



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: 9/2/25 8:15 AM

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

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

Relock Policy
Locks expired or cancelled < 60 days: case pricing + 0.25%
Locks expired or cancelled > 60 days: 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: 9/2/2025 8:15 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	93.080	93.080	92.975	4.750	93.080	93.080	92.975	5.125	97.571	97.581	97.449
4.875	94.105	94.094	93.960	4.875	94.105	94.094	93.960	5.250	98.265	98.276	98.141
5.000	94.838	94.787	94.649	5.000	94.838	94.787	94.649	5.375	98.791	98.801	98.662
5.125	95.518	95.463	95.332	5.125	95.518	95.463	95.332	5.500	99.288	99.299	99.157
5.250	96.546	96.488	96.433	5.250	96.298	96.311	96.175	5.625	99.745	99.751	99.609
5.375	97.271	97.213	97.158	5.375	96.934	96.909	96.770	5.750	100.303	100.262	100.242
5.500	98.019	97.961	97.907	5.500	97.545	97.482	97.349	5.875	100.825	100.784	100.764
5.625	98.660	98.602	98.547	5.625	98.152	98.089	97.955	6.000	101.299	101.257	101.237
5.750	99.284	99.239	99.199	5.750	98.808	98.804	98.680	6.125	101.643	101.601	101.581
5.875	99.890	99.845	99.805	5.875	99.371	99.333	99.236	6.250	101.677	101.656	101.583
6.000	100.474	100.429	100.389	6.000	99.962	99.920	99.869	6.375	102.221	102.196	102.128
6.125	100.971	100.926	100.886	6.125	100.475	100.459	100.412	6.500	102.673	102.642	102.579
6.250	101.277	101.219	101.165	6.250	100.817	100.796	100.652	6.625	103.041	103.005	102.948
6.375	101.830	101.772	101.718	6.375	101.374	101.296	101.249	6.750	102.417	102.375	102.309
6.500	102.319	102.260	102.206	6.500	101.956	101.878	101.831	6.875	102.985	102.939	102.876
6.625	102.788	102.730	102.675	6.625	102.338	102.260	102.213	7.000	103.348	103.296	103.239
6.750	102.978	102.918	102.861	6.750	102.661	102.583	102.536	7.125	103.795	103.738	103.686
6.875	103.457	103.397	103.341	6.875	103.161	103.083	103.036	7.250	103.788	103.778	103.742
7.000	103.885	103.825	103.769	7.000	103.658	103.580	103.533	7.375	104.236	104.226	104.191
7.125	104.226	104.166	104.111	7.125	103.973	103.895	103.848	7.500	104.563	104.553	104.518
7.250	104.439	104.413	104.395	7.250	104.134	104.069	104.022	7.625	105.063	104.985	104.985
7.375	104.859	104.833	104.815	7.375	104.639	104.573	104.527	7.750	105.334	105.323	105.280
7.500	105.256	105.230	105.212	7.500	105.132	105.067	105.020	7.875	105.700	105.689	105.647
7.625	105.628	105.602	105.584	7.625	105.367	105.301	105.255	8.000	105.236	105.156	105.161
7.750	105.248	105.183	105.184	7.750	105.248	105.183	105.184				
7.875	105.634	105.624	105.584	7.875	105.634	105.624	105.584				
8.000	105.730	105.628	105.639	8.000	105.730	105.628	105.639				
8.125	105.890	105.841	105.810	8.125	105.890	105.841	105.810				
8.250	106.156	106.055	105.978	8.250	106.156	106.055	105.978				
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	98.066	98.036	98.003	4.625	98.409	98.409	98.409	5.000	94.113	94.046	93.912
4.750	98.425	98.394	98.360	4.750	98.884	98.884	98.798	5.125	94.812	94.745	94.613
4.875	98.789	98.757	98.723	4.875	99.255	99.255	99.096	5.250	96.323	96.275	96.233
5.000	99.155	99.124	99.090	5.000	99.497	99.497	99.428	5.375	97.023	96.977	96.935
5.125	99.504	99.510	99.439	5.125	99.973	99.973	99.910	5.500	97.732	97.685	97.644
5.250	99.920	99.857	99.812	5.250	100.301	100.301	100.245	5.625	98.328	98.282	98.242
5.375	100.418	100.355	100.327	5.375	100.775	100.775	100.724	5.750	98.924	98.882	98.839
5.500	100.733	100.634	100.624	5.500	101.019	101.019	100.975	5.875	99.504	99.457	99.416
5.625	101.125	101.026	101.016	5.625	101.082	101.082	101.044	6.000	100.056	100.008	99.966
5.750	101.194	101.163	101.116	5.750	101.388	101.388	101.341	6.125	100.517	100.464	100.417
5.875	101.669	101.622	101.593	5.875	101.681	101.676	101.635	6.250	100.868	100.830	100.753
6.000	101.919	101.844	101.836	6.000	101.863	101.852	101.818	6.375	101.412	101.350	101.291
6.125	102.317	102.242	102.234	6.125	102.147	102.131	102.103	6.500	101.849	101.784	101.723
6.250	102.417	102.335	102.307	6.250	102.249	102.229	102.191	6.625	102.298	102.230	102.165
6.375	102.832	102.784	102.756	6.375	102.441	102.415	102.384	6.750	102.423	102.362	102.303
6.500	103.239	103.156	103.130	6.500	102.811	102.779	102.754	6.875	102.898	102.833	102.771
6.625	103.406	103.340	103.325	6.625	102.976	102.926	102.907	7.000	103.224	103.159	103.097
6.750	103.449	103.377	103.340	6.750	103.250	103.208	103.208	7.125	103.469	103.405	103.343
6.875	103.843	103.795	103.767	6.875	103.472	103.425	103.425	7.250	103.579	103.485	103.393
7.000	104.014	103.966	103.938	7.000	103.749	103.697	103.697	7.375	103.971	103.874	103.779
7.125	104.214	104.167	104.138	7.125	103.687	103.639	103.611	7.500	104.346	104.245	104.147
7.250	104.078	103.998	103.941	7.250	103.726	103.646	103.589	7.625	104.387	104.309	103.831
7.375	104.541	104.460	104.404	7.375	104.082	104.002	103.945	7.750	103.486	103.476	103.435
								7.875	103.847	103.837	103.796

Conventional 20 Yr Fixed HB				Conventional 15 Yr Fixed HB							
Rate	15	30	45	Rate	15	30	45				
5.250	95.582	95.546	95.499	5.250	98.313	98.273	98.230				
5.375	96.335	96.299	96.253	5.375	98.721	98.672	98.624				
5.500	97.014	96.979	96.932	5.500	98.943	98.894	98.849				
5.625	97.745	97.710	97.663	5.625	99.171	99.131	99.088				
5.750	98.211	98.176	98.129	5.750	99.613	99.572	99.530				
5.875	98.798	98.763	98.716	5.875	99.846	99.805	99.762				
6.000	99.356	99.320	99.274	6.000	100.090	100.048	100.006				
6.125	100.081	100.065	99.987	6.125	100.297	100.256	100.213				
6.250	100.705	100.684	100.611	6.250	100.517	100.476	100.433				
6.375	101.265	101.239	101.171	6.375	100.720	100.679	100.637				
6.500	101.739	101.708	101.645	6.500	100.992	100.951	100.909				
6.625	102.105	102.069	102.012	6.625	101.185	101.144	101.102				
6.750	102.316	102.274	102.015	6.750	101.259	101.217	101.175				
6.875	102.806	102.759	102.505	6.875	101.652	101.579	101.543				
7.000	103.107	103.055	102.807	7.000	101.656	101.604	101.604				
7.125	103.395	103.338	103.095	7.125	101.765	101.724	101.682				
Conventional Fixed Rate Adjustments											
Cumulative LLPA Cap											
FTHB with AMI at or below 100% or 120% in designated High Cost Areas				0							
Purchase LTV / FICO Adjusters: All Products w/Terms > 15 years only											
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97		
≥ 780		0	0	0	0	-0.375	-0.375	-0.25	-0.25	-0.125	
760-779		0	0	0	-0.25	-0.625	-0.625	-0.5	-0.5	-0.25	
740-759		0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625	-0.5	
720-739		0	0	-0.25	-0.75	-1.25	-1.25	-1	-0.875	-0.75	
700-719		0	0	-0.375	-0.875	-1.375	-1.5	-1.25	-1.125	-0.875	
680-699		0	0	-0.625	-1.125	-1.75	-1.875	-1.5	-1.375	-1.125	
660-679		0	0	-0.75	-1.375	-1.875	-2.125	-1.75	-1.625	-1.25	
640-659		0	0	-1.125	-1.5	-2.25	-2.5	-2	-1.875	-1.5	
620-639		0	-0.125	-1.5	-2.125	-2.75	-2.875	-2.625	-2.25	-1.75	
Additional Purchase LLPA Adjusters											
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97		
Attached Condo		0	0	-0.125	-0.125	-0.75	-0.75	-0.75	-0.75	-0.75	
Investment Property		-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	
2nd Home		-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	
Manufactured Home		-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	
2 - 4 Units		0	0	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625	
High Balance		-0.5	-0.5	-0.75	-0.75	-1	-1	-1	-1	-1	
Secondary Financing		-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875	
DTI > 40%		0	0	0	0	0	0	0	0	0	
R/T Refinance LTV / FICO Adjusters: All Products w/Terms > 15 years only											
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97		
≥ 780		0	0	0	-0.125	-0.5	-0.625	-0.5	-0.375	-0.375	
760-779		0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625	-0.625	
740-759		0	0	-0.25	-0.75	-1.125	-1.375	-1.125	-1	-1	
720-739		0	0	-0.5	-1	-1.625	-1.75	-1.5	-1.25	-1.25	
700-719		0	0	-0.625	-1.25	-1.875	-2.125	-1.75	-1.625	-1.625	
680-699		0	0	-0.875	-1.625	-2.25	-2.5	-2.125	-1.75	-1.75	
660-679		0	-0.125	-1.125	-1.875	-2.5	-3	-2.375	-2.125	-2.125	
640-659		0	-0.25	-1.375	-2.125	-2.875	-3.375	-2.875	-2.5	-2.5	
620-639		0	-0.375	-1.75	-2.5	-3.5	-3.875	-3.625	-2.5	-2.5	
Additional R/T Refinance LLPA Adjusters											
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97		
Attached Condo		0	0	-0.125	-0.125	-0.75	-0.75	-0.75	-0.75	-0.75	
Investment Property		-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	
2nd Home		-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	
Manufactured Home		-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	
2 - 4 Units		0	0	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625	
High Balance		-0.5	-0.5	-0.75	-0.75	-1	-1	-1	-1	-1	
Secondary Financing		-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875	
DTI > 40%		0	0	0	0	0	0	0	0	0	

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



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

Conventional ARM Rate Sheet

Effective: 9/2/2025 8:15 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	99.266	99.242	99.167	5.000	98.643	98.620	98.544	5.000	95.974	95.911	95.849
5.125	99.588	99.560	99.481	5.125	99.059	99.031	98.952	5.125	96.640	96.577	96.515
5.250	99.886	99.854	99.771	5.250	99.460	99.428	99.345	5.250	97.310	97.247	97.185
5.375	100.149	100.113	100.026	5.375	99.840	99.804	99.717	5.375	97.598	97.535	97.473
5.500	100.404	100.364	100.273	5.500	100.232	100.192	100.101	5.500	98.063	98.000	97.937
5.625	100.651	100.607	100.512	5.625	100.645	100.600	100.506	5.625	98.526	98.463	98.401
5.750	100.921	100.872	100.774	5.750	100.992	100.944	100.845	5.750	98.803	98.740	98.678
5.875	101.226	101.174	101.071	5.875	101.243	101.190	101.088	5.875	99.083	99.020	98.957
6.000	101.525	101.468	101.362	6.000	101.441	101.384	101.278	6.000	99.362	99.299	99.236
6.125	101.813	101.752	101.642	6.125	101.561	101.500	101.390	6.125	99.639	99.576	99.514
6.250	102.009	101.944	101.830	6.250	101.707	101.642	101.528	6.250	99.914	99.851	99.789
6.375	102.069	102.000	101.882	6.375	101.894	101.825	101.720	6.375	100.000	99.937	99.875
6.500	102.131	102.057	101.936	6.500	102.028	101.954	101.922	6.500	100.463	100.400	100.337
6.625	102.194	102.116	102.050	6.625	102.151	102.057	102.039	6.625	100.544	100.481	100.418
6.750	102.293	102.194	102.177	6.750	102.264	102.164	102.146	6.750	100.786	100.723	100.660
6.875	102.386	102.281	102.263	6.875	102.353	102.248	102.229	6.875	100.839	100.776	100.714
7.000	102.440	102.329	102.311	7.000	102.445	102.332	102.313	7.000	100.918	100.855	100.793
7.125	102.413	102.295	102.277	7.125	102.537	102.418	102.399	7.125	101.009	100.946	100.883

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	99.362	99.339	99.263	5.000	98.736	98.713	98.637	5.000	95.924	95.861	95.798
5.125	99.684	99.656	99.577	5.125	99.151	99.123	99.044	5.125	96.590	96.527	96.464
5.250	99.982	99.950	99.867	5.250	99.551	99.519	99.436	5.250	97.260	97.197	97.134
5.375	100.244	100.208	100.121	5.375	99.929	99.893	99.806	5.375	97.548	97.485	97.422
5.500	100.500	100.460	100.369	5.500	100.321	100.280	100.190	5.500	98.013	97.950	97.887
5.625	100.747	100.703	100.608	5.625	100.732	100.688	100.593	5.625	98.476	98.413	98.350
5.750	101.018	100.969	100.871	5.750	101.079	101.030	100.932	5.750	98.753	98.690	98.627
5.875	101.324	101.271	101.169	5.875	101.329	101.276	101.174	5.875	99.033	98.970	98.907
6.000	101.624	101.567	101.461	6.000	101.527	101.470	101.364	6.000	99.312	99.249	99.186
6.125	101.913	101.852	101.742	6.125	101.648	101.586	101.477	6.125	99.589	99.526	99.463
6.250	102.112	102.047	101.933	6.250	101.795	101.729	101.616	6.250	99.864	99.801	99.738
6.375	102.175	102.105	101.988	6.375	101.984	101.915	101.797	6.375	99.950	99.887	99.824
6.500	102.239	102.165	102.044	6.500	102.120	102.046	101.925	6.500	100.413	100.350	100.287
6.625	102.304	102.227	102.101	6.625	102.174	102.096	101.971	6.625	100.494	100.431	100.368
6.750	102.371	102.289	102.160	6.750	102.224	102.142	102.013	6.750	100.736	100.673	100.610
6.875	102.439	102.353	102.221	6.875	102.265	102.179	102.046	6.875	100.789	100.726	100.663
7.000	102.338	102.248	102.111	7.000	102.273	102.183	102.052	7.000	100.868	100.805	100.742
7.125	102.175	102.088	101.937	7.125	102.251	102.157	102.027	7.125	100.959	100.896	100.833

Conventional ARM Adjustments

Cumulative LLPA Cap

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

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

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

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



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

Effective: 9/2/2025 8:15 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	94.183	94.140	94.140	5.750	99.011	98.949	98.917	4.375	96.572	96.539	96.503
5.125	94.849	94.806	94.806	5.875	99.577	99.515	99.484	4.500	96.932	96.898	96.863
5.250	95.961	95.913	95.866	6.000	100.088	100.025	99.994	4.625	97.264	97.230	97.195
5.375	96.658	96.610	96.563	6.125	100.468	100.405	100.374	4.750	97.970	97.936	97.894
5.500	97.328	97.280	97.233	6.250	100.793	100.715	100.668	4.875	98.376	98.342	98.299
5.625	97.949	97.900	97.853	6.375	101.310	101.232	101.185	5.000	98.635	98.601	98.558
5.750	98.574	98.512	98.480	6.500	101.768	101.689	101.643	5.125	98.849	98.814	98.772
5.875	99.176	99.125	99.062	6.625	102.094	102.016	101.969	5.250	99.367	99.334	99.299
6.000	99.726	99.674	99.612	6.750	102.169	102.090	102.043	5.375	99.660	99.634	99.599
6.125	100.281	100.218	100.188	6.875	102.576	102.497	102.451	5.500	100.064	100.038	100.003
6.250	100.598	100.534	100.472	7.000	102.963	102.885	102.838	5.625	100.264	100.238	100.203
6.375	101.120	101.056	100.993	7.125	103.286	103.207	103.161	5.750	100.596	100.570	100.535
6.500	101.599	101.535	101.472	7.250	103.348	103.283	103.236	5.875	100.931	100.905	100.870
6.625	102.054	101.982	101.936	7.375	103.766	103.701	103.654	6.000	101.119	101.093	101.058

Home Ready 10 Yr Fixed			
Rate	15	30	45
4.625	96.323	96.273	96.223
4.750	97.061	97.010	96.953
4.875	97.190	97.139	97.082
5.000	97.415	97.365	97.308
5.125	97.703	97.652	97.595
5.250	97.955	97.904	97.853
5.375	98.206	98.164	98.114
5.500	98.470	98.428	98.378
5.625	98.693	98.651	98.601
5.750	98.921	98.879	98.829
5.875	99.149	99.106	99.057
6.000	99.599	99.557	99.507

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: 9/2/2025 8:15 PST

Home Possible 30 Yr Fixed				Home Possible 20 Yr Fixed				Home Possible 15 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.375	95.996	95.982	95.930	5.750	100.261	100.220	100.200	4.25	96.1644	96.1308	96.0953
5.500	96.680	96.664	96.612	5.875	100.783	100.742	100.722	4.375	96.5722	96.5386	96.5031
5.625	97.324	97.306	97.256	6.000	101.257	101.215	101.195	4.5	96.932	96.8984	96.8629
5.750	98.508	98.468	98.448	6.125	101.601	101.559	101.539	4.625	97.2641	97.2304	97.1949
5.875	99.105	99.066	99.046	6.250	101.547	101.484	101.462	4.75	97.9704	97.9363	97.8936
6.000	99.668	99.628	99.608	6.375	102.005	101.942	101.921	4.875	98.3759	98.3418	98.2992
6.125	100.214	100.174	100.154	6.500	102.428	102.364	102.344	5	98.635	98.6009	98.5582
6.250	100.536	100.475	100.454	6.625	102.795	102.731	102.711	5.125	98.8485	98.8144	98.7717
6.375	101.058	100.997	100.976	6.750	102.319	102.293	102.267	5.25	99.3666	99.3342	99.2987
6.500	101.551	101.489	101.469	6.875	102.750	102.725	102.699	5.375	99.66	99.6342	99.5987
6.625	101.988	101.926	101.907	7.000	103.145	103.119	103.094	5.5	100.0638	100.038	100.0025
6.750	102.114	102.090	102.065	7.125	103.497	103.470	103.446	5.625	100.2639	100.2381	100.2026
6.875	102.645	102.621	102.597	7.250	103.746	103.736	103.700	5.75	100.596	100.5702	100.5347
7.000	103.105	103.080	103.057	7.375	104.194	104.184	104.149	5.875	100.9311	100.9053	100.8698
7.125	103.383	103.358	103.336	7.500	104.521	104.511	104.476	6	101.1188	101.093	101.0575

Home Possible 10 Yr Fixed			
Rate	15	30	45
4.625	96.323	96.273	96.223
4.750	97.769	97.710	97.698
4.875	98.128	98.068	98.056
5.000	98.474	98.414	98.402
5.125	99.241	99.143	99.133
5.250	99.593	99.495	99.485
5.375	99.930	99.832	99.822
5.500	100.207	100.108	100.098
5.625	100.522	100.423	100.413
5.750	100.827	100.753	100.744
5.875	101.138	101.064	101.055
6.000	101.453	101.378	101.370

Home Possible Adjustments	
Cumulative LLPA Caps	
Home Possible	0

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

[illegible]

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



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

RefiNow Rate Sheet

Effective: 9/2/2025 8:15 PST

RefiNow 30 Yr Fixed			
Rate	15	30	45
5.125	95.628	95.573	95.442
5.250	96.408	96.421	96.285
5.375	97.044	97.019	96.880
5.500	97.655	97.592	97.449
5.625	98.262	98.199	98.056
5.750	98.918	98.914	98.790
5.875	99.481	99.443	99.321
6.000	100.028	99.955	99.835
6.125	100.547	100.476	100.344
6.250	100.927	100.906	100.762
6.375	101.440	101.388	101.247
6.500	101.895	101.814	101.669
6.625	102.346	102.262	102.110
6.750	102.381	102.341	102.223
6.875	102.919	102.854	102.737
7.000	103.293	103.204	103.084
7.125	103.683	103.596	103.469
7.250	103.880	103.820	103.792
7.375	104.250	104.173	104.144

RefiNow Adjustments

Cumulative LLPA Cap

FTHB with AMI at or below 100% or 120% in designated High Cc	0
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Purchase LTV / FICO Adjusters: All Products w/Terms > 15 years only

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

Additional Purchase LLPA Adjusters

[illegible]

R/T Refinance LTV / FICO Adjusters: All Products w/Terms > 15 years only										
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97	
≥ 780		0	0	0	-0.125	-0.5	-0.625	-0.5	-0.375	-0.375
760-779		0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625	-0.625
740-759		0	0	-0.25	-0.75	-1.125	-1.375	-1.125	-1	-1
720-739		0	0	-0.5	-1	-1.625	-1.75	-1.5	-1.25	-1.25
700-719		0	0	-0.625	-1.25	-1.875	-2.125	-1.75	-1.625	-1.625
680-699		0	0	-0.875	-1.625	-2.25	-2.5	-2.125	-1.75	-1.75
660-679		0	-0.125	-1.125	-1.875	-2.5	-3	-2.375	-2.125	-2.125
640-659		0	-0.25	-1.375	-2.125	-2.875	-3.375	-2.875	-2.5	-2.5
620-639		0	-0.375	-1.75	-2.5	-3.5	-3.875	-3.625	-2.5	-2.5
Additional R/T Refinance LLPA Adjusters										
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97	
Attached Condo		0	0	-0.125	-0.125	-0.75	-0.75	-0.75	-0.75	-0.75
Investment Property		-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home		-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home		-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units		0	0	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance		-0.5	-0.5	-0.75	-0.75	-1	-1	-1	-1	-1
Secondary Financing		-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%		0	0	0	0	0	0	0	0	0
Cash-Out Refinance LTV / FICO Adjusters: All Products										
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80					
≥ 780		-0.375	-0.375	-0.625	-0.875	-1.375				
760-779		-0.375	-0.375	-0.875	-1.25	-1.875				
740-759		-0.375	-0.375	-1	-1.625	-2.375				
720-739		-0.375	-0.5	-1.375	-2	-2.75				
700-719		-0.375	-0.5	-1.625	-2.625	-3.25				
680-699		-0.375	-0.625	-2	-2.875	-3.75				
660-679		-0.375	-0.875	-2.75	-4	-4.75				
640-659		-0.375	-1.375	-3.125	-4.625	-5.125				
620-639		-0.375	-1.375	-3.375	-4.875	-5.125				
Additional Cash-Out Refinance LLPA Adjusters										
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80					
Attached Condo		0	0	-0.125	-0.125	-0.75				
Investment Property		-1.125	-1.125	-1.625	-2.125	-3.375				
2nd Home		-1.125	-1.125	-1.625	-2.125	-3.375				
Manufactured Home		-0.5	-0.5	-0.5	-0.5	-0.5				
2 - 4 Units		0	0	-0.375	-0.375	-0.625				
High Balance		-1.25	-1.25	-1.5	-1.5	-1.75				
Secondary Financing		-0.625	-0.625	-0.625	-0.875	-1.125				
DTI > 40%		0	0	0	0	0				
Additional Miscellaneous LLPA Adjusters										
Escrow Waiver						-0.25				
Temporary 2-1 Buydown						Buydown options and pricing available through PML				
Lock Extension per Day						-0.025				



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

FHA Fixed Rate Sheet

Effective: 9/2/2025 8:15 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	95.911	96.038	95.933	4.750	95.446	96.038	95.933	5.000	96.847	97.015	96.911
4.875	96.473	96.438	96.350	4.875	96.152	96.438	96.333	5.125	97.532	97.485	97.446
5.000	97.061	97.020	96.939	5.000	96.847	97.015	96.911	5.250	98.672	99.025	98.921
5.125	97.575	97.533	97.452	5.125	97.532	97.485	97.446	5.375	99.132	99.313	99.208
5.250	98.873	99.025	98.921	5.250	98.672	99.025	98.921	5.500	99.633	99.819	99.715
5.375	99.439	99.363	99.257	5.375	99.132	99.313	99.208	5.625	100.227	100.300	100.196
5.500	99.893	99.819	99.715	5.500	99.633	99.819	99.715	5.750	100.761	100.985	100.873
5.625	100.395	100.319	100.213	5.625	100.227	100.300	100.196	5.875	101.191	101.160	101.048
5.750	100.761	100.985	100.873	5.750	100.761	100.985	100.873	6.000	101.670	101.698	101.585
5.875	101.232	101.160	101.048	5.875	101.191	101.160	101.048	6.125	102.012	102.179	102.066
6.000	101.731	101.698	101.585	6.000	101.670	101.698	101.585	6.250	102.174	102.545	102.432
6.125	102.240	102.179	102.066	6.125	102.012	102.179	102.066	6.375	102.447	102.613	102.501
6.250	102.174	102.545	102.432	6.250	102.174	102.545	102.432	6.500	102.914	103.057	102.944
6.375	102.559	102.613	102.501	6.375	102.447	102.613	102.501	6.625	103.414	103.445	103.332
6.500	103.064	103.057	102.944	6.500	102.914	103.057	102.944	6.750	103.687	103.606	103.536
6.625	103.566	103.487	103.373	6.625	103.414	103.445	103.332	6.875	103.230	103.302	103.181
6.750	103.687	103.606	103.536	6.750	103.687	103.606	103.536	7.000	103.774	103.895	103.774
6.875	103.543	103.459	103.345	6.875	103.230	103.302	103.181	7.125	104.153	104.252	104.131
7.000	104.010	103.926	103.813	7.000	103.774	103.895	103.774	7.250	104.532	104.452	104.369
7.125	104.437	104.353	104.240	7.125	104.153	104.252	104.131	7.375	103.481	103.439	103.397
7.250	104.532	104.452	104.369	7.250	104.532	104.452	104.369	7.500	103.878	103.836	103.794
7.375	103.891	103.827	103.729	7.375	103.481	103.439	103.397	7.625	104.233	104.170	104.115
7.500	104.361	104.298	104.199	7.500	103.878	103.836	103.794	7.750	104.627	104.563	104.508
								7.875	103.162	103.100	103.246
								8.000	103.551	103.489	103.635
FHA 15 Yr Fixed				FHA 10 Yr Fixed				FHA 30 Yr Fixed HB			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.250	96.950	96.872	96.780	4.250	96.823	96.847	96.691	4.750	94.729	94.776	94.701
4.375	97.456	97.422	97.265	4.375	97.397	97.422	97.265	4.875	95.468	95.515	95.440
4.500	97.967	97.992	97.836	4.500	97.967	97.992	97.836	5.000	96.202	96.249	96.174
4.625	98.531	98.556	98.399	4.625	98.531	98.556	98.399	5.125	96.771	96.817	96.743
4.750	98.862	99.322	99.103	4.750	98.855	99.322	99.103	5.250	98.086	98.027	97.943
4.875	99.367	99.556	99.337	4.875	99.193	99.556	99.337	5.375	98.575	98.499	98.393
5.000	99.822	99.879	99.774	5.000	99.737	99.879	99.660	5.500	99.066	99.094	98.952
5.125	100.278	100.267	100.229	5.125	100.260	100.267	100.046	5.625	99.518	99.546	99.404
5.250	100.334	100.778	100.570	5.250	100.334	100.778	100.570	5.750	100.098	100.223	100.079
5.375	100.785	100.901	100.741	5.375	100.434	100.901	100.693	5.875	100.680	100.630	100.529
5.500	101.240	101.219	101.196	5.500	100.917	101.219	101.012	6.000	101.136	101.057	100.943
5.625	101.695	101.673	101.652	5.625	101.373	101.402	101.194	6.125	101.645	101.565	101.452
5.750	101.574	101.588	101.521	5.750	101.568	101.588	101.492	6.250	101.686	101.606	101.535
5.875	102.079	102.054	102.025	5.875	101.464	101.434	101.272	6.375	102.071	101.972	101.839
6.000	102.534	102.509	102.480	6.000	101.902	101.872	101.710	6.500	102.607	102.507	102.374
								6.625	103.109	103.010	102.877
								6.750	102.418	102.338	102.267
								6.875	102.197	102.097	102.096
								7.000	102.668	102.643	102.642
								7.125	103.050	102.925	102.881
								7.250	102.618	102.538	102.455

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	97.680	97.950	97.815	5.000	96.202	96.249	96.174	4.500	95.321	95.345	95.119
5.375	98.306	98.334	98.192	5.125	96.771	96.817	96.743	4.625	95.870	95.894	95.668
5.500	99.066	99.094	98.952	5.250	97.680	97.950	97.815	4.750	95.842	95.815	95.793
5.625	99.518	99.546	99.404	5.375	98.306	98.334	98.192	4.875	96.347	96.320	96.299
5.750	100.010	100.223	100.079	5.500	99.066	99.094	98.952	5.000	96.802	96.775	96.754
5.875	100.613	100.468	100.393	5.625	99.518	99.546	99.404	5.125	97.258	97.231	97.209
6.000	101.013	100.953	100.882	5.750	99.961	100.223	100.079	5.250	97.260	97.237	97.216
6.125	101.466	101.408	101.340	5.875	100.469	100.412	100.337	5.375	97.765	97.742	97.721
6.250	101.686	101.606	101.535	6.000	100.987	100.929	100.858	5.500	98.220	98.198	98.176
6.375	101.755	101.705	101.654	6.125	101.487	101.429	101.361	5.625	98.675	98.653	98.632
6.500	102.244	102.193	102.143	6.250	101.736	101.656	101.585	5.750	98.554	98.529	98.501
6.625	102.578	102.528	102.478	6.375	101.623	101.625	101.507	5.875	99.059	99.034	99.005
6.750	102.418	102.338	102.267	6.500	102.103	102.025	101.990	6.000	99.514	99.489	99.460
6.875	102.197	102.097	102.096	6.625	102.567	102.489	102.457	6.125	99.958	99.933	99.904
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	98.672	99.025	98.921	5.250	98.672	99.025	98.921	5.250	98.672	99.025	98.921
5.375	99.132	99.313	99.208	5.375	99.132	99.313	99.208	5.375	99.132	99.313	99.208
5.500	99.633	99.819	99.715	5.500	99.633	99.819	99.715	5.500	99.633	99.819	99.715
5.625	100.227	100.300	100.196	5.625	100.227	100.300	100.196	5.625	100.227	100.300	100.196
5.750	100.761	100.985	100.873	5.750	100.761	100.985	100.873	5.750	100.761	100.985	100.873
5.875	101.191	101.160	101.048	5.875	101.191	101.160	101.048	5.875	101.191	101.160	101.048
6.000	101.670	101.698	101.585	6.000	101.670	101.698	101.585	6.000	101.670	101.698	101.585
6.125	102.012	102.179	102.066	6.125	102.012	102.179	102.066	6.125	102.012	102.179	102.066
6.250	102.174	102.545	102.432	6.250	102.174	102.545	102.432	6.250	102.174	102.545	102.432
6.375	102.447	102.613	102.501	6.375	102.447	102.613	102.501	6.375	102.447	102.613	102.501
6.500	102.914	103.057	102.944	6.500	102.914	103.057	102.944	6.500	102.914	103.057	102.944
6.625	103.414	103.445	103.332	6.625	103.414	103.445	103.332	6.625	103.414	103.445	103.332
6.750	103.687	103.606	103.536	6.750	103.687	103.606	103.536	6.750	103.687	103.606	103.536
6.875	103.230	103.302	103.181	6.875	103.230	103.302	103.181	6.875	103.230	103.302	103.181
7.000	103.774	103.895	103.774	7.000	103.774	103.895	103.774	7.000	103.774	103.895	103.774
FHA 15 Yr Fixed Streamline				FHA 10 Yr Fixed Streamline				FHA 30 Yr Fixed Streamline HB			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.500	97.967	97.992	97.836	4.250	96.823	96.847	96.691	5.250	97.680	97.950	97.815
4.625	98.531	98.556	98.399	4.375	97.397	97.422	97.265	5.375	98.306	98.334	98.192
4.750	98.855	99.322	99.103	4.500	97.967	97.992	97.836	5.500	99.066	99.094	98.952
4.875	99.193	99.556	99.337	4.625	98.531	98.556	98.399	5.625	99.518	99.546	99.404
5.000	99.737	99.879	99.660	4.750	98.635	98.642	98.548	5.750	100.010	100.223	100.079
5.125	100.260	100.267	100.046	4.875	99.193	99.199	98.979	5.875	100.613	100.468	100.393
5.250	100.334	100.778	100.570	5.000	99.737	99.743	99.522	6.000	101.013	100.953	100.882
5.375	100.434	100.901	100.693	5.125	100.260	100.267	100.046	6.125	101.466	101.408	101.340
5.500	100.917	101.219	101.012	5.250	100.334	100.271	100.243	6.250	101.686	101.606	101.535
5.625	101.373	101.402	101.194	5.375	100.434	100.422	100.230	6.375	101.755	101.705	101.654
5.750	101.568	101.588	101.492	5.500	100.917	100.906	100.714	6.500	102.244	102.193	102.143
5.875	101.464	101.434	101.272	5.625	101.373	101.361	101.169	6.625	102.578	102.528	102.478
6.000	101.902	101.872	101.710	5.750	101.568	101.521	101.492	6.750	102.418	102.338	102.267

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	97.680	97.950	97.815	5.250	97.680	97.950	97.815	4.500	95.321	95.345	95.119
5.375	98.306	98.334	98.192	5.375	98.306	98.334	98.192	4.625	95.870	95.894	95.668
5.500	99.066	99.094	98.952	5.500	99.066	99.094	98.952	4.750	94.411	94.417	94.173
5.625	99.518	99.546	99.404	5.625	99.518	99.546	99.404	4.875	94.946	94.952	94.661
5.750	100.010	100.223	100.079	5.750	99.961	100.223	100.079	5.000	95.450	95.456	95.165
5.875	100.613	100.468	100.393	5.875	100.209	100.220	100.104	5.125	95.911	95.918	95.627
6.000	101.013	100.953	100.882	6.000	100.903	100.913	100.797	5.250	96.600	96.575	96.550
6.125	101.466	101.408	101.340	6.125	101.307	101.317	101.201	5.375	96.667	96.642	96.616
6.250	101.686	101.606	101.535	6.250	101.736	101.656	101.585	5.500	97.063	97.038	97.013
6.375	101.755	101.705	101.654	6.375	101.362	101.625	101.481	5.625	97.471	97.446	97.421
6.500	102.244	102.193	102.143	6.500	101.878	101.870	101.766	5.750	98.442	98.426	98.409
6.625	102.578	102.528	102.478	6.625	102.239	102.231	102.126	5.875	98.677	98.661	98.644
6.750	102.418	102.338	102.267	6.750	102.468	102.388	102.317	6.000	99.015	98.999	98.982
6.875	102.197	102.097	102.096	6.875	102.122	102.096	102.096	6.125	99.313	99.296	99.279
Government Adjustments											
FICO				Loan Amount Adjustments							
> 720+				\$75K - \$99,999							
680 - 720				\$100K - \$150K							
660 - 679											
640 - 659											
620 - 639											
600 - 619											
580 - 599											
550 - 579				Other Adjustments							
< 550				2 Unit							
No FICO Score				3-4 units							
				MFH							
				Non-Owner/2nd Home (Streamline or IRRRL o							
				Temporary BuyDown*							
				Manual Underwrite							
				Lock Extension per Day							
				*Buydown options and pricing available through PML							



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

VA Fixed Rate Sheet

Effective: 9/2/2025 8:15 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	97.557	97.510	97.471	5.125	97.557	97.510	97.471	4.750	95.471	95.875	95.771
5.250	98.697	98.788	98.683	5.250	98.697	98.788	98.683	4.875	96.177	96.313	96.208
5.375	99.320	99.261	99.177	5.375	99.157	99.169	99.074	5.000	96.872	96.825	96.786
5.500	99.800	99.742	99.657	5.500	99.658	99.616	99.574	5.125	97.557	97.510	97.471
5.625	100.252	100.188	100.133	5.625	100.252	100.188	100.133	5.250	98.697	98.788	98.683
5.750	100.786	100.654	100.558	5.750	100.786	100.654	100.558	5.375	99.157	99.169	99.074
5.875	101.216	101.017	100.904	5.875	101.216	101.017	100.904	5.500	99.658	99.616	99.574
6.000	101.695	101.498	101.385	6.000	101.695	101.498	101.385	5.625	100.252	100.188	100.133
6.125	102.037	101.973	101.860	6.125	102.037	101.973	101.860	5.750	100.786	100.654	100.558
6.250	102.199	102.288	102.176	6.250	102.199	102.288	102.176	5.875	101.216	101.017	100.904
6.375	102.472	102.422	102.372	6.375	102.472	102.422	102.372	6.000	101.695	101.498	101.385
6.500	102.921	102.871	102.821	6.500	102.921	102.871	102.821	6.125	102.037	101.973	101.860
6.625	103.366	103.315	103.265	6.625	103.366	103.315	103.265	6.250	102.199	102.288	102.176
6.750	103.498	103.417	103.347	6.750	103.498	103.417	103.347	6.375	102.472	102.422	102.372
6.875	103.255	103.197	103.138	6.875	103.255	103.197	103.138	6.500	102.921	102.871	102.821
7.000	103.799	103.740	103.681	7.000	103.799	103.740	103.681	6.625	103.366	103.315	103.265
7.125	104.178	104.119	104.061	7.125	104.178	104.119	104.061	6.750	103.498	103.417	103.347
7.250	104.432	104.352	104.269	7.250	104.432	104.352	104.269	6.875	103.255	103.197	103.138
7.375	103.875	103.842	103.732	7.375	103.506	103.464	103.422	7.000	103.799	103.740	103.681
7.500	104.101	104.067	103.958	7.500	103.903	103.861	103.819	7.125	104.178	104.119	104.061
7.625	104.258	104.195	104.140	7.625	104.258	104.195	104.140	7.250	104.432	104.352	104.269
7.750	104.652	104.588	104.533	7.750	104.652	104.588	104.533	7.375	103.526	103.464	103.422
7.875	104.382	104.323	104.227	7.875	102.933	102.831	103.017	7.500	103.970	103.861	103.846
8.000	104.562	104.504	104.407	8.000	103.244	103.142	103.328	7.625	104.384	104.262	104.262
8.125	104.793	104.735	104.638	8.125	103.531	103.430	103.616	7.750	104.652	104.588	104.533
VA 15 Yr Fixed				VA 10 Yr Fixed				VA 30 Yr Fixed HB			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.250	96.927	96.932	96.806	4.250	96.908	96.932	96.806	4.875	95.439	95.446	95.411
4.375	97.424	97.449	97.322	4.375	97.424	97.449	97.322	5.000	96.163	96.169	96.135
4.500	97.923	97.948	97.821	4.500	97.923	97.948	97.821	5.125	96.621	96.628	96.593
4.625	98.400	98.425	98.299	4.625	98.400	98.425	98.299	5.250	97.677	97.944	97.840
4.750	98.912	99.378	99.159	4.750	98.676	98.682	98.573	5.375	98.324	98.313	98.211
4.875	99.334	99.581	99.362	4.875	99.143	99.150	98.959	5.500	99.004	98.992	98.890
5.000	99.798	99.766	99.752	5.000	99.581	99.587	99.396	5.625	99.414	99.403	99.300
5.125	100.251	100.219	100.205	5.125	99.984	99.991	99.800	5.750	100.029	100.123	100.010
5.250	100.359	100.678	100.470	5.250	100.359	100.296	100.268	5.875	100.638	100.420	100.300
5.375	100.623	100.832	100.624	5.375	100.297	100.285	100.124	6.000	101.038	100.820	100.725
5.500	101.056	101.039	101.010	5.500	100.657	100.646	100.484	6.125	101.269	101.192	101.119
5.625	101.462	101.445	101.416	5.625	101.064	101.016	100.988	6.250	101.711	101.631	101.560
5.750	101.593	101.546	101.517	5.750	101.593	101.546	101.517	6.375	101.780	101.730	101.679
5.875	101.749	101.732	101.710	5.875	101.293	101.263	101.130	6.500	102.269	102.218	102.168
6.000	102.150	102.133	102.112	6.000	101.700	101.652	101.624	6.625	102.603	102.553	102.503
								6.750	102.443	102.363	102.292
								6.875	101.943	101.884	101.887
								7.000	102.486	102.427	102.369
								7.125	102.865	102.807	102.748
								7.250	102.643	102.563	102.480
								7.375	101.058	100.995	100.940
								7.500	101.578	101.514	101.459
								7.625	102.083	102.020	101.965
								7.750	102.427	102.363	102.308
								7.875	99.481	99.379	99.565
								8.000	99.792	99.690	99.876
								8.125	100.079	99.978	100.164

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	102.269	102.218	102.168	6.125	101.273	101.193	101.123	4.500	95.229	95.253	95.027
6.625	102.603	102.553	102.503	6.250	101.761	101.681	101.610	4.625	95.646	95.671	95.444
6.750	102.443	102.363	102.292	6.375	101.145	101.098	101.033	4.750	94.433	94.440	94.198
6.875	101.943	101.884	101.887	6.500	101.660	101.613	101.548	4.875	94.837	94.843	94.552
7.000	102.486	102.427	102.369	6.625	101.991	101.910	101.840	5.000	95.194	95.200	94.909
7.125	102.865	102.807	102.748	6.750	102.493	102.413	102.342	5.125	95.501	95.507	95.296
7.250	102.643	102.563	102.480	6.875	101.913	101.848	101.887	5.250	96.625	96.600	96.575
7.375	101.058	100.995	100.940	7.000	102.335	102.270	102.309	5.375	96.692	96.667	96.641
7.500	101.578	101.514	101.459	7.125	102.341	102.276	102.315	5.500	97.088	97.063	97.038
7.625	102.083	102.020	101.965	7.250	102.693	102.613	102.530	5.625	97.496	97.471	97.446
7.750	102.427	102.363	102.308	7.375	101.108	101.045	100.990	5.750	98.467	98.451	98.434
7.875	99.481	99.379	99.565	7.500	101.628	101.564	101.509	5.875	98.702	98.686	98.669
8.000	99.792	99.690	99.876	7.625	102.133	102.070	102.015	6.000	99.040	99.024	99.007
8.125	100.079	99.978	100.164	7.750	99.184	99.082	99.269	6.125	99.338	99.321	99.304
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	102.472	102.422	102.372	6.375	102.472	102.422	102.372	6.000	101.695	101.498	101.385
6.500	102.921	102.871	102.821	6.500	102.921	102.871	102.821	6.125	102.037	101.973	101.860
6.625	103.366	103.315	103.265	6.625	103.366	103.315	103.265	6.250	102.199	102.288	102.176
6.750	103.498	103.417	103.347	6.750	103.498	103.417	103.347	6.375	102.472	102.422	102.372
6.875	103.255	103.197	103.138	6.875	103.255	103.197	103.138	6.500	102.921	102.871	102.821
7.000	103.799	103.740	103.681	7.000	103.799	103.740	103.681	6.625	103.366	103.315	103.265
7.125	104.178	104.119	104.061	7.125	104.178	104.119	104.061	6.750	103.498	103.417	103.347
7.250	104.432	104.352	104.269	7.250	104.432	104.352	104.269	6.875	103.255	103.197	103.138
7.375	103.875	103.842	103.732	7.375	103.506	103.464	103.422	7.000	103.799	103.740	103.681
7.500	104.101	104.067	103.958	7.500	103.903	103.861	103.819	7.125	104.178	104.119	104.061
7.625	104.258	104.195	104.140	7.625	104.258	104.195	104.140	7.250	104.432	104.352	104.269
7.750	104.652	104.588	104.533	7.750	104.652	104.588	104.533	7.375	103.526	103.464	103.422
7.875	104.382	104.323	104.227	7.875	102.983	102.881	103.067	7.500	103.970	103.861	103.846
8.000	104.562	104.504	104.407	8.000	103.294	103.192	103.378	7.625	104.384	104.262	104.262
8.125	104.793	104.735	104.638	8.125	103.581	103.480	103.666	7.750	104.652	104.588	104.533
VA 15 Yr Fixed IRRRL				VA 10 Yr Fixed IRRRL				VA 30 Yr Fixed HB IRRRL			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.500	97.923	97.948	97.821	4.500	97.923	97.948	97.821	6.625	102.603	102.553	102.503
4.625	98.400	98.425	98.299	4.625	98.400	98.425	98.299	6.750	102.443	102.363	102.292
4.750	98.912	99.378	99.159	4.750	98.676	98.682	98.573	6.875	101.943	101.884	101.887
4.875	99.334	99.581	99.362	4.875	99.143	99.150	98.959	7.000	102.486	102.427	102.369
5.000	99.798	99.766	99.752	5.000	99.581	99.587	99.396	7.125	102.865	102.807	102.748
5.125	100.251	100.219	100.205	5.125	99.984	99.991	99.800	7.250	102.643	102.563	102.480
5.250	100.359	100.678	100.470	5.250	100.359	100.296	100.268	7.375	102.713	102.679	102.570
5.375	100.623	100.832	100.624	5.375	100.297	100.285	100.124	7.500	102.688	102.655	102.545
5.500	101.056	101.039	101.010	5.500	100.657	100.646	100.484	7.625	102.816	102.783	102.673
5.625	101.462	101.445	101.416	5.625	101.064	101.016	100.988	7.750	102.427	102.363	102.308
5.750	101.593	101.546	101.517	5.750	101.593	101.546	101.517	7.875	101.907	101.848	101.752
5.875	101.749	101.732	101.710	5.875	101.293	101.263	101.130	8.000	101.837	101.779	101.682
6.000	102.150	102.133	102.112	6.000	101.700	101.652	101.624	8.125	102.068	102.010	101.913
6.125	102.555	102.538	102.516	6.125	102.216	102.169	102.140				



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

FHA DPA Fixed Rate Sheet

Effective: 9/2/2025 8:15 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	100.040	99.831	99.531	6.750	98.540	98.331	98.031	6.750	98.040	97.831	97.531
6.875	100.217	100.011	99.711	6.875	98.717	98.511	98.211	6.875	98.217	98.011	97.711
7.000	100.691	100.485	100.185	7.000	99.191	98.985	98.685	7.000	98.691	98.485	98.185
7.125	101.107	100.901	100.601	7.125	99.607	99.401	99.101	7.125	99.107	98.901	98.601
7.250	101.513	101.307	101.007	7.250	100.013	99.807	99.507	7.250	99.513	99.307	99.007
7.375	101.406	101.147	100.847	7.375	99.906	99.647	99.347	7.375	99.406	99.147	98.847
7.500	101.840	101.581	101.281	7.500	100.340	100.081	99.781	7.500	99.840	99.581	99.281
7.625	102.226	101.967	101.667	7.625	100.726	100.467	100.167	7.625	100.226	99.967	99.667
7.750	102.592	102.333	102.033	7.750	101.092	100.833	100.533	7.750	100.592	100.333	100.033
7.875	102.184	101.876	101.576	7.875	100.684	100.376	100.076	7.875	100.184	99.876	99.576
8.000	102.558	102.250	101.950	8.000	101.058	100.750	100.450	8.000	100.558	100.250	99.950
8.125	102.904	102.596	102.296	8.125	101.404	101.096	100.796	8.125	100.904	100.596	100.296
8.250	103.250	102.942	102.642	8.250	101.750	101.442	101.142	8.250	101.250	100.942	100.642
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	96.540	96.331	96.031	6.750	99.290	99.081	98.781	6.750	97.290	97.081	96.781
6.875	96.717	96.511	96.211	6.875	99.467	99.261	98.961	6.875	97.467	97.261	96.961
7.000	97.191	96.985	96.685	7.000	99.941	99.735	99.435	7.000	97.941	97.735	97.435
7.125	97.607	97.401	97.101	7.125	100.357	100.151	99.851	7.125	98.357	98.151	97.851
7.250	98.013	97.807	97.507	7.250	100.763	100.557	100.257	7.250	98.763	98.557	98.257
7.375	97.906	97.647	97.347	7.375	100.656	100.397	100.097	7.375	98.656	98.397	98.097
7.500	98.340	98.081	97.781	7.500	101.090	100.831	100.531	7.500	99.090	98.831	98.531
7.625	98.726	98.467	98.167	7.625	101.476	101.217	100.917	7.625	99.476	99.217	98.917
7.750	99.092	98.833	98.533	7.750	101.842	101.583	101.283	7.750	99.842	99.583	99.283
7.875	98.684	98.376	98.076	7.875	101.434	101.126	100.826	7.875	99.434	99.126	98.826
8.000	99.058	98.750	98.450	8.000	101.808	101.500	101.200	8.000	99.808	99.500	99.200
8.125	99.404	99.096	98.796	8.125	102.154	101.846	101.546	8.125	100.154	99.846	99.546
8.250	99.750	99.442	99.142	8.250	102.500	102.192	101.892	8.250	100.500	100.192	99.892

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.