



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: 9/3/25 8:10 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: 9/3/2025 8:10 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	93.047	93.022	92.994	4.750	92.976	92.926	92.894	5.125	97.704	97.684	97.584
4.875	94.256	94.244	94.125	4.875	94.256	94.244	94.125	5.250	98.411	98.388	98.283
5.000	94.961	94.945	94.822	5.000	94.961	94.945	94.822	5.375	98.948	98.921	98.813
5.125	95.586	95.567	95.466	5.125	95.586	95.567	95.466	5.500	99.455	99.425	99.314
5.250	96.694	96.636	96.597	5.250	96.447	96.423	96.319	5.625	99.908	99.877	99.766
5.375	97.408	97.350	97.311	5.375	97.056	97.029	96.921	5.750	100.341	100.304	100.277
5.500	98.143	98.085	98.046	5.500	97.658	97.615	97.569	5.875	100.860	100.825	100.797
5.625	98.793	98.735	98.696	5.625	98.268	98.226	98.179	6.000	101.333	101.297	101.269
5.750	99.400	99.344	99.307	5.750	98.987	98.948	98.808	6.125	101.681	101.646	101.618
5.875	100.018	99.963	99.925	5.875	99.528	99.485	99.377	6.250	101.653	101.595	101.565
6.000	100.615	100.559	100.522	6.000	100.132	100.070	100.038	6.375	102.176	102.123	102.098
6.125	101.128	101.073	101.035	6.125	100.624	100.584	100.545	6.500	102.612	102.565	102.533
6.250	101.375	101.308	101.261	6.250	100.888	100.816	100.763	6.625	102.981	102.939	102.903
6.375	101.946	101.879	101.832	6.375	101.498	101.419	101.373	6.750	102.391	102.370	102.334
6.500	102.451	102.384	102.337	6.500	102.085	102.007	101.960	6.875	102.953	102.921	102.874
6.625	102.936	102.869	102.822	6.625	102.474	102.396	102.349	7.000	103.327	103.300	103.248
6.750	103.010	102.943	102.896	6.750	102.708	102.630	102.584	7.125	103.771	103.750	103.693
6.875	103.506	103.439	103.392	6.875	103.199	103.121	103.074	7.250	103.755	103.751	103.707
7.000	103.951	103.885	103.838	7.000	103.691	103.613	103.566	7.375	104.203	104.198	104.153
7.125	104.306	104.240	104.193	7.125	103.999	103.921	103.874	7.500	104.543	104.543	104.483
7.250	104.444	104.399	104.370	7.250	104.108	104.041	103.994	7.625	105.063	105.063	104.985
7.375	104.889	104.860	104.845	7.375	104.615	104.549	104.502	7.750	105.305	105.299	105.248
7.500	105.297	105.269	105.253	7.500	105.110	105.044	104.997	7.875	105.668	105.664	105.611
7.625	105.682	105.653	105.638	7.625	105.351	105.284	105.238	8.000	105.336	105.230	105.235
7.750	105.327	105.227	105.244	7.750	105.327	105.227	105.244				
7.875	105.599	105.495	105.504	7.875	105.599	105.495	105.504				
8.000	105.808	105.709	105.728	8.000	105.808	105.709	105.728				
8.125	105.932	105.839	105.838	8.125	105.932	105.839	105.838				
8.250	106.303	106.193	106.069	8.250	106.303	106.193	106.069				
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	98.178	98.178	98.178	4.625	98.616	98.616	98.616	5.000	94.197	94.181	94.068
4.750	98.463	98.430	98.396	4.750	98.930	98.930	98.744	5.125	94.868	94.848	94.747
4.875	98.968	98.968	98.830	4.875	99.479	99.479	99.219	5.250	96.526	96.465	96.421
5.000	99.210	99.183	99.150	5.000	99.526	99.518	99.378	5.375	97.234	97.174	97.132
5.125	99.601	99.590	99.489	5.125	99.962	99.962	99.834	5.500	97.953	97.893	97.851
5.250	99.932	99.869	99.841	5.250	100.278	100.278	100.191	5.625	98.573	98.514	98.472
5.375	100.481	100.418	100.390	5.375	100.757	100.757	100.676	5.750	99.065	99.026	98.966
5.500	100.757	100.694	100.666	5.500	101.020	101.020	100.944	5.875	99.652	99.595	99.556
5.625	100.992	100.930	100.901	5.625	101.075	101.075	101.006	6.000	100.215	100.157	100.117
5.750	101.215	101.167	101.139	5.750	101.361	101.361	101.298	6.125	100.689	100.629	100.587
5.875	101.740	101.692	101.663	5.875	101.677	101.672	101.615	6.250	100.966	100.897	100.849
6.000	101.955	101.907	101.878	6.000	101.858	101.848	101.798	6.375	101.525	101.454	101.403
6.125	102.238	102.190	102.161	6.125	102.137	102.122	102.078	6.500	101.986	101.912	101.858
6.250	102.361	102.344	102.316	6.250	102.221	102.200	102.178	6.625	102.453	102.376	102.319
6.375	102.869	102.820	102.792	6.375	102.409	102.383	102.368	6.750	102.475	102.407	102.358
6.500	103.109	103.061	103.033	6.500	102.821	102.790	102.780	6.875	102.966	102.893	102.841
6.625	103.387	103.339	103.311	6.625	102.935	102.899	102.895	7.000	103.307	103.235	103.183
6.750	103.385	103.337	103.309	6.750	103.234	103.193	103.193	7.125	103.564	103.493	103.441
6.875	103.866	103.818	103.789	6.875	103.450	103.403	103.403	7.250	103.592	103.481	103.394
7.000	104.023	103.975	103.946	7.000	103.733	103.682	103.682	7.375	103.963	103.850	103.760
7.125	104.223	104.174	104.146	7.125	103.690	103.642	103.613	7.500	104.348	104.232	104.138
7.250	104.082	104.001	103.944	7.250	103.727	103.646	103.590	7.625	103.807	103.786	103.453
7.375	104.547	104.466	104.409	7.375	104.083	104.002	103.946	7.750	103.367	103.317	103.286
								7.875	103.818	103.768	103.737

Conventional 20 Yr Fixed HB				Conventional 15 Yr Fixed HB											
Rate	15	30	45	Rate	15	30	45								
5.250	95.665	95.625	95.586	5.250	98.381	98.332	98.283								
5.375	96.422	96.382	96.343	5.375	98.829	98.780	98.731								
5.500	97.109	97.069	97.030	5.500	99.052	99.003	98.954								
5.625	97.851	97.811	97.772	5.625	99.229	99.187	99.145								
5.750	98.324	98.284	98.245	5.750	99.590	99.557	99.522								
5.875	98.922	98.882	98.843	5.875	99.829	99.795	99.761								
6.000	99.495	99.455	99.416	6.000	100.079	100.046	100.011								
6.125	99.992	99.929	99.914	6.125	100.294	100.261	100.226								
6.250	100.605	100.548	100.527	6.250	100.521	100.488	100.453								
6.375	101.181	101.129	101.103	6.375	100.739	100.706	100.671								
6.500	101.662	101.615	101.584	6.500	101.014	100.981	100.946								
6.625	102.031	101.989	101.953	6.625	101.215	101.182	101.147								
6.750	102.278	102.241	102.083	6.750	101.277	101.235	101.192								
6.875	102.785	102.753	102.600	6.875	101.478	101.436	101.419								
7.000	103.095	103.069	102.921	7.000	101.650	101.608	101.588								
7.125	103.380	103.359	103.216	7.125	101.802	101.760	101.717								
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: 9/3/2025 8:10 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	99.237	99.214	99.137	5.000	98.604	98.581	98.505	5.000	96.057	95.994	95.931
5.125	99.558	99.532	99.451	5.125	99.019	98.992	98.912	5.125	96.724	96.661	96.598
5.250	99.856	99.825	99.741	5.250	99.427	99.396	99.312	5.250	97.394	97.331	97.268
5.375	100.139	100.091	99.995	5.375	99.823	99.789	99.701	5.375	97.693	97.630	97.568
5.500	100.401	100.351	100.250	5.500	100.225	100.187	100.095	5.500	98.157	98.094	98.031
5.625	100.669	100.616	100.515	5.625	100.636	100.594	100.498	5.625	98.622	98.559	98.497
5.750	100.915	100.869	100.770	5.750	100.981	100.935	100.836	5.750	98.897	98.834	98.772
5.875	101.218	101.168	101.065	5.875	101.227	101.178	101.074	5.875	99.177	99.114	99.051
6.000	101.513	101.459	101.352	6.000	101.413	101.360	101.253	6.000	99.456	99.393	99.330
6.125	101.798	101.741	101.630	6.125	101.512	101.455	101.344	6.125	99.734	99.671	99.609
6.250	101.994	101.933	101.818	6.250	101.647	101.586	101.471	6.250	100.010	99.947	99.885
6.375	102.056	101.991	101.872	6.375	101.838	101.773	101.655	6.375	100.095	100.032	99.970
6.500	102.120	102.051	101.929	6.500	101.976	101.907	101.785	6.500	100.559	100.496	100.433
6.625	102.186	102.113	101.987	6.625	102.031	101.958	101.832	6.625	100.642	100.579	100.516
6.750	102.252	102.175	102.046	6.750	102.108	102.033	101.933	6.750	100.905	100.842	100.779
6.875	102.319	102.239	102.105	6.875	102.236	102.159	102.058	6.875	100.941	100.878	100.815
7.000	102.216	102.132	101.994	7.000	102.317	102.238	102.137	7.000	101.012	100.949	100.887
7.125	102.048	101.966	101.815	7.125	102.302	102.220	102.119	7.125	101.098	101.035	100.972

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	99.332	99.309	99.233	5.000	98.697	98.674	98.597	5.000	96.007	95.944	95.881
5.125	99.654	99.627	99.547	5.125	99.111	99.084	99.004	5.125	96.674	96.611	96.548
5.250	99.951	99.921	99.837	5.250	99.517	99.487	99.403	5.250	97.344	97.281	97.218
5.375	100.213	100.178	100.090	5.375	99.913	99.878	99.790	5.375	97.643	97.580	97.517
5.500	100.474	100.436	100.344	5.500	100.313	100.275	100.184	5.500	98.107	98.044	97.981
5.625	100.734	100.692	100.597	5.625	100.723	100.681	100.586	5.625	98.572	98.509	98.446
5.750	101.012	100.966	100.867	5.750	101.068	101.022	100.922	5.750	98.847	98.784	98.721
5.875	101.315	101.266	101.163	5.875	101.313	101.264	101.161	5.875	99.127	99.064	99.001
6.000	101.612	101.559	101.452	6.000	101.500	101.446	101.339	6.000	99.406	99.343	99.280
6.125	101.900	101.843	101.732	6.125	101.600	101.542	101.432	6.125	99.684	99.621	99.558
6.250	102.098	102.037	101.923	6.250	101.736	101.675	101.561	6.250	99.960	99.897	99.834
6.375	102.162	102.097	101.979	6.375	101.929	101.864	101.745	6.375	100.045	99.982	99.919
6.500	102.228	102.159	102.037	6.500	102.068	101.999	101.877	6.500	100.509	100.446	100.383
6.625	102.295	102.223	102.097	6.625	102.126	102.053	101.927	6.625	100.592	100.529	100.466
6.750	102.363	102.287	102.157	6.750	102.177	102.101	101.971	6.750	100.855	100.792	100.729
6.875	102.432	102.351	102.218	6.875	102.236	102.159	102.058	6.875	100.891	100.828	100.765
7.000	102.330	102.246	102.108	7.000	102.317	102.238	102.137	7.000	100.962	100.899	100.836
7.125	102.165	102.083	101.931	7.125	102.302	102.220	102.119	7.125	101.048	100.985	100.922

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				
≥ 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	-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								

Property State Adjustments		
State	Fannie	Freddie
AZ		-0.275
CA	0	0
CO		-0.25
FL		-0.1
GA		-0.16
LA		-0.125
MD		-0.18
NC		-0.165
NJ		-0.14
NM		-0.14
NV		-0.25
OR		-0.195
PA		-0.11
TN		-0.16
TX		-0.07
UT		-0.3
VA		-0.16
WA		-0.21
WI		-0.18



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	94.353	94.311	94.311	5.750	99.176	99.114	99.083	4.375	96.578	96.544	96.508
5.125	95.020	94.978	94.978	5.875	99.747	99.685	99.654	4.500	96.945	96.911	96.876
5.250	96.155	96.113	96.066	6.000	100.263	100.200	100.169	4.625	97.277	97.243	97.208
5.375	96.862	96.820	96.773	6.125	100.644	100.582	100.550	4.750	98.020	97.986	97.950
5.500	97.542	97.500	97.453	6.250	100.913	100.835	100.788	4.875	98.426	98.393	98.357
5.625	98.176	98.134	98.087	6.375	101.435	101.357	101.310	5.000	98.690	98.657	98.621
5.750	98.666	98.610	98.555	6.500	101.897	101.819	101.772	5.125	98.909	98.875	98.840
5.875	99.300	99.243	99.189	6.625	102.229	102.151	102.104	5.250	99.432	99.398	99.363
6.000	99.862	99.806	99.752	6.750	102.221	102.143	102.096	5.375	99.709	99.683	99.655
6.125	100.390	100.334	100.279	6.875	102.617	102.539	102.492	5.500	100.119	100.093	100.065
6.250	100.672	100.606	100.536	7.000	102.997	102.919	102.872	5.625	100.325	100.300	100.271
6.375	101.210	101.144	101.074	7.125	103.312	103.234	103.187	5.750	100.651	100.625	100.597
6.500	101.705	101.639	101.569	7.250	103.323	103.256	103.209	5.875	100.999	100.973	100.945
6.625	102.172	102.105	102.035	7.375	103.744	103.677	103.630	6.000	101.178	101.152	101.124

The following table shows the results of the regression analysis. The dependent variable is the number of days off work due to sickness absence. The independent variables are age, gender, education, income, and job tenure. The model explains 12% of the variance in the dependent variable.

Home Ready	0
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	≤ 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: 9/3/2025 8:10 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	96.167	96.062	96.023	5.750	100.299	100.262	100.235	4.25	96.1661	96.1323	96.0968
5.500	96.849	96.742	96.704	5.875	100.818	100.783	100.755	4.375	96.5776	96.5439	96.5084
5.625	97.493	97.384	97.347	6.000	101.291	101.255	101.227	4.5	96.945	96.9112	96.8757
5.750	97.730	97.677	97.643	6.125	101.639	101.604	101.576	4.625	97.277	97.2432	97.2077
5.875	98.483	98.429	98.397	6.250	101.611	101.553	101.523	4.75	98.0195	97.9858	97.9503
6.000	99.201	99.146	99.114	6.375	102.068	102.011	101.980	4.875	98.4264	98.3926	98.3571
6.125	99.725	99.669	99.637	6.500	102.492	102.435	102.404	5	98.6904	98.6567	98.6212
6.250	100.187	100.172	100.119	6.625	102.863	102.807	102.775	5.125	98.9089	98.8752	98.8397
6.375	100.755	100.735	100.684	6.750	102.349	102.328	102.292	5.25	99.4321	99.3984	99.3629
6.500	101.279	101.257	101.207	6.875	102.784	102.763	102.727	5.375	99.7086	99.6831	99.6547
6.625	101.786	101.761	101.712	7.000	103.181	103.161	103.125	5.5	100.1187	100.0931	100.0647
6.750	101.874	101.817	101.783	7.125	103.537	103.517	103.480	5.625	100.3251	100.2995	100.2711
6.875	102.399	102.341	102.305	7.250	103.713	103.709	103.665	5.75	100.6509	100.6253	100.5969
7.000	102.814	102.754	102.717	7.375	104.161	104.156	104.111	5.875	100.9985	100.9729	100.9445
7.125	103.209	103.148	103.111	7.500	104.489	104.484	104.441	6	101.1775	101.1519	101.1235

Home Possible 10 Yr Fixed			
Rate	15	30	45
4.625	96.351	96.301	96.251
4.750	97.109	97.058	97.009
4.875	97.242	97.192	97.142
5.000	97.470	97.419	97.370
5.125	97.762	97.712	97.662
5.250	98.018	97.968	97.918
5.375	98.258	98.214	98.172
5.500	98.526	98.484	98.442
5.625	98.753	98.711	98.668
5.750	98.986	98.944	98.901
5.875	99.224	99.182	99.139
6.000	99.681	99.639	99.597

Home Possible Adjustments	
Cumulative LLPA Caps	
Home Possible	0

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

[illegible]

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



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

RefiNow Rate Sheet

Effective: 9/3/2025 8:10 PST

RefiNow 30 Yr Fixed				
Rate	15	30	45	
5.125	95.696	95.677	95.576	
5.250	96.557	96.533	96.429	
5.375	97.166	97.139	97.031	
5.500	97.751	97.719	97.608	
5.625	98.362	98.331	98.219	
5.750	99.097	99.058	98.918	
5.875	99.638	99.595	99.457	
6.000	100.167	100.120	99.981	
6.125	100.691	100.644	100.496	
6.250	100.980	100.926	100.812	
6.375	101.472	101.418	101.308	
6.500	101.913	101.856	101.742	
6.625	102.374	102.312	102.190	
6.750	102.448	102.378	102.243	
6.875	102.977	102.907	102.776	
7.000	103.344	103.270	103.134	
7.125	103.748	103.670	103.528	
7.250	103.994	103.909	103.835	
7.375	104.355	104.269	104.193	

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: 9/3/2025 8:10 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	96.211	96.313	96.184	4.750	95.662	96.313	96.184	5.000	97.054	97.291	97.161
4.875	96.772	96.739	96.630	4.875	96.356	96.713	96.584	5.125	97.742	97.695	97.653
5.000	97.360	97.327	97.217	5.000	97.054	97.291	97.161	5.250	98.817	99.104	98.983
5.125	97.874	97.841	97.732	5.125	97.742	97.695	97.653	5.375	99.277	99.391	99.270
5.250	98.925	99.104	98.983	5.250	98.817	99.104	98.983	5.500	99.784	99.898	99.777
5.375	99.565	99.485	99.380	5.375	99.277	99.391	99.270	5.625	100.431	100.379	100.292
5.500	100.021	99.941	99.836	5.500	99.784	99.898	99.777	5.750	100.861	101.025	100.930
5.625	100.525	100.446	100.340	5.625	100.431	100.379	100.292	5.875	101.239	101.200	101.105
5.750	100.861	101.025	100.930	5.750	100.861	101.025	100.930	6.000	101.718	101.738	101.642
5.875	101.265	101.200	101.105	5.875	101.239	101.200	101.105	6.125	102.060	102.219	102.123
6.000	101.764	101.738	101.642	6.000	101.718	101.738	101.642	6.250	102.304	102.520	102.398
6.125	102.272	102.219	102.123	6.125	102.060	102.219	102.123	6.375	102.466	102.588	102.467
6.250	102.304	102.520	102.398	6.250	102.304	102.520	102.398	6.500	102.942	103.032	102.911
6.375	102.559	102.588	102.467	6.375	102.466	102.588	102.467	6.625	103.447	103.420	103.298
6.500	103.065	103.032	102.911	6.500	102.942	103.032	102.911	6.750	103.723	103.643	103.571
6.625	103.568	103.476	103.355	6.625	103.447	103.420	103.298	6.875	103.195	103.169	103.078
6.750	103.723	103.643	103.571	6.750	103.723	103.643	103.571	7.000	103.738	103.763	103.659
6.875	103.500	103.420	103.307	6.875	103.195	103.169	103.078	7.125	104.118	104.119	104.015
7.000	103.968	103.888	103.775	7.000	103.738	103.763	103.659	7.250	104.474	104.394	104.309
7.125	104.396	104.316	104.203	7.125	104.118	104.119	104.015	7.375	103.480	103.455	103.430
7.250	104.474	104.394	104.309	7.250	104.474	104.394	104.309	7.500	103.877	103.852	103.827
7.375	103.869	103.805	103.707	7.375	103.480	103.455	103.430	7.625	104.198	104.173	104.148
7.500	104.341	104.277	104.178	7.500	103.877	103.852	103.827	7.750	104.566	104.503	104.446
								7.875	103.140	103.053	103.213
								8.000	103.524	103.438	103.598
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	97.314	97.257	97.051	4.250	97.031	97.041	97.019	4.750	94.861	94.872	94.778
4.375	97.784	97.728	97.594	4.375	97.606	97.616	97.594	4.875	95.581	95.612	95.518
4.500	98.257	98.200	98.166	4.500	98.178	98.187	98.166	5.000	96.316	96.347	96.253
4.625	98.743	98.752	98.731	4.625	98.743	98.752	98.731	5.125	96.886	96.916	96.823
4.750	98.967	99.367	99.146	4.750	98.900	99.367	99.146	5.250	98.138	98.088	97.996
4.875	99.440	99.601	99.395	4.875	99.277	99.601	99.380	5.375	98.702	98.622	98.516
5.000	99.903	99.924	99.859	5.000	99.821	99.924	99.759	5.500	99.225	99.236	99.125
5.125	100.356	100.336	100.312	5.125	100.346	100.336	100.284	5.625	99.676	99.687	99.576
5.250	100.402	100.808	100.597	5.250	100.402	100.808	100.597	5.750	100.086	100.263	100.136
5.375	100.828	100.931	100.784	5.375	100.455	100.931	100.719	5.875	100.671	100.618	100.481
5.500	101.283	101.261	101.240	5.500	100.941	101.250	101.038	6.000	101.169	101.085	100.979
5.625	101.739	101.717	101.696	5.625	101.399	101.432	101.303	6.125	101.678	101.594	101.488
5.750	101.641	101.629	101.564	5.750	101.641	101.629	101.564	6.250	101.608	101.497	101.356
5.875	102.076	102.056	102.034	5.875	101.469	101.420	101.291	6.375	102.071	101.960	101.820
6.000	102.531	102.511	102.489	6.000	101.909	101.861	101.732	6.500	102.608	102.496	102.356
								6.625	103.111	102.999	102.859
								6.750	102.455	102.375	102.302
								6.875	102.171	102.124	102.147
								7.000	102.718	102.670	102.694
								7.125	103.009	102.888	102.866
								7.250	102.560	102.480	102.395

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	97.775	98.029	97.877	5.000	96.316	96.347	96.253	4.500	95.533	95.543	95.451
5.375	98.464	98.475	98.364	5.125	96.886	96.916	96.823	4.625	96.086	96.095	96.004
5.500	99.225	99.236	99.125	5.250	97.775	98.029	97.877	4.750	95.915	95.878	95.842
5.625	99.676	99.687	99.576	5.375	98.464	98.475	98.364	4.875	96.420	96.383	96.348
5.750	100.086	100.263	100.136	5.500	99.225	99.236	99.125	5.000	96.876	96.839	96.803
5.875	100.661	100.460	100.426	5.625	99.676	99.687	99.576	5.125	97.331	97.294	97.259
6.000	101.061	100.946	100.913	5.750	100.136	100.263	100.136	5.250	97.303	97.281	97.259
6.125	101.500	101.401	101.370	5.875	100.501	100.401	100.366	5.375	97.808	97.786	97.764
6.250	101.539	101.321	101.226	6.000	101.015	100.934	100.883	5.500	98.263	98.241	98.220
6.375	101.774	101.715	101.657	6.125	101.512	101.413	101.382	5.625	98.719	98.697	98.676
6.500	102.263	102.204	102.145	6.250	101.429	101.349	101.276	5.750	98.551	98.531	98.510
6.625	102.597	102.538	102.480	6.375	101.619	101.600	101.501	5.875	99.056	99.036	99.014
6.750	102.455	102.375	102.302	6.500	102.098	102.022	101.983	6.000	99.511	99.491	99.469
6.875	102.171	102.124	102.147	6.625	102.560	102.485	102.447	6.125	99.956	99.935	99.914
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	98.817	99.104	98.983	5.250	98.817	99.104	98.983	5.250	98.817	99.104	98.983
5.375	99.277	99.391	99.270	5.375	99.277	99.391	99.270	5.375	99.277	99.391	99.270
5.500	99.784	99.898	99.777	5.500	99.784	99.898	99.777	5.500	99.784	99.898	99.777
5.625	100.431	100.379	100.292	5.625	100.431	100.379	100.292	5.625	100.431	100.379	100.292
5.750	100.861	101.025	100.930	5.750	100.861	101.025	100.930	5.750	100.861	101.025	100.930
5.875	101.239	101.200	101.105	5.875	101.239	101.200	101.105	5.875	101.239	101.200	101.105
6.000	101.718	101.738	101.642	6.000	101.718	101.738	101.642	6.000	101.718	101.738	101.642
6.125	102.060	102.219	102.123	6.125	102.060	102.219	102.123	6.125	102.060	102.219	102.123
6.250	102.304	102.520	102.398	6.250	102.304	102.520	102.398	6.250	102.304	102.520	102.398
6.375	102.466	102.588	102.467	6.375	102.466	102.588	102.467	6.375	102.466	102.588	102.467
6.500	102.942	103.032	102.911	6.500	102.942	103.032	102.911	6.500	102.942	103.032	102.911
6.625	103.447	103.420	103.298	6.625	103.447	103.420	103.298	6.625	103.447	103.420	103.298
6.750	103.723	103.643	103.571	6.750	103.723	103.643	103.571	6.750	103.723	103.643	103.571
6.875	103.195	103.169	103.078	6.875	103.195	103.169	103.078	6.875	103.195	103.169	103.078
7.000	103.738	103.763	103.659	7.000	103.738	103.763	103.659	7.000	103.738	103.763	103.659
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	98.178	98.187	98.166	4.250	97.031	97.041	97.019	5.250	97.775	98.029	97.877
4.625	98.743	98.752	98.731	4.375	97.606	97.616	97.594	5.375	98.464	98.475	98.364
4.750	98.900	99.367	99.146	4.500	98.178	98.187	98.166	5.500	99.225	99.236	99.125
4.875	99.277	99.601	99.380	4.625	98.743	98.752	98.731	5.625	99.676	99.687	99.576
5.000	99.821	99.924	99.759	4.750	98.862	98.816	98.802	5.750	100.086	100.263	100.136
5.125	100.346	100.336	100.284	4.875	99.277	99.267	99.215	5.875	100.661	100.460	100.426
5.250	100.402	100.808	100.597	5.000	99.821	99.812	99.759	6.000	101.061	100.946	100.913
5.375	100.455	100.931	100.719	5.125	100.346	100.336	100.284	6.125	101.500	101.401	101.370
5.500	100.941	101.250	101.038	5.250	100.402	100.339	100.310	6.250	101.539	101.321	101.226
5.625	101.399	101.432	101.303	5.375	100.455	100.426	100.358	6.375	101.774	101.715	101.657
5.750	101.641	101.629	101.564	5.500	100.941	100.912	100.845	6.500	102.263	102.204	102.145
5.875	101.469	101.420	101.291	5.625	101.399	101.370	101.303	6.625	102.597	102.538	102.480
6.000	101.909	101.861	101.732	5.750	101.641	101.593	101.564	6.750	102.455	102.375	102.302

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	97.775	98.029	97.877	5.250	97.775	98.029	97.877	4.500	95.533	95.543	95.451
5.375	98.464	98.475	98.364	5.375	98.464	98.475	98.364	4.625	96.086	96.095	96.004
5.500	99.225	99.236	99.125	5.500	99.225	99.236	99.125	4.750	94.496	94.486	94.377
5.625	99.676	99.687	99.576	5.625	99.676	99.687	99.576	4.875	95.035	95.025	94.903
5.750	100.086	100.263	100.136	5.750	100.136	100.263	100.136	5.000	95.544	95.534	95.412
5.875	100.661	100.460	100.426	5.875	100.253	100.244	100.131	5.125	96.011	96.002	95.880
6.000	101.061	100.946	100.913	6.000	100.942	100.934	100.820	5.250	96.661	96.636	96.610
6.125	101.500	101.401	101.370	6.125	101.341	101.333	101.219	5.375	96.727	96.702	96.677
6.250	101.539	101.321	101.226	6.250	101.429	101.349	101.276	5.500	97.124	97.099	97.074
6.375	101.774	101.715	101.657	6.375	101.346	101.600	101.447	5.625	97.532	97.507	97.482
6.500	102.263	102.204	102.145	6.500	101.873	101.845	101.761	5.750	98.457	98.440	98.423
6.625	102.597	102.538	102.480	6.625	102.235	102.207	102.123	5.875	98.692	98.675	98.658
6.750	102.455	102.375	102.302	6.750	102.505	102.425	102.352	6.000	99.030	99.013	98.996
6.875	102.171	102.124	102.147	6.875	102.171	102.124	102.147	6.125	99.327	99.311	99.294
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: 9/3/2025 8:10 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	97.767	97.720	97.678	5.125	97.767	97.720	97.678	4.750	95.673	96.151	96.021
5.250	98.842	98.866	98.745	5.250	98.842	98.866	98.745	4.875	96.381	96.588	96.459
5.375	99.391	99.341	99.249	5.375	99.302	99.252	99.201	5.000	97.079	97.032	96.991
5.500	99.901	99.851	99.759	5.500	99.809	99.752	99.702	5.125	97.767	97.720	97.678
5.625	100.456	100.376	100.317	5.625	100.456	100.376	100.317	5.250	98.842	98.866	98.745
5.750	100.886	100.806	100.747	5.750	100.886	100.806	100.747	5.375	99.302	99.252	99.201
5.875	101.264	101.057	100.961	5.875	101.264	101.057	100.961	5.500	99.809	99.752	99.702
6.000	101.743	101.538	101.442	6.000	101.743	101.538	101.442	5.625	100.456	100.376	100.317
6.125	102.085	102.013	101.917	6.125	102.085	102.013	101.917	5.750	100.886	100.806	100.747
6.250	102.329	102.263	102.176	6.250	102.329	102.263	102.176	5.875	101.264	101.057	100.961
6.375	102.491	102.433	102.374	6.375	102.491	102.433	102.374	6.000	101.743	101.538	101.442
6.500	102.940	102.882	102.823	6.500	102.940	102.882	102.823	6.125	102.085	102.013	101.917
6.625	103.385	103.326	103.267	6.625	103.385	103.326	103.267	6.250	102.329	102.263	102.176
6.750	103.534	103.454	103.382	6.750	103.534	103.454	103.382	6.375	102.491	102.433	102.374
6.875	103.220	103.162	103.103	6.875	103.220	103.162	103.103	6.500	102.940	102.882	102.823
7.000	103.763	103.705	103.646	7.000	103.763	103.705	103.646	6.625	103.385	103.326	103.267
7.125	104.143	104.084	104.025	7.125	104.143	104.084	104.025	6.750	103.534	103.454	103.382
7.250	104.374	104.294	104.209	7.250	104.374	104.294	104.209	6.875	103.220	103.162	103.103
7.375	103.882	103.856	103.735	7.375	103.505	103.480	103.455	7.000	103.763	103.705	103.646
7.500	104.105	104.080	103.958	7.500	103.902	103.877	103.852	7.125	104.143	104.084	104.025
7.625	104.233	104.207	104.173	7.625	104.223	104.198	104.173	7.250	104.374	104.294	104.209
7.750	104.591	104.528	104.471	7.750	104.591	104.528	104.471	7.375	103.507	103.480	103.455
7.875	104.390	104.365	104.256	7.875	102.914	102.788	102.987	7.500	103.946	103.911	103.854
8.000	104.570	104.545	104.437	8.000	103.222	103.096	103.296	7.625	104.357	104.322	104.268
8.125	104.801	104.776	104.668	8.125	103.507	103.380	103.580	7.750	104.591	104.528	104.471
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	97.339	97.282	97.137	4.250	97.119	97.128	97.137	4.875	95.553	95.543	95.489
4.375	97.809	97.753	97.656	4.375	97.638	97.647	97.656	5.000	96.277	96.267	96.214
4.500	98.282	98.225	98.158	4.500	98.140	98.150	98.158	5.125	96.736	96.727	96.673
4.625	98.755	98.699	98.640	4.625	98.622	98.632	98.640	5.250	97.835	98.023	97.902
4.750	98.992	99.423	99.203	4.750	98.887	98.841	98.827	5.375	98.483	98.454	98.383
4.875	99.464	99.626	99.420	4.875	99.233	99.224	99.201	5.500	99.163	99.134	99.063
5.000	99.928	99.891	99.884	5.000	99.674	99.664	99.642	5.625	99.573	99.544	99.472
5.125	100.381	100.344	100.337	5.125	100.079	100.070	100.048	5.750	100.111	100.163	100.067
5.250	100.427	100.708	100.497	5.250	100.427	100.364	100.335	5.875	100.686	100.468	100.332
5.375	100.691	100.862	100.651	5.375	100.323	100.293	100.256	6.000	101.086	100.868	100.756
5.500	101.125	101.078	100.886	5.500	100.686	100.657	100.620	6.125	101.317	101.232	101.150
5.625	101.531	101.483	101.292	5.625	101.132	101.084	101.055	6.250	101.564	101.346	101.251
5.750	101.666	101.618	101.589	5.750	101.666	101.618	101.589	6.375	101.799	101.740	101.682
5.875	101.779	101.763	101.748	5.875	101.298	101.249	101.150	6.500	102.288	102.229	102.170
6.000	102.180	102.164	102.150	6.000	101.738	101.689	101.661	6.625	102.622	102.563	102.505
								6.750	102.480	102.400	102.327
								6.875	101.969	101.881	101.944
								7.000	102.451	102.392	102.368
								7.125	102.830	102.772	102.713
								7.250	102.585	102.505	102.420
								7.375	100.989	100.926	100.869
								7.500	101.513	101.449	101.393
								7.625	102.021	101.958	101.901
								7.750	102.366	102.303	102.246
								7.875	99.462	99.336	99.535
								8.000	99.770	99.644	99.844
								8.125	100.055	99.928	100.128

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	102.288	102.229	102.170	6.125	101.034	101.232	101.136	4.500	95.453	95.463	95.372
6.625	102.622	102.563	102.505	6.250	101.454	101.374	101.301	4.625	95.878	95.888	95.796
6.750	102.480	102.400	102.327	6.375	101.143	101.075	101.031	4.750	94.524	94.514	94.402
6.875	101.969	101.881	101.944	6.500	101.663	101.595	101.551	4.875	94.934	94.924	94.802
7.000	102.451	102.392	102.368	6.625	102.023	101.943	101.871	5.000	95.297	95.287	95.165
7.125	102.830	102.772	102.713	6.750	102.530	102.450	102.377	5.125	95.609	95.599	95.477
7.250	102.585	102.505	102.420	6.875	101.969	101.881	101.944	5.250	96.686	96.661	96.635
7.375	100.989	100.926	100.869	7.000	102.393	102.305	102.368	5.375	96.752	96.727	96.702
7.500	101.513	101.449	101.393	7.125	102.401	102.314	102.377	5.500	97.149	97.124	97.099
7.625	102.021	101.958	101.901	7.250	102.635	102.555	102.470	5.625	97.557	97.532	97.507
7.750	102.366	102.303	102.246	7.375	101.039	100.976	100.919	5.750	98.482	98.465	98.448
7.875	99.462	99.336	99.535	7.500	101.563	101.499	101.443	5.875	98.717	98.700	98.683
8.000	99.770	99.644	99.844	7.625	102.071	102.008	101.951	6.000	99.055	99.038	99.021
8.125	100.055	99.928	100.128	7.750	99.167	99.041	99.241	6.125	99.352	99.336	99.319
VA 30 Yr Fixed IRRRL				VA 25 Yr Fixed IRRRL				VA 20 Yr Fixed IRRRL			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
6.375	102.491	102.433	102.374	6.375	102.491	102.433	102.374	6.000	101.743	101.538	101.442
6.500	102.940	102.882	102.823	6.500	102.940	102.882	102.823	6.125	102.085	102.013	101.917
6.625	103.385	103.326	103.267	6.625	103.385	103.326	103.267	6.250	102.329	102.263	102.176
6.750	103.534	103.454	103.382	6.750	103.534	103.454	103.382	6.375	102.491	102.433	102.374
6.875	103.220	103.162	103.103	6.875	103.220	103.162	103.103	6.500	102.940	102.882	102.823
7.000	103.763	103.705	103.646	7.000	103.763	103.705	103.646	6.625	103.385	103.326	103.267
7.125	104.143	104.084	104.025	7.125	104.143	104.084	104.025	6.750	103.534	103.454	103.382
7.250	104.374	104.294	104.209	7.250	104.374	104.294	104.209	6.875	103.220	103.162	103.103
7.375	103.882	103.856	103.735	7.375	103.505	103.480	103.455	7.000	103.763	103.705	103.646
7.500	104.105	104.080	103.958	7.500	103.902	103.877	103.852	7.125	104.143	104.084	104.025
7.625	104.233	104.207	104.173	7.625	104.223	104.198	104.173	7.250	104.374	104.294	104.209
7.750	104.591	104.528	104.471	7.750	104.591	104.528	104.471	7.375	103.507	103.480	103.455
7.875	104.390	104.365	104.256	7.875	102.964	102.838	103.037	7.500	103.946	103.911	103.854
8.000	104.570	104.545	104.437	8.000	103.272	103.146	103.346	7.625	104.357	104.322	104.268
8.125	104.801	104.776	104.668	8.125	103.557	103.430	103.630	7.750	104.591	104.528	104.471
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	98.282	98.225	98.158	4.500	98.140	98.150	98.158	6.625	102.622	102.563	102.505
4.625	98.755	98.699	98.640	4.625	98.622	98.632	98.640	6.750	102.480	102.400	102.327
4.750	98.992	99.423	99.203	4.750	98.887	98.841	98.827	6.875	101.969	101.908	101.944
4.875	99.464	99.626	99.420	4.875	99.233	99.224	99.201	7.000	102.451	102.392	102.368
5.000	99.928	99.891	99.884	5.000	99.674	99.664	99.642	7.125	102.830	102.772	102.713
5.125	100.381	100.344	100.337	5.125	100.079	100.070	100.048	7.250	102.585	102.505	102.420
5.250	100.427	100.708	100.497	5.250	100.427	100.364	100.335	7.375	102.719	102.694	102.573
5.375	100.691	100.862	100.651	5.375	100.323	100.293	100.256	7.500	102.692	102.667	102.546
5.500	101.125	101.078	100.886	5.500	100.686	100.657	100.620	7.625	102.820	102.795	102.674
5.625	101.531	101.483	101.292	5.625	101.132	101.084	101.055	7.750	102.366	102.303	102.246
5.750	101.666	101.618	101.589	5.750	101.666	101.618	101.589	7.875	101.915	101.890	101.781
5.875	101.779	101.763	101.748	5.875	101.298	101.249	101.150	8.000	101.845	101.820	101.712
6.000	102.180	102.164	102.150	6.000	101.738	101.689	101.661	8.125	102.076	102.051	101.943
6.125	102.585	102.568	102.554	6.125	102.259	102.210	102.182				

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	102.288	102.229	102.170	6.125	101.034	101.232	101.136	4.500	95.453	95.463	95.372
6.625	102.622	102.563	102.505	6.250	101.454	101.374	101.301	4.625	95.878	95.888	95.796
6.750	102.480	102.400	102.327	6.375	101.143	101.075	101.031	4.750	94.524	94.514	94.402
6.875	101.969	101.881	101.944	6.500	101.663	101.595	101.551	4.875	94.934	94.924	94.802
7.000	102.451	102.392	102.368	6.625	102.023	101.943	101.871	5.000	95.297	95.287	95.165
7.125	102.830	102.772	102.713	6.750	102.530	102.450	102.377	5.125	95.609	95.599	95.477
7.250	102.585	102.505	102.420	6.875	101.969	101.881	101.944	5.250	96.686	96.661	96.635
7.375	100.989	100.926	100.869	7.000	102.393	102.305	102.368	5.375	96.752	96.727	96.702
7.500	101.513	101.449	101.393	7.125	102.401	102.314	102.377	5.500	97.149	97.124	97.099
7.625	102.021	101.958	101.901	7.250	102.635	102.555	102.470	5.625	97.557	97.532	97.507
7.750	102.366	102.303	102.246	7.375	101.039	100.976	100.919	5.750	98.482	98.465	98.448
7.875	99.462	99.336	99.535	7.500	101.563	101.499	101.443	5.875	98.717	98.700	98.683
8.000	99.770	99.644	99.844	7.625	102.071	102.008	101.951	6.000	99.055	99.038	99.021
8.125	100.055	99.928	100.128	7.750	99.167	99.041	99.241	6.125	99.352	99.336	99.319
Government Adjustments											
FICO				Loan Amount Adjustments							
> 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							
</											



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

FHA DPA Fixed Rate Sheet

Effective: 9/3/2025 8:10 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	100.052	99.817	99.517	6.750	98.552	98.317	98.017	6.750	98.052	97.817	97.517
6.875	100.133	99.926	99.626	6.875	98.633	98.426	98.126	6.875	98.133	97.926	97.626
7.000	100.607	100.400	100.100	7.000	99.107	98.900	98.600	7.000	98.607	98.400	98.100
7.125	101.023	100.816	100.516	7.125	99.523	99.316	99.016	7.125	99.023	98.816	98.516
7.250	101.429	101.222	100.922	7.250	99.929	99.722	99.422	7.250	99.429	99.222	98.922
7.375	101.320	101.049	100.749	7.375	99.820	99.549	99.249	7.375	99.320	99.049	98.749
7.500	101.754	101.483	101.183	7.500	100.254	99.983	99.683	7.500	99.754	99.483	99.183
7.625	102.140	101.869	101.569	7.625	100.640	100.369	100.069	7.625	100.140	99.869	99.569
7.750	102.506	102.235	101.935	7.750	101.006	100.735	100.435	7.750	100.506	100.235	99.935
7.875	102.097	101.767	101.467	7.875	100.597	100.267	99.967	7.875	100.097	99.767	99.467
8.000	102.471	102.141	101.841	8.000	100.971	100.641	100.341	8.000	100.471	100.141	99.841
8.125	102.817	102.487	102.187	8.125	101.317	100.987	100.687	8.125	100.817	100.487	100.187
8.250	103.163	102.833	102.533	8.250	101.663	101.333	101.033	8.250	101.163	100.833	100.533
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	96.552	96.317	96.017	6.750	99.302	99.067	98.767	6.750	97.302	97.067	96.767
6.875	96.633	96.426	96.126	6.875	99.383	99.176	98.876	6.875	97.383	97.176	96.876
7.000	97.107	96.900	96.600	7.000	99.857	99.650	99.350	7.000	97.857	97.650	97.350
7.125	97.523	97.316	97.016	7.125	100.273	100.066	99.766	7.125	98.273	98.066	97.766
7.250	97.929	97.722	97.422	7.250	100.679	100.472	100.172	7.250	98.679	98.472	98.172
7.375	97.820	97.549	97.249	7.375	100.570	100.299	99.999	7.375	98.570	98.299	97.999
7.500	98.254	97.983	97.683	7.500	101.004	100.733	100.433	7.500	99.004	98.733	98.433
7.625	98.640	98.369	98.069	7.625	101.390	101.119	100.819	7.625	99.390	99.119	98.819
7.750	99.006	98.735	98.435	7.750	101.756	101.485	101.185	7.750	99.756	99.485	99.185
7.875	98.597	98.267	97.967	7.875	101.347	101.017	100.717	7.875	99.347	99.017	98.717
8.000	98.971	98.641	98.341	8.000	101.721	101.391	101.091	8.000	99.721	99.391	99.091
8.125	99.317	98.987	98.687	8.125	102.067	101.737	101.437	8.125	100.067	99.737	99.437
8.250	99.663	99.333	99.033	8.250	102.413	102.083	101.783	8.250	100.413	100.083	99.783

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.