125	101.424	101.412	101.421	5.625	98.776	98.752	98.731
6.500	102.257	102.207	102.157	6.250	101.435	101.355	101.291	5.750	98.621	98.599	98.571
6.625	102.591	102.541	102.491	6.375	101.376	101.638	101.494	5.875	99.126	99.104	99.075
6.750	102.430	102.350	102.294	6.500	101.902	101.857	101.850	6.000	99.581	99.558	99.530
6.875	102.023	101.955	101.931	6.625	102.254	102.209	102.202	6.125	100.025	100.003	99.974
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	98.814	99.134	99.038	5.250	98.814	99.134	99.038	5.250	98.814	99.134	99.038
5.375	99.275	99.421	99.325	5.375	99.275	99.421	99.325	5.375	99.275	99.421	99.325
5.500	99.775	99.927	99.831	5.500	99.775	99.927	99.831	5.500	99.775	99.927	99.831
5.625	100.406	100.409	100.313	5.625	100.406	100.409	100.313	5.625	100.406	100.409	100.313
5.750	100.897	101.105	100.984	5.750	100.897	101.105	100.984	5.750	100.897	101.105	100.984
5.875	101.307	101.280	101.159	5.875	101.307	101.280	101.159	5.875	101.307	101.280	101.159
6.000	101.807	101.817	101.696	6.000	101.807	101.817	101.696	6.000	101.807	101.817	101.696
6.125	102.148	102.298	102.177	6.125	102.148	102.298	102.177	6.125	102.148	102.298	102.177
6.250	102.310	102.558	102.445	6.250	102.310	102.558	102.445	6.250	102.310	102.558	102.445
6.375	102.441	102.627	102.514	6.375	102.441	102.627	102.514	6.375	102.441	102.627	102.514
6.500	102.926	103.071	102.958	6.500	102.926	103.071	102.958	6.500	102.926	103.071	102.958
6.625	103.426	103.458	103.345	6.625	103.426	103.458	103.345	6.625	103.426	103.458	103.345
6.750	103.698	103.618	103.562	6.750	103.698	103.618	103.562	6.750	103.698	103.618	103.562
6.875	103.190	103.258	103.145	6.875	103.190	103.258	103.145	6.875	103.190	103.258	103.145
7.000	103.753	103.852	103.739	7.000	103.753	103.852	103.739	7.000	103.753	103.852	103.739
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	98.216	98.225	98.139	4.250	97.072	97.081	96.995	5.250	97.780	98.059	97.931
4.625	98.778	98.787	98.701	4.375	97.646	97.655	97.570	5.375	98.455	98.467	98.493
4.750	98.988	99.409	99.188	4.500	98.216	98.225	98.139	5.500	99.214	99.226	99.252
4.875	99.336	99.643	99.422	4.625	98.778	98.787	98.701	5.625	99.665	99.676	99.702
5.000	99.877	99.966	99.745	4.750	98.988	98.941	98.926	5.750	100.140	100.342	100.190
5.125	100.398	100.389	100.254	4.875	99.336	99.327	99.192	5.875	100.729	100.512	100.328
5.250	100.452	100.886	100.674	5.000	99.877	99.868	99.734	6.000	101.149	101.010	101.020
5.375	100.534	101.009	100.796	5.125	100.398	100.389	100.254	6.125	101.424	101.412	101.421
5.500	100.996	101.328	101.115	5.250	100.452	100.388	100.359	6.250	101.657	101.439	101.241
5.625	101.448	101.510	101.331	5.375	100.516	100.489	100.399	6.375	101.748	101.698	101.648
5.750	101.666	101.719	101.593	5.500	100.996	100.969	100.879	6.500	102.257	102.207	102.157
5.875	101.552	101.507	101.337	5.625	101.448	101.421	101.331	6.625	102.591	102.541	102.491
6.000	101.987	101.942	101.772	5.750	101.666	101.619	101.593	6.750	102.430	102.350	102.294

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	97.780	98.059	97.931		5.250	97.780	98.059	97.931		4.500	95.567	95.452	95.296
	5.375	98.455	98.467	98.493		5.375	98.455	98.467	98.493		4.625	96.113	95.997	95.842
	5.500	99.214	99.226	99.252		5.500	99.214	99.226	99.252		4.750	94.563	94.516	94.501
	5.625	99.665	99.676	99.702		5.625	99.665	99.676	99.702		4.875	95.085	94.876	94.671
	5.750	100.140	100.342	100.190		5.750	100.106	100.342	100.190		5.000	95.583	95.375	95.170
	5.875	100.729	100.512	100.328		5.875	100.331	100.319	100.328		5.125	96.037	95.829	95.624
	6.000	101.149	101.010	101.020		6.000	101.023	101.010	101.020		5.250	96.700	96.675	96.650
	6.125	101.424	101.412	101.421		6.125	101.424	101.412	101.421		5.375	96.767	96.742	96.717
	6.250	101.657	101.439	101.241		6.250	101.435	101.355	101.291		5.500	97.163	97.138	97.113
	6.375	101.748	101.698	101.648		6.375	101.376	101.638	101.494		5.625	97.572	97.547	97.522
	6.500	102.257	102.207	102.157		6.500	101.902	101.857	101.850		5.750	98.509	98.492	98.476
	6.625	102.591	102.541	102.491		6.625	102.254	102.209	102.202		5.875	98.744	98.728	98.711
	6.750	102.430	102.350	102.294		6.750	102.480	102.400	102.344		6.000	99.082	99.065	99.049
	6.875	102.023	101.955	101.931		6.875	102.023	101.955	101.931		6.125	99.380	99.363	99.349

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



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

VA Fixed Rate Sheet

Effective: 8/29/2025 8:01 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	97.827	97.780	97.748	5.125	97.827	97.780	97.748	4.750	95.741	96.312	96.216
5.250	98.839	98.896	98.800	5.250	98.839	98.896	98.800	4.875	96.447	96.749	96.653
5.375	99.300	99.277	99.233	5.375	99.300	99.277	99.233	5.000	97.142	97.095	97.063
5.500	99.800	99.767	99.733	5.500	99.800	99.767	99.733	5.125	97.827	97.780	97.748
5.625	100.431	100.368	100.320	5.625	100.431	100.368	100.320	5.250	98.839	98.896	98.800
5.750	100.922	100.793	100.745	5.750	100.922	100.793	100.745	5.375	99.300	99.277	99.233
5.875	101.332	101.136	101.015	5.875	101.332	101.136	101.015	5.500	99.800	99.767	99.733
6.000	101.832	101.617	101.520	6.000	101.832	101.617	101.520	5.625	100.431	100.368	100.320
6.125	102.173	102.092	101.971	6.125	102.173	102.092	101.971	5.750	100.922	100.793	100.745
6.250	102.335	102.302	102.191	6.250	102.335	102.302	102.191	5.875	101.332	101.136	101.015
6.375	102.466	102.416	102.365	6.375	102.466	102.416	102.365	6.000	101.832	101.617	101.520
6.500	102.935	102.884	102.834	6.500	102.935	102.884	102.834	6.125	102.173	102.092	101.971
6.625	103.379	103.329	103.279	6.625	103.379	103.329	103.279	6.250	102.335	102.302	102.191
6.750	103.509	103.429	103.373	6.750	103.509	103.429	103.373	6.375	102.466	102.416	102.365
6.875	103.215	103.164	103.114	6.875	103.215	103.164	103.114	6.500	102.935	102.884	102.834
7.000	103.778	103.728	103.677	7.000	103.778	103.728	103.677	6.625	103.379	103.329	103.279
7.125	104.137	104.087	104.037	7.125	104.137	104.087	104.037	6.750	103.509	103.429	103.373
7.250	104.397	104.317	104.245	7.250	104.397	104.317	104.245	6.875	103.215	103.164	103.114
7.375	103.743	103.710	103.642	7.375	103.431	103.313	103.196	7.000	103.778	103.728	103.677
7.500	103.969	103.936	103.868	7.500	103.828	103.710	103.602	7.125	104.137	104.087	104.037
7.625	104.219	104.156	104.108	7.625	104.219	104.156	104.108	7.250	104.397	104.317	104.245
7.750	104.612	104.549	104.501	7.750	104.612	104.549	104.501	7.375	103.431	103.313	103.196
7.875	104.278	104.228	104.144	7.875	103.076	102.959	102.941	7.500	103.828	103.710	103.602
8.000	104.459	104.409	104.325	8.000	103.384	103.267	103.249	7.625	104.219	104.156	104.108
8.125	104.690	104.640	104.556	8.125	103.669	103.552	103.535	7.750	104.612	104.549	104.501
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	97.371	97.346	97.199	4.250	97.154	97.164	97.108	4.875	95.646	95.637	95.720
4.375	97.842	97.817	97.669	4.375	97.668	97.678	97.622	5.000	96.369	96.360	96.443
4.500	98.314	98.289	98.142	4.500	98.164	98.174	98.118	5.125	96.827	96.818	96.901
4.625	98.788	98.762	98.615	4.625	98.638	98.647	98.591	5.250	97.826	98.052	97.956
4.750	99.013	99.465	99.244	4.750	99.013	98.966	98.951	5.375	98.472	98.444	98.510
4.875	99.431	99.668	99.447	4.875	99.280	99.271	99.166	5.500	99.151	99.123	99.189
5.000	99.895	99.854	99.828	5.000	99.713	99.704	99.599	5.625	99.559	99.531	99.597
5.125	100.348	100.307	100.281	5.125	100.111	100.103	99.998	5.750	100.165	100.242	100.121
5.250	100.477	100.786	100.574	5.250	100.477	100.413	100.384	5.875	100.754	100.537	100.319
5.375	100.668	100.940	100.728	5.375	100.374	100.347	100.287	6.000	101.174	100.957	100.893
5.500	101.102	101.077	101.055	5.500	100.731	100.704	100.644	6.125	101.406	101.311	101.190
5.625	101.508	101.483	101.461	5.625	101.161	101.115	101.088	6.250	101.682	101.464	101.266
5.750	101.691	101.644	101.618	5.750	101.691	101.644	101.618	6.375	101.773	101.723	101.673
5.875	101.785	101.768	101.742	5.875	101.380	101.335	101.195	6.500	102.282	102.232	102.182
6.000	102.186	102.169	102.143	6.000	101.735	101.688	101.662	6.625	102.616	102.566	102.516
								6.750	102.455	102.375	102.319
								6.875	101.902	101.852	101.802
								7.000	102.465	102.415	102.365
								7.125	102.825	102.774	102.724
								7.250	102.608	102.528	102.456
								7.375	101.019	100.956	100.908
								7.500	101.539	101.475	101.427
								7.625	102.044	101.981	101.933
								7.750	102.387	102.324	102.276
								7.875	99.624	99.357	99.339
								8.000	99.932	99.665	99.648
								8.125	100.217	99.950	99.933

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	102.282	102.232	102.182	6.125	101.105	101.311	101.190	4.500	95.463	95.347	95.192
6.625	102.616	102.566	102.516	6.250	101.460	101.380	101.316	4.625	95.874	95.759	95.603
6.750	102.455	102.375	102.319	6.375	101.164	101.080	101.113	4.750	94.588	94.541	94.526
6.875	101.902	101.852	101.802	6.500	101.667	101.583	101.615	4.875	94.967	94.758	94.568
7.000	102.465	102.415	102.365	6.625	102.003	101.922	101.867	5.000	95.318	95.109	95.002
7.125	102.825	102.774	102.724	6.750	102.505	102.425	102.369	5.125	95.619	95.442	95.412
7.250	102.608	102.528	102.456	6.875	101.806	101.697	101.713	5.250	96.725	96.700	96.675
7.375	101.019	100.956	100.908	7.000	102.222	102.113	102.129	5.375	96.792	96.767	96.742
7.500	101.539	101.475	101.427	7.125	102.222	102.113	102.129	5.500	97.188	97.163	97.138
7.625	102.044	101.981	101.933	7.250	102.658	102.578	102.506	5.625	97.597	97.572	97.547
7.750	102.387	102.324	102.276	7.375	101.069	101.006	100.958	5.750	98.534	98.517	98.501
7.875	99.624	99.357	99.339	7.500	101.589	101.525	101.477	5.875	98.769	98.753	98.736
8.000	99.932	99.665	99.648	7.625	102.094	102.031	101.983	6.000	99.107	99.090	99.074
8.125	100.217	99.950	99.933	7.750	99.331	99.064	99.046	6.125	99.405	99.388	99.371
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	102.466	102.416	102.365	6.375	102.466	102.416	102.365	6.000	101.832	101.617	101.520
6.500	102.935	102.884	102.834	6.500	102.935	102.884	102.834	6.125	102.173	102.092	101.971
6.625	103.379	103.329	103.279	6.625	103.379	103.329	103.279	6.250	102.335	102.302	102.191
6.750	103.509	103.429	103.373	6.750	103.509	103.429	103.373	6.375	102.466	102.416	102.365
6.875	103.215	103.164	103.114	6.875	103.215	103.164	103.114	6.500	102.935	102.884	102.834
7.000	103.778	103.728	103.677	7.000	103.778	103.728	103.677	6.625	103.379	103.329	103.279
7.125	104.137	104.087	104.037	7.125	104.137	104.087	104.037	6.750	103.509	103.429	103.373
7.250	104.397	104.317	104.245	7.250	104.397	104.317	104.245	6.875	103.215	103.164	103.114
7.375	103.743	103.710	103.642	7.375	103.431	103.313	103.196	7.000	103.778	103.728	103.677
7.500	103.969	103.936	103.868	7.500	103.828	103.710	103.602	7.125	104.137	104.087	104.037
7.625	104.219	104.156	104.108	7.625	104.219	104.156	104.108	7.250	104.397	104.317	104.245
7.750	104.612	104.549	104.501	7.750	104.612	104.549	104.501	7.375	103.431	103.313	103.196
7.875	104.278	104.228	104.144	7.875	103.126	103.009	102.991	7.500	103.828	103.710	103.602
8.000	104.459	104.409	104.325	8.000	103.434	103.317	103.299	7.625	104.219	104.156	104.108
8.125	104.690	104.640	104.556	8.125	103.719	103.602	103.585	7.750	104.612	104.549	104.501
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	98.314	98.289	98.142	4.500	98.164	98.174	98.118	6.625	102.616	102.566	102.516
4.625	98.788	98.762	98.615	4.625	98.638	98.647	98.591	6.750	102.455	102.375	102.319
4.750	99.013	99.465	99.244	4.750	99.013	98.966	98.951	6.875	101.902	101.852	101.802
4.875	99.431	99.668	99.447	4.875	99.280	99.271	99.166	7.000	102.465	102.415	102.365
5.000	99.895	99.854	99.828	5.000	99.713	99.704	99.599	7.125	102.825	102.774	102.724
5.125	100.348	100.307	100.281	5.125	100.111	100.103	99.998	7.250	102.608	102.528	102.456
5.250	100.477	100.786	100.574	5.250	100.477	100.413	100.384	7.375	102.581	102.547	102.479
5.375	100.668	100.940	100.728	5.375	100.374	100.347	100.287	7.500	102.557	102.523	102.455
5.500	101.102	101.077	101.055	5.500	100.731	100.704	100.644	7.625	102.684	102.651	102.583
5.625	101.508	101.483	101.461	5.625	101.161	101.115	101.088	7.750	102.387	102.324	102.276
5.750	101.691	101.644	101.618	5.750	101.691	101.644	101.618	7.875	101.803	101.753	101.669
5.875	101.785	101.768	101.742	5.875	101.380	101.335	101.195	8.000	101.734	101.684	101.600
6.000	102.186	102.169	102.143	6.000	101.735	101.688	101.662	8.125	101.965	101.915	101.831
6.125	102.590	102.574	102.547	6.125	102.251	102.204	102.178				

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	102.282	102.232	102.182		6.125	101.105	101.311	101.190		4.500	95.463	95.347	95.192	
6.625	102.616	102.566	102.516		6.250	101.460	101.380	101.316		4.625	95.874	95.759	95.603	
6.750	102.455	102.375	102.319		6.375	101.164	101.080	101.113		4.750	94.588	94.541	94.526	
6.875	101.902	101.852	101.802		6.500	101.667	101.583	101.615		4.875	94.967	94.758	94.568	
7.000	102.465	102.415	102.365		6.625	102.003	101.922	101.867		5.000	95.318	95.109	95.002	
7.125	102.825	102.774	102.724		6.750	102.505	102.425	102.369		5.125	95.619	95.442	95.412	
7.250	102.608	102.528	102.456		6.875	101.806	101.697	101.713		5.250	96.725	96.700	96.675	
7.375	101.019	100.956	100.908		7.000	102.222	102.113	102.129		5.375	96.792	96.767	96.742	
7.500	101.539	101.475	101.427		7.125	102.222	102.113	102.129		5.500	97.188	97.163	97.138	
7.625	102.044	101.981	101.933		7.250	102.658	102.578	102.506		5.625	97.597	97.572	97.547	
7.750	102.387	102.324	102.276		7.375	101.069	101.006	100.958		5.750	98.534	98.517	98.501	
7.875	99.624	99.357	99.339		7.500	101.589	101.525	101.477		5.875	98.769	98.753	98.736	
8.000	99.932	99.665	99.648		7.625	102.094	102.031	101.983		6.000	99.107	99.090	99.074	
8.125	100.217	99.950	99.933		7.750	99.331	99.064	99.046		6.125	99.405	99.388	99.371	

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: 8/29/2025 8:01 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	100.081	99.913	99.613	6.750	98.581	98.413	98.113	6.750	98.081	97.913	97.613
6.875	100.197	100.001	99.701	6.875	98.697	98.501	98.201	6.875	98.197	98.001	97.701
7.000	100.671	100.475	100.175	7.000	99.171	98.975	98.675	7.000	98.671	98.475	98.175
7.125	101.087	100.891	100.591	7.125	99.587	99.391	99.091	7.125	99.087	98.891	98.591
7.250	101.493	101.297	100.997	7.250	99.993	99.797	99.497	7.250	99.493	99.297	98.997
7.375	101.393	101.153	100.853	7.375	99.893	99.653	99.353	7.375	99.393	99.153	98.853
7.500	101.827	101.587	101.287	7.500	100.327	100.087	99.787	7.500	99.827	99.587	99.287
7.625	102.213	101.973	101.673	7.625	100.713	100.473	100.173	7.625	100.213	99.973	99.673
7.750	102.579	102.339	102.039	7.750	101.079	100.839	100.539	7.750	100.579	100.339	100.039
7.875	102.174	101.898	101.598	7.875	100.674	100.398	100.098	7.875	100.174	99.898	99.598
8.000	102.548	102.272	101.972	8.000	101.048	100.772	100.472	8.000	100.548	100.272	99.972
8.125	102.894	102.618	102.318	8.125	101.394	101.118	100.818	8.125	100.894	100.618	100.318
8.250	103.240	102.964	102.664	8.250	101.740	101.464	101.164	8.250	101.240	100.964	100.664
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	96.581	96.413	96.113	6.750	99.331	99.163	98.863	6.750	97.331	97.163	96.863
6.875	96.697	96.501	96.201	6.875	99.447	99.251	98.951	6.875	97.447	97.251	96.951
7.000	97.171	96.975	96.675	7.000	99.921	99.725	99.425	7.000	97.921	97.725	97.425
7.125	97.587	97.391	97.091	7.125	100.337	100.141	99.841	7.125	98.337	98.141	97.841
7.250	97.993	97.797	97.497	7.250	100.743	100.547	100.247	7.250	98.743	98.547	98.247
7.375	97.893	97.653	97.353	7.375	100.643	100.403	100.103	7.375	98.643	98.403	98.103
7.500	98.327	98.087	97.787	7.500	101.077	100.837	100.537	7.500	99.077	98.837	98.537
7.625	98.713	98.473	98.173	7.625	101.463	101.223	100.923	7.625	99.463	99.223	98.923
7.750	99.079	98.839	98.539	7.750	101.829	101.589	101.289	7.750	99.829	99.589	99.289
7.875	98.674	98.398	98.098	7.875	101.424	101.148	100.848	7.875	99.424	99.148	98.848
8.000	99.048	98.772	98.472	8.000	101.798	101.522	101.222	8.000	99.798	99.522	99.222
8.125	99.394	99.118	98.818	8.125	102.144	101.868	101.568	8.125	100.144	99.868	99.568
8.250	99.740	99.464	99.164	8.250	102.490	102.214	101.914	8.250	100.490	100.214	99.914

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.