



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: 9/4/25 8:16 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%	Worse-
Locks expired or cancelled > 60 days: Market + 0.25%	Current

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: 9/4/2025 8:16 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	93.694	93.642	93.611	4.750	93.694	93.642	93.611	5.125	98.201	98.177	98.061
4.875	94.788	94.772	94.653	4.875	94.788	94.772	94.653	5.250	98.903	98.876	98.756
5.000	95.487	95.467	95.344	5.000	95.487	95.467	95.344	5.375	99.435	99.403	99.279
5.125	96.077	96.054	95.937	5.125	96.077	96.054	95.937	5.500	99.937	99.902	99.776
5.250	97.188	97.139	97.099	5.250	96.932	96.904	96.784	5.625	100.388	100.354	100.227
5.375	97.898	97.848	97.808	5.375	97.536	97.504	97.381	5.750	100.768	100.734	100.708
5.500	98.613	98.563	98.524	5.500	98.142	98.100	98.053	5.875	101.283	101.250	101.223
5.625	99.229	99.179	99.139	5.625	98.747	98.704	98.658	6.000	101.751	101.719	101.692
5.750	99.800	99.758	99.726	5.750	99.313	99.270	99.177	6.125	102.095	102.064	102.037
5.875	100.409	100.366	100.334	5.875	99.904	99.842	99.811	6.250	101.921	101.865	101.836
6.000	100.997	100.955	100.923	6.000	100.549	100.487	100.456	6.375	102.453	102.385	102.359
6.125	101.505	101.462	101.430	6.125	101.015	100.981	100.942	6.500	102.879	102.816	102.785
6.250	101.602	101.545	101.498	6.250	101.131	101.073	100.997	6.625	103.234	103.177	103.141
6.375	102.160	102.103	102.056	6.375	101.726	101.648	101.601	6.750	102.563	102.513	102.478
6.500	102.656	102.599	102.551	6.500	102.305	102.227	102.181	6.875	103.130	103.083	103.036
6.625	103.134	103.077	103.030	6.625	102.686	102.608	102.561	7.000	103.500	103.458	103.406
6.750	103.201	103.144	103.097	6.750	102.848	102.770	102.723	7.125	103.930	103.893	103.836
6.875	103.692	103.635	103.588	6.875	103.350	103.272	103.225	7.250	103.926	103.922	103.881
7.000	104.132	104.075	104.028	7.000	103.848	103.770	103.724	7.375	104.369	104.365	104.324
7.125	104.482	104.425	104.378	7.125	104.165	104.087	104.040	7.500	104.695	104.691	104.651
7.250	104.599	104.558	104.527	7.250	104.253	104.191	104.160	7.625	105.001	104.997	104.957
7.375	105.045	105.020	105.006	7.375	104.757	104.695	104.663	7.750	105.381	105.379	105.328
7.500	105.455	105.430	105.416	7.500	105.249	105.187	105.156	7.875	105.742	105.741	105.689
7.625	105.839	105.815	105.800	7.625	105.482	105.420	105.389	8.000	105.306	105.195	105.201
7.750	105.305	105.245	105.220	7.750	105.305	105.245	105.220				
7.875	105.674	105.674	105.624	7.875	105.674	105.674	105.624				
8.000	105.769	105.717	105.686	8.000	105.769	105.717	105.686				
8.125	105.982	105.931	105.899	8.125	105.982	105.931	105.899				
8.250	106.156	106.043	105.903	8.250	106.156	106.043	105.903				
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	98.525	98.525	98.525	4.625	98.964	98.964	98.964	5.000	94.712	94.693	94.574
4.750	98.796	98.796	98.670	4.750	99.310	99.310	99.030	5.125	95.359	95.335	95.219
4.875	99.347	99.347	99.188	4.875	99.854	99.854	99.420	5.250	96.983	96.933	96.893
5.000	99.570	99.522	99.508	5.000	99.863	99.863	99.652	5.375	97.686	97.637	97.598
5.125	100.045	99.994	99.982	5.125	100.327	100.327	100.117	5.500	98.398	98.350	98.311
5.250	100.252	100.162	100.152	5.250	100.521	100.521	100.465	5.625	98.997	98.949	98.911
5.375	100.756	100.694	100.665	5.375	100.994	100.994	100.943	5.750	99.420	99.378	99.346
5.500	101.055	100.966	100.956	5.500	101.248	101.248	101.203	5.875	100.003	99.960	99.926
5.625	101.441	101.353	101.343	5.625	101.299	101.299	101.261	6.000	100.559	100.515	100.480
5.750	101.408	101.343	101.327	5.750	101.493	101.493	101.345	6.125	101.027	100.980	100.943
5.875	101.898	101.849	101.821	5.875	101.783	101.778	101.637	6.250	101.172	101.114	101.066
6.000	102.152	102.069	102.054	6.000	102.022	102.012	101.877	6.375	101.722	101.661	101.609
6.125	102.513	102.450	102.432	6.125	102.334	102.319	102.191	6.500	102.172	102.108	102.054
6.250	102.547	102.470	102.443	6.250	102.310	102.289	102.289	6.625	102.635	102.568	102.511
6.375	102.953	102.904	102.875	6.375	102.517	102.461	102.450	6.750	102.617	102.558	102.508
6.500	103.385	103.309	103.286	6.500	102.852	102.818	102.818	6.875	103.102	103.039	102.986
6.625	103.503	103.448	103.421	6.625	103.076	103.021	102.994	7.000	103.438	103.375	103.322
6.750	103.528	103.459	103.424	6.750	103.307	103.265	103.265	7.125	103.693	103.631	103.578
6.875	103.899	103.850	103.821	6.875	103.525	103.478	103.478	7.250	103.682	103.584	103.495
7.000	104.071	104.022	103.994	7.000	103.810	103.759	103.759	7.375	104.038	103.937	103.847
7.125	104.272	104.223	104.194	7.125	103.735	103.686	103.658	7.500	104.425	104.321	104.226
7.250	104.132	104.050	103.994	7.250	103.776	103.694	103.637	7.625	103.940	103.940	103.762
7.375	104.594	104.512	104.456	7.375	104.127	104.045	103.988	7.750	103.540	103.540	103.489
								7.875	103.890	103.889	103.839

Conventional 20 Yr Fixed HB				Conventional 15 Yr Fixed HB							
Rate	15	30	45	Rate	15	30	45				
5.250	96.099	96.064	96.025	5.250	98.601	98.552	98.504				
5.375	96.850	96.816	96.777	5.375	99.052	99.003	98.955				
5.500	97.536	97.501	97.462	5.500	99.274	99.225	99.176				
5.625	98.271	98.237	98.198	5.625	99.368	99.326	99.284				
5.750	98.738	98.703	98.664	5.750	99.693	99.660	99.624				
5.875	99.329	99.294	99.255	5.875	99.935	99.892	99.858				
6.000	99.892	99.857	99.818	6.000	100.173	100.140	100.105				
6.125	100.344	100.310	100.271	6.125	100.385	100.351	100.316				
6.250	100.892	100.819	100.799	6.250	100.608	100.575	100.540				
6.375	101.465	101.397	101.371	6.375	100.818	100.785	100.749				
6.500	101.945	101.883	101.852	6.500	101.095	101.062	101.027				
6.625	102.313	102.255	102.219	6.625	101.294	101.260	101.225				
6.750	102.458	102.405	102.364	6.750	101.337	101.295	101.252				
6.875	102.952	102.905	102.859	6.875	101.729	101.661	101.625				
7.000	103.259	103.217	103.165	7.000	101.719	101.669	101.667				
7.125	103.542	103.505	103.448	7.125	101.858	101.816	101.772				
Conventional Fixed Rate Adjustments											
Cumulative LLPA Cap											
FTHB with AMI at or below 100% or 120% in designated High Cost Areas				0							
Purchase LTV / FICO Adjusters: All Products w/Terms > 15 years only											
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97		
≥ 780		0	0	0	0	-0.375	-0.375	-0.25	-0.25	-0.125	-0.125
760-779		0	0	0	-0.25	-0.625	-0.625	-0.5	-0.5	-0.25	-0.25
740-759		0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625	-0.5	-0.5
720-739		0	0	-0.25	-0.75	-1.25	-1.25	-1	-0.875	-0.75	-0.75
700-719		0	0	-0.375	-0.875	-1.375	-1.5	-1.25	-1.125	-0.875	-0.875
680-699		0	0	-0.625	-1.125	-1.75	-1.875	-1.5	-1.375	-1.125	-1.125
660-679		0	0	-0.75	-1.375	-1.875	-2.125	-1.75	-1.625	-1.25	-1.25
640-659		0	0	-1.125	-1.5	-2.25	-2.5	-2	-1.875	-1.5	-1.5
620-639		0	-0.125	-1.5	-2.125	-2.75	-2.875	-2.625	-2.25	-1.75	-1.75
Additional Purchase LLPA Adjusters											
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97		
Attached Condo		0	0	-0.125	-0.125	-0.75	-0.75	-0.75	-0.75	-0.75	-0.75
Investment Property		-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125
2nd Home		-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125
Manufactured Home		-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units		0	0	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance		-0.5	-0.5	-0.75	-0.75	-1	-1	-1	-1	-1	-1
Secondary Financing		-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875	-1.875
DTI > 40%		0	0	0	0	0	0	0	0	0	0
R/T Refinance LTV / FICO Adjusters: All Products w/Terms > 15 years only											
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97		
≥ 780		0	0	0	-0.125	-0.5	-0.625	-0.5	-0.375	-0.375	-0.375
760-779		0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625	-0.625	-0.625
740-759		0	0	-0.25	-0.75	-1.125	-1.375	-1.125	-1	-1	-1
720-739		0	0	-0.5	-1	-1.625	-1.75	-1.5	-1.25	-1.25	-1.25
700-719		0	0	-0.625	-1.25	-1.875	-2.125	-1.75	-1.625	-1.625	-1.625
680-699		0	0	-0.875	-1.625	-2.25	-2.5	-2.125	-1.75	-1.75	-1.75
660-679		0	-0.125	-1.125	-1.875	-2.5	-3	-2.375	-2.125	-2.125	-2.125
640-659		0	-0.25	-1.375	-2.125	-2.875	-3.375	-2.875	-2.5	-2.5	-2.5
620-639		0	-0.375	-1.75	-2.5	-3.5	-3.875	-3.625	-2.5	-2.5	-2.5
Additional R/T Refinance LLPA Adjusters											
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97		
Attached Condo		0	0	-0.125	-0.125	-0.75	-0.75	-0.75	-0.75	-0.75	-0.75
Investment Property		-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125
2nd Home		-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125
Manufactured Home		-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units		0	0	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance		-0.5	-0.5	-0.75	-0.75	-1	-1	-1	-1	-1	-1
Secondary Financing		-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875	-1.875
DTI > 40%		0	0	0	0	0	0	0	0	0	0

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



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

Conventional ARM Rate Sheet

Effective: 9/4/2025 8:16 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	99.446	99.423	99.348	5.000	98.876	98.853	98.778	5.000	96.360	96.297	96.234
5.125	99.768	99.741	99.662	5.125	99.309	99.282	99.203	5.125	97.029	96.966	96.903
5.250	100.078	100.047	99.964	5.250	99.720	99.689	99.607	5.250	97.701	97.638	97.576
5.375	100.369	100.335	100.248	5.375	100.099	100.064	99.978	5.375	97.986	97.923	97.861
5.500	100.636	100.598	100.508	5.500	100.490	100.452	100.362	5.500	98.452	98.389	98.327
5.625	100.866	100.824	100.730	5.625	100.901	100.859	100.765	5.625	98.916	98.853	98.791
5.750	101.125	101.079	100.981	5.750	101.246	101.200	101.102	5.750	99.194	99.131	99.069
5.875	101.427	101.378	101.276	5.875	101.491	101.441	101.340	5.875	99.474	99.411	99.349
6.000	101.723	101.669	101.564	6.000	101.677	101.623	101.518	6.000	99.753	99.690	99.628
6.125	102.009	101.951	101.842	6.125	101.775	101.718	101.608	6.125	100.031	99.968	99.905
6.250	102.205	102.144	102.030	6.250	101.910	101.848	101.735	6.250	100.305	100.242	100.180
6.375	102.266	102.201	102.084	6.375	102.100	102.035	101.918	6.375	100.391	100.328	100.265
6.500	102.330	102.261	102.140	6.500	102.237	102.168	102.048	6.500	100.854	100.791	100.729
6.625	102.395	102.322	102.198	6.625	102.303	102.219	102.190	6.625	100.933	100.870	100.808
6.750	102.461	102.384	102.256	6.750	102.455	102.356	102.337	6.750	101.169	101.106	101.044
6.875	102.527	102.447	102.314	6.875	102.597	102.492	102.472	6.875	101.227	101.164	101.101
7.000	102.520	102.410	102.391	7.000	102.722	102.611	102.592	7.000	101.306	101.243	101.181
7.125	102.574	102.458	102.439	7.125	102.814	102.696	102.676	7.125	101.397	101.334	101.272

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	99.542	99.519	99.444	5.000	98.968	98.945	98.870	5.000	96.310	96.247	96.184
5.125	99.863	99.836	99.758	5.125	99.400	99.373	99.294	5.125	96.979	96.916	96.853
5.250	100.173	100.142	100.060	5.250	99.810	99.779	99.696	5.250	97.651	97.588	97.525
5.375	100.464	100.430	100.343	5.375	100.187	100.153	100.066	5.375	97.936	97.873	97.810
5.500	100.731	100.693	100.603	5.500	100.578	100.539	100.449	5.500	98.402	98.339	98.276
5.625	100.962	100.920	100.826	5.625	100.987	100.945	100.851	5.625	98.866	98.803	98.740
5.750	101.222	101.176	101.078	5.750	101.332	101.286	101.188	5.750	99.144	99.081	99.018
5.875	101.526	101.476	101.374	5.875	101.577	101.527	101.426	5.875	99.424	99.361	99.298
6.000	101.823	101.770	101.664	6.000	101.763	101.709	101.604	6.000	99.703	99.640	99.577
6.125	102.111	102.054	101.945	6.125	101.863	101.805	101.696	6.125	99.981	99.918	99.855
6.250	102.310	102.249	102.136	6.250	101.999	101.938	101.825	6.250	100.255	100.192	100.129
6.375	102.374	102.309	102.192	6.375	102.192	102.127	102.010	6.375	100.341	100.278	100.215
6.500	102.439	102.370	102.249	6.500	102.331	102.262	102.141	6.500	100.804	100.741	100.678
6.625	102.506	102.433	102.308	6.625	102.387	102.315	102.190	6.625	100.883	100.820	100.757
6.750	102.573	102.496	102.368	6.750	102.438	102.362	102.233	6.750	101.119	101.056	100.993
6.875	102.641	102.560	102.428	6.875	102.479	102.399	102.266	6.875	101.177	101.114	101.051
7.000	102.538	102.454	102.318	7.000	102.493	102.435	102.334	7.000	101.256	101.193	101.130
7.125	102.376	102.294	102.144	7.125	102.487	102.410	102.309	7.125	101.347	101.284	101.221

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								





BFF
BROKERS FIRST FUNDING
 YOUR BFF IN WHOLESALE

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

Home Ready Rate Sheet

Effective: 9/4/2025 8:16 PST



BFF
BROKERS FIRST FUNDING
YOUR BFF IN WHOLESALE

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

Home Ready Rate Sheet

Effective: 9/4/2025 8:16 PST

Home Ready 30 Yr Fixed	Home Ready 20 Yr Fixed	Home Ready 15 Yr Fixed
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Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.000	95.071	95.030	95.030	5.750	99.628	99.566	99.535	4.375	96.885	96.851	96.816
5.125	95.737	95.696	95.696	5.875	100.193	100.131	100.100	4.500	97.248	97.214	97.178
5.250	96.610	96.567	96.521	6.000	100.702	100.640	100.609	4.625	97.577	97.543	97.508
5.375	97.311	97.268	97.221	6.125	101.082	101.020	100.989	4.750	98.250	98.210	98.174
5.500	97.984	97.941	97.895	6.250	101.173	101.095	101.048	4.875	98.657	98.616	98.581
5.625	98.609	98.566	98.519	6.375	101.689	101.611	101.564	5.000	98.917	98.877	98.841
5.750	99.036	98.986	98.945	6.500	102.145	102.067	102.020	5.125	99.132	99.091	99.056
5.875	99.662	99.612	99.557	6.625	102.470	102.392	102.345	5.250	99.651	99.611	99.575
6.000	100.216	100.165	100.110	6.750	102.353	102.276	102.229	5.375	99.914	99.873	99.838
6.125	100.754	100.698	100.671	6.875	102.764	102.686	102.639	5.500	100.277	100.251	100.223
6.250	100.918	100.839	100.805	7.000	103.154	103.076	103.029	5.625	100.479	100.454	100.425
6.375	101.419	101.340	101.308	7.125	103.478	103.400	103.353	5.750	100.800	100.775	100.746
6.500	101.875	101.822	101.792	7.250	103.467	103.405	103.374	5.875	101.145	101.120	101.091
6.625	102.353	102.276	102.247	7.375	103.884	103.822	103.791	6.000	101.317	101.291	101.263

Home Ready 10 Yr Fixed				
Rate	15	30	45	
4.625	96.644	96.594	96.545	
4.750	97.338	97.281	97.232	
4.875	97.469	97.412	97.362	
5.000	97.694	97.637	97.588	
5.125	97.984	97.927	97.877	
5.250	98.237	98.180	98.131	
5.375	98.469	98.412	98.362	
5.500	98.682	98.640	98.598	
5.625	98.906	98.864	98.822	
5.750	99.137	99.095	99.052	
5.875	99.370	99.328	99.285	
6.000	99.824	99.782	99.739	

Home Ready Adjustments

Cumulative LLPA Caps	
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Home Ready	0
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Purchase LTV / FICO Adjusters: All Products w/Terms > 15 years only	
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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

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
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: 9/4/2025 8:16 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	96.714	96.670	96.633	5.750	100.726	100.692	100.666	4.25	96.475	96.4411	96.4056
5.500	97.389	97.344	97.307	5.875	101.241	101.208	101.181	4.375	96.8853	96.8514	96.8159
5.625	98.023	97.976	97.940	6.000	101.709	101.677	101.650	4.5	97.2476	97.2137	97.1782
5.750	98.972	98.940	98.915	6.125	102.053	102.022	101.995	4.625	97.5771	97.5432	97.5077
5.875	99.562	99.531	99.505	6.250	101.879	101.823	101.794	4.75	98.2501	98.2095	98.174
6.000	100.116	100.086	100.060	6.375	102.330	102.276	102.246	4.875	98.6569	98.6163	98.5808
6.125	100.662	100.632	100.606	6.500	102.749	102.695	102.665	5	98.9172	98.8766	98.8411
6.250	100.867	100.814	100.785	6.625	103.116	103.063	103.032	5.125	99.132	99.0914	99.0559
6.375	101.386	101.334	101.304	6.750	102.489	102.471	102.436	5.25	99.6514	99.6108	99.5753
6.500	101.874	101.822	101.792	6.875	102.919	102.901	102.866	5.375	99.9139	99.8733	99.8378
6.625	102.261	102.210	102.180	7.000	103.312	103.295	103.259	5.5	100.2768	100.2511	100.2227
6.750	102.287	102.271	102.237	7.125	103.665	103.649	103.613	5.625	100.4794	100.4537	100.4253
6.875	102.814	102.798	102.764	7.250	103.884	103.880	103.839	5.75	100.8002	100.7745	100.7461
7.000	103.271	103.257	103.222	7.375	104.327	104.323	104.282	5.875	101.1454	101.1196	101.0912
7.125	103.550	103.536	103.501	7.500	104.653	104.649	104.609	6	101.3168	101.2911	101.2627

Home Possible 10 Yr Fixed			
Rate	15	30	45
4.625	96.644	96.594	96.545
4.750	98.375	98.321	98.309
4.875	98.727	98.673	98.661
5.000	99.068	99.016	99.004
5.125	99.580	99.489	99.479
5.250	99.925	99.834	99.824
5.375	100.254	100.164	100.154
5.500	100.527	100.438	100.428
5.625	100.839	100.750	100.740
5.750	101.041	100.975	100.958
5.875	101.344	101.279	101.261
6.000	101.655	101.591	101.574

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: 9/4/2025 8:16 PST

RefiNow 30 Yr Fixed				
Rate	15	30	45	
5.125	96.187	96.164	96.047	
5.250	97.042	97.014	96.894	
5.375	97.646	97.614	97.491	
5.500	98.225	98.189	98.062	
5.625	98.832	98.797	98.669	
5.750	99.423	99.380	99.287	
5.875	99.957	99.911	99.821	
6.000	100.479	100.429	100.339	
6.125	100.996	100.946	100.845	
6.250	101.241	101.183	101.053	
6.375	101.726	101.669	101.543	
6.500	102.159	102.098	101.969	
6.625	102.612	102.546	102.409	
6.750	102.562	102.489	102.386	
6.875	103.081	103.008	102.908	
7.000	103.439	103.362	103.257	
7.125	103.826	103.745	103.634	
7.250	103.985	103.896	103.854	
7.375	104.339	104.249	104.204	

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: 9/4/2025 8:16 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	96.441	96.865	96.786	4.750	96.272	96.865	96.786	5.000	97.672	97.842	97.763
4.875	97.003	97.265	97.186	4.875	96.977	97.265	97.186	5.125	98.355	98.309	98.265
5.000	97.672	97.842	97.763	5.000	97.672	97.842	97.763	5.250	99.182	99.491	99.370
5.125	98.355	98.309	98.265	5.125	98.355	98.309	98.265	5.375	99.642	99.778	99.657
5.250	99.237	99.491	99.370	5.250	99.182	99.491	99.370	5.500	100.203	100.284	100.163
5.375	99.920	99.835	99.722	5.375	99.642	99.778	99.657	5.625	100.845	100.766	100.705
5.500	100.373	100.288	100.175	5.500	100.203	100.284	100.163	5.750	101.268	101.188	101.128
5.625	100.874	100.790	100.705	5.625	100.845	100.766	100.705	5.875	101.396	101.341	101.228
5.750	101.268	101.188	101.128	5.750	101.268	101.188	101.128	6.000	101.876	101.879	101.766
5.875	101.437	101.349	101.236	5.875	101.396	101.341	101.228	6.125	102.217	102.360	102.247
6.000	101.937	101.879	101.766	6.000	101.876	101.879	101.766	6.250	102.410	102.585	102.472
6.125	102.445	102.360	102.247	6.125	102.217	102.360	102.247	6.375	102.489	102.654	102.541
6.250	102.410	102.585	102.472	6.250	102.410	102.585	102.472	6.500	103.035	103.097	102.985
6.375	102.608	102.654	102.541	6.375	102.489	102.654	102.541	6.625	103.534	103.485	103.380
6.500	103.114	103.097	102.985	6.500	103.035	103.097	102.985	6.750	103.805	103.725	103.651
6.625	103.615	103.514	103.380	6.625	103.534	103.485	103.380	6.875	103.228	103.307	103.203
6.750	103.805	103.725	103.651	6.750	103.805	103.725	103.651	7.000	103.761	103.901	103.797
6.875	103.541	103.458	103.352	6.875	103.257	103.307	103.203	7.125	104.286	104.257	104.153
7.000	104.008	103.924	103.818	7.000	103.761	103.901	103.797	7.250	104.704	104.640	104.553
7.125	104.435	104.351	104.245	7.125	104.286	104.257	104.153	7.375	103.526	103.500	103.475
7.250	104.704	104.640	104.553	7.250	104.704	104.640	104.553	7.500	103.923	103.897	103.872
7.375	103.908	103.834	103.728	7.375	103.526	103.500	103.475	7.625	104.286	104.223	104.193
7.500	104.378	104.304	104.199	7.500	103.923	103.897	103.872	7.750	104.679	104.616	104.557
								7.875	102.618	102.527	102.644
								8.000	102.996	102.906	103.023
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	97.539	97.483	97.306	4.250	97.251	97.256	97.082	4.750	95.341	95.367	95.278
4.375	98.010	97.954	97.777	4.375	97.826	97.831	97.657	4.875	96.081	96.107	96.018
4.500	98.482	98.426	98.249	4.500	98.396	98.401	98.227	5.000	96.816	96.842	96.753
4.625	98.958	98.964	98.790	4.625	98.958	98.964	98.790	5.125	97.385	97.411	97.322
4.750	99.214	99.614	99.397	4.750	99.214	99.614	99.397	5.250	98.373	98.416	98.263
4.875	99.668	99.848	99.631	4.875	99.553	99.848	99.631	5.375	99.057	98.972	98.858
5.000	100.123	100.172	100.065	5.000	100.092	100.172	99.984	5.500	99.549	99.555	99.433
5.125	100.610	100.596	100.521	5.125	100.610	100.596	100.501	5.625	99.999	100.005	99.883
5.250	100.671	100.995	100.780	5.250	100.671	100.995	100.780	5.750	100.493	100.413	100.353
5.375	100.994	101.117	100.952	5.375	100.674	101.117	100.902	5.875	100.843	100.755	100.641
5.500	101.449	101.436	101.407	5.500	101.152	101.436	101.221	6.000	101.342	101.254	101.140
5.625	101.905	101.884	101.863	5.625	101.604	101.618	101.524	6.125	101.850	101.762	101.649
5.750	101.797	101.811	101.720	5.750	101.797	101.811	101.720	6.250	101.696	101.537	101.382
5.875	102.166	102.145	102.124	5.875	101.625	101.572	101.400	6.375	102.121	102.000	101.844
6.000	102.620	102.599	102.578	6.000	102.060	102.008	101.836	6.500	102.656	102.535	102.379
								6.625	103.158	103.037	102.881
								6.750	102.467	102.386	102.312
								6.875	102.154	102.082	102.038
								7.000	102.643	102.591	102.572
								7.125	103.048	102.923	102.816
								7.250	102.650	102.586	102.499

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	98.162	98.416	98.263	5.000	96.816	96.842	96.753	4.500	95.748	95.753	95.509
5.375	98.789	98.796	98.673	5.125	97.385	97.411	97.322	4.625	96.294	96.299	96.055
5.500	99.549	99.555	99.433	5.250	98.162	98.416	98.263	4.750	96.142	96.113	96.085
5.625	99.999	100.005	99.883	5.375	98.789	98.796	98.673	4.875	96.648	96.619	96.590
5.750	100.493	100.413	100.353	5.500	99.549	99.555	99.433	5.000	97.103	97.074	97.045
5.875	100.818	100.667	100.632	5.625	99.999	100.005	99.883	5.125	97.558	97.529	97.501
6.000	101.245	101.146	101.112	5.750	100.543	100.463	100.403	5.250	97.469	97.448	97.427
6.125	101.691	101.593	101.561	5.875	100.713	100.614	100.579	5.375	97.974	97.953	97.932
6.250	101.696	101.478	101.331	6.000	101.224	101.140	101.093	5.500	98.429	98.409	98.387
6.375	101.796	101.746	101.696	6.125	101.718	101.620	101.588	5.625	98.885	98.864	98.843
6.500	102.315	102.265	102.215	6.250	101.535	101.455	101.381	5.750	98.641	98.620	98.599
6.625	102.650	102.599	102.549	6.375	101.609	101.665	101.521	5.875	99.146	99.125	99.104
6.750	102.467	102.386	102.312	6.500	102.084	102.009	101.969	6.000	99.600	99.579	99.558
6.875	102.146	102.082	102.038	6.625	102.543	102.468	102.430	6.125	100.044	100.024	100.002
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	99.182	99.491	99.370	5.250	99.182	99.491	99.370	5.250	99.182	99.491	99.370
5.375	99.642	99.778	99.657	5.375	99.642	99.778	99.657	5.375	99.642	99.778	99.657
5.500	100.203	100.284	100.163	5.500	100.203	100.284	100.163	5.500	100.203	100.284	100.163
5.625	100.845	100.766	100.705	5.625	100.845	100.766	100.705	5.625	100.845	100.766	100.705
5.750	101.268	101.188	101.128	5.750	101.268	101.188	101.128	5.750	101.268	101.188	101.128
5.875	101.396	101.341	101.228	5.875	101.396	101.341	101.228	5.875	101.396	101.341	101.228
6.000	101.876	101.879	101.766	6.000	101.876	101.879	101.766	6.000	101.876	101.879	101.766
6.125	102.217	102.360	102.247	6.125	102.217	102.360	102.247	6.125	102.217	102.360	102.247
6.250	102.410	102.585	102.472	6.250	102.410	102.585	102.472	6.250	102.410	102.585	102.472
6.375	102.489	102.654	102.541	6.375	102.489	102.654	102.541	6.375	102.489	102.654	102.541
6.500	103.035	103.097	102.985	6.500	103.035	103.097	102.985	6.500	103.035	103.097	102.985
6.625	103.534	103.485	103.380	6.625	103.534	103.485	103.380	6.625	103.534	103.485	103.380
6.750	103.805	103.725	103.651	6.750	103.805	103.725	103.651	6.750	103.805	103.725	103.651
6.875	103.257	103.307	103.203	6.875	103.257	103.307	103.203	6.875	103.228	103.307	103.203
7.000	103.761	103.901	103.797	7.000	103.761	103.901	103.797	7.000	103.761	103.901	103.797
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	98.396	98.401	98.227	4.250	97.251	97.256	97.082	5.250	98.162	98.416	98.263
4.625	98.958	98.964	98.790	4.375	97.826	97.831	97.657	5.375	98.789	98.796	98.673
4.750	99.214	99.614	99.397	4.500	98.396	98.401	98.227	5.500	99.549	99.555	99.433
4.875	99.553	99.848	99.631	4.625	98.958	98.964	98.790	5.625	99.999	100.005	99.883
5.000	100.092	100.172	99.984	4.750	99.214	99.168	99.154	5.750	100.493	100.413	100.353
5.125	100.610	100.596	100.501	4.875	99.553	99.539	99.444	5.875	100.818	100.667	100.632
5.250	100.671	100.995	100.780	5.000	100.092	100.079	99.984	6.000	101.245	101.146	101.112
5.375	100.674	101.117	100.902	5.125	100.610	100.596	100.501	6.125	101.691	101.593	101.561
5.500	101.152	101.436	101.221	5.250	100.671	100.609	100.580	6.250	101.696	101.478	101.331
5.625	101.604	101.618	101.524	5.375	100.674	100.640	100.593	6.375	101.796	101.746	101.696
5.750	101.797	101.811	101.720	5.500	101.152	101.119	101.072	6.500	102.315	102.265	102.215
5.875	101.625	101.572	101.400	5.625	101.604	101.571	101.524	6.625	102.650	102.599	102.549
6.000	102.060	102.008	101.836	5.750	101.797	101.748	101.720	6.750	102.467	102.386	102.312

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	98.162	98.416	98.263	5.250	98.162	98.416	98.263	4.500	95.748	95.753	95.509
5.375	98.789	98.796	98.673	5.375	98.789	98.796	98.673	4.625	96.294	96.299	96.055
5.500	99.549	99.555	99.433	5.500	99.549	99.555	99.433	4.750	94.789	94.757	94.729
5.625	99.999	100.005	99.883	5.625	99.999	100.005	99.883	4.875	95.302	95.288	95.123
5.750	100.493	100.413	100.353	5.750	100.543	100.463	100.403	5.000	95.799	95.785	95.620
5.875	100.818	100.667	100.632	5.875	100.466	100.453	100.344	5.125	96.250	96.236	96.071
6.000	101.245	101.146	101.112	6.000	101.153	101.140	101.031	5.250	96.825	96.808	96.791
6.125	101.691	101.593	101.561	6.125	101.548	101.535	101.426	5.375	96.892	96.875	96.858
6.250	101.696	101.478	101.331	6.250	101.535	101.455	101.381	5.500	97.288	97.271	97.254
6.375	101.796	101.746	101.696	6.375	101.403	101.665	101.521	5.625	97.696	97.680	97.663
6.500	102.315	102.265	102.215	6.500	101.956	101.924	101.844	5.750	98.549	98.533	98.516
6.625	102.650	102.599	102.549	6.625	102.305	102.273	102.193	5.875	98.785	98.768	98.751
6.750	102.467	102.386	102.312	6.750	102.517	102.436	102.362	6.000	99.122	99.106	99.089
6.875	102.146	102.082	102.038	6.875	102.109	102.057	102.038	6.125	99.420	99.403	99.387
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: 9/4/2025 8:16 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	98.380	98.334	98.290	5.125	98.380	98.334	98.290	4.750	96.297	96.702	96.623
5.250	99.207	99.253	99.132	5.250	99.207	99.253	99.132	4.875	97.002	97.140	97.061
5.375	99.667	99.634	99.584	5.375	99.667	99.634	99.584	5.000	97.697	97.650	97.607
5.500	100.228	100.147	100.088	5.500	100.228	100.147	100.088	5.125	98.380	98.334	98.290
5.625	100.870	100.789	100.730	5.625	100.870	100.789	100.730	5.250	99.207	99.253	99.132
5.750	101.293	101.213	101.153	5.750	101.293	101.213	101.153	5.375	99.667	99.634	99.584
5.875	101.421	101.203	101.085	5.875	101.421	101.203	101.085	5.500	100.228	100.147	100.088
6.000	101.901	101.683	101.566	6.000	101.901	101.683	101.566	5.625	100.870	100.789	100.730
6.125	102.242	102.154	102.041	6.125	102.242	102.154	102.041	5.750	101.293	101.213	101.153
6.250	102.435	102.355	102.281	6.250	102.435	102.355	102.281	5.875	101.421	101.203	101.085
6.375	102.514	102.464	102.413	6.375	102.514	102.464	102.413	6.000	101.901	101.683	101.566
6.500	102.993	102.942	102.892	6.500	102.993	102.942	102.892	6.125	102.242	102.154	102.041
6.625	103.437	103.387	103.337	6.625	103.437	103.387	103.337	6.250	102.435	102.355	102.281
6.750	103.563	103.483	103.409	6.750	103.563	103.483	103.409	6.375	102.514	102.464	102.413
6.875	103.253	103.202	103.152	6.875	103.253	103.202	103.152	6.500	102.993	102.942	102.892
7.000	103.786	103.736	103.685	7.000	103.786	103.736	103.685	6.625	103.437	103.387	103.337
7.125	104.195	104.145	104.095	7.125	104.195	104.145	104.095	6.750	103.563	103.483	103.409
7.250	104.498	104.434	104.347	7.250	104.498	104.434	104.347	6.875	103.253	103.202	103.152
7.375	103.877	103.852	103.745	7.375	103.551	103.525	103.500	7.000	103.786	103.736	103.685
7.500	104.103	104.078	103.970	7.500	103.948	103.922	103.897	7.125	104.195	104.145	104.095
7.625	104.311	104.248	104.218	7.625	104.311	104.248	104.218	7.250	104.498	104.434	104.347
7.750	104.704	104.641	104.582	7.750	104.704	104.641	104.582	7.375	103.592	103.558	103.500
7.875	104.388	104.355	104.282	7.875	102.393	102.262	102.419	7.500	104.028	103.995	103.937
8.000	104.569	104.536	104.463	8.000	102.696	102.566	102.723	7.625	104.436	104.404	104.347
8.125	104.800	104.766	104.693	8.125	102.977	102.847	103.004	7.750	104.704	104.641	104.582
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	97.564	97.508	97.331	4.250	97.333	97.339	97.195	4.875	96.051	96.037	95.988
4.375	98.035	97.979	97.802	4.375	97.848	97.854	97.710	5.000	96.775	96.761	96.712
4.500	98.507	98.451	98.274	4.500	98.344	98.350	98.206	5.125	97.234	97.220	97.171
4.625	98.981	98.925	98.747	4.625	98.818	98.824	98.680	5.250	98.160	98.409	98.288
4.750	99.239	99.671	99.453	4.750	99.239	99.193	99.179	5.375	98.806	98.773	98.690
4.875	99.595	99.873	99.656	4.875	99.496	99.482	99.417	5.500	99.485	99.451	99.369
5.000	100.060	100.027	99.999	5.000	99.927	99.913	99.848	5.625	99.945	99.864	99.805
5.125	100.512	100.480	100.452	5.125	100.322	100.308	100.243	5.750	100.518	100.438	100.378
5.250	100.696	100.895	100.680	5.250	100.696	100.634	100.605	5.875	100.843	100.626	100.541
5.375	100.777	101.048	100.833	5.375	100.531	100.497	100.480	6.000	101.243	101.026	100.957
5.500	101.210	101.180	100.975	5.500	100.886	100.853	100.836	6.125	101.475	101.377	101.344
5.625	101.616	101.566	101.381	5.625	101.294	101.245	101.216	6.250	101.721	101.503	101.356
5.750	101.822	101.773	101.745	5.750	101.822	101.773	101.745	6.375	101.821	101.771	101.721
5.875	101.818	101.806	101.777	5.875	101.453	101.400	101.259	6.500	102.340	102.290	102.240
6.000	102.219	102.207	102.178	6.000	101.820	101.771	101.743	6.625	102.675	102.624	102.574
								6.750	102.492	102.411	102.337
								6.875	101.940	101.890	101.840
								7.000	102.473	102.423	102.373
								7.125	102.883	102.832	102.782
								7.250	102.675	102.611	102.524
								7.375	101.113	101.049	100.991
								7.500	101.631	101.568	101.509
								7.625	102.136	102.073	102.014
								7.750	102.479	102.416	102.357
								7.875	98.941	98.810	98.967
								8.000	99.244	99.114	99.271
								8.125	99.525	99.395	99.552

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	102.340	102.290	102.240	6.125	101.222	101.372	101.260	4.500	95.643	95.649	95.405
6.625	102.675	102.624	102.574	6.250	101.560	101.480	101.406	4.625	96.054	96.060	95.816
6.750	102.492	102.411	102.337	6.375	101.218	101.146	101.106	4.750	94.814	94.772	94.754
6.875	101.940	101.890	101.840	6.500	101.719	101.647	101.607	4.875	95.183	95.169	95.004
7.000	102.473	102.423	102.373	6.625	102.041	101.960	101.886	5.000	95.531	95.518	95.353
7.125	102.883	102.832	102.782	6.750	102.542	102.461	102.387	5.125	95.829	95.815	95.650
7.250	102.675	102.611	102.524	6.875	101.894	101.802	101.823	5.250	96.850	96.833	96.816
7.375	101.113	101.049	100.991	7.000	102.308	102.217	102.237	5.375	96.917	96.900	96.883
7.500	101.631	101.568	101.509	7.125	102.308	102.216	102.237	5.500	97.313	97.296	97.279
7.625	102.136	102.073	102.014	7.250	102.725	102.661	102.574	5.625	97.721	97.705	97.688
7.750	102.479	102.416	102.357	7.375	101.163	101.099	101.041	5.750	98.574	98.558	98.541
7.875	98.941	98.810	98.967	7.500	101.681	101.618	101.559	5.875	98.810	98.793	98.776
8.000	99.244	99.114	99.271	7.625	102.186	102.123	102.064	6.000	99.147	99.131	99.114
8.125	99.525	99.395	99.552	7.750	98.652	98.522	98.678	6.125	99.445	99.428	99.412
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	102.514	102.464	102.413	6.375	102.514	102.464	102.413	6.000	101.901	101.683	101.566
6.500	102.993	102.942	102.892	6.500	102.993	102.942	102.892	6.125	102.242	102.154	102.041
6.625	103.437	103.387	103.337	6.625	103.437	103.387	103.337	6.250	102.435	102.355	102.281
6.750	103.563	103.483	103.409	6.750	103.563	103.483	103.409	6.375	102.514	102.464	102.413
6.875	103.253	103.202	103.152	6.875	103.253	103.202	103.152	6.500	102.993	102.942	102.892
7.000	103.786	103.736	103.685	7.000	103.786	103.736	103.685	6.625	103.437	103.387	103.337
7.125	104.195	104.145	104.095	7.125	104.195	104.145	104.095	6.750	103.563	103.483	103.409
7.250	104.498	104.434	104.347	7.250	104.498	104.434	104.347	6.875	103.253	103.202	103.152
7.375	103.877	103.852	103.745	7.375	103.551	103.525	103.500	7.000	103.786	103.736	103.685
7.500	104.103	104.078	103.970	7.500	103.948	103.922	103.897	7.125	104.195	104.145	104.095
7.625	104.311	104.248	104.218	7.625	104.311	104.248	104.218	7.250	104.498	104.434	104.347
7.750	104.704	104.641	104.582	7.750	104.704	104.641	104.582	7.375	103.592	103.558	103.500
7.875	104.388	104.355	104.282	7.875	102.443	102.312	102.469	7.500	104.028	103.995	103.937
8.000	104.569	104.536	104.463	8.000	102.746	102.616	102.773	7.625	104.436	104.404	104.347
8.125	104.800	104.766	104.693	8.125	103.027	102.897	103.054	7.750	104.704	104.641	104.582
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	98.507	98.451	98.274	4.500	98.344	98.350	98.206	6.625	102.675	102.624	102.574
4.625	98.981	98.925	98.747	4.625	98.818	98.824	98.680	6.750	102.492	102.411	102.337
4.750	99.239	99.671	99.453	4.750	99.239	99.193	99.179	6.875	102.000	101.950	101.840
4.875	99.595	99.873	99.656	4.875	99.496	99.482	99.417	7.000	102.473	102.423	102.373
5.000	100.060	100.027	99.999	5.000	99.927	99.913	99.848	7.125	102.883	102.832	102.782
5.125	100.512	100.480	100.452	5.125	100.322	100.308	100.243	7.250	102.675	102.611	102.524
5.250	100.696	100.895	100.680	5.250	100.696	100.634	100.605	7.375	102.715	102.690	102.582
5.375	100.777	101.048	100.833	5.375	100.531	100.497	100.480	7.500	102.691	102.665	102.558
5.500	101.210	101.180	100.975	5.500	100.886	100.853	100.836	7.625	102.818	102.793	102.686
5.625	101.616	101.566	101.381	5.625	101.294	101.245	101.216	7.750	102.479	102.416	102.357
5.750	101.822	101.773	101.745	5.750	101.822	101.773	101.745	7.875	101.913	101.880	101.807
5.875	101.818	101.806	101.777	5.875	101.453	101.400	101.259	8.000	101.844	101.811	101.738
6.000	102.219	102.207	102.178	6.000	101.820	101.771	101.743	8.125	102.075	102.041	101.968
6.125	102.624	102.611	102.583	6.125	102.335	102.286	102.258				

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	102.340	102.290	102.240	6.125	101.222	101.372	101.260	4.500	95.643	95.649	95.405
6.625	102.675	102.624	102.574	6.250	101.560	101.480	101.406	4.625	96.054	96.060	95.816
6.750	102.492	102.411	102.337	6.375	101.218	101.146	101.106	4.750	94.814	94.772	94.754
6.875	101.940	101.890	101.840	6.500	101.719	101.647	101.607	4.875	95.183	95.169	95.004
7.000	102.473	102.423	102.373	6.625	102.041	101.960	101.886	5.000	95.531	95.518	95.353
7.125	102.883	102.832	102.782	6.750	102.542	102.461	102.387	5.125	95.829	95.815	95.650
7.250	102.675	102.611	102.524	6.875	101.894	101.802	101.823	5.250	96.850	96.833	96.816
7.375	101.113	101.049	100.991	7.000	102.308	102.217	102.237	5.375	96.917	96.900	96.883
7.500	101.631	101.568	101.509	7.125	102.308	102.216	102.237	5.500	97.313	97.296	97.279
7.625	102.136	102.073	102.014	7.250	102.725	102.661	102.574	5.625	97.721	97.705	97.688
7.750	102.479	102.416	102.357	7.375	101.163	101.099	101.041	5.750	98.574	98.558	98.541
7.875	98.941	98.810	98.967	7.500	101.681	101.618	101.559	5.875	98.810	98.793	98.776
8.000	99.244	99.114	99.271	7.625	102.186	102.123	102.064	6.000	99.147	99.131	99.114
8.125	99.525	99.395	99.552	7.750	98.652	98.522	98.678	6.125	99.445	99.428	99.412
Government Adjustments											
FICO				Loan Amount Adjustments							
> 720+			0.125	\$75K - \$99,999 -0.75							
680 - 720			0	\$100K - \$150K -0.375							
660 - 679			-0.25	\$1M - \$1,499,999 (VA Only) -1.75							
640 - 659			-0.5	\$1.5M - \$2M (VA Only) -2.5							
620 - 639			-1.25								
600 - 619			-1.5								
580 - 599			-2								
550 - 579			-4.5	Other Adjustments							
FICO < 550			-5.5	2 Unit -0.5							
No FICO Score			-4.5	3-4 units -1							
				MFH -1.75							
				Cash out > 90% LTV -2							
				Non-Owner/2nd Home (Streamline or IRRRL o -1.5							
				VA IRRRL (95.01 - 110 LTV) -1.25							
				VA IRRRL (>110 - 125% LTV) -2.25							
				Temporary BuyDown* N/A							
				Manual Underwrite -0.375							
				Lock Extension per Day -0.025							
				*Buydown options and pricing available through PML							



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

FHA DPA Fixed Rate Sheet

Effective: 9/4/2025 8:16 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	100.136	99.910	99.610	6.750	98.636	98.410	98.110	6.750	98.136	97.910	97.610
6.875	100.279	100.047	99.747	6.875	98.779	98.547	98.247	6.875	98.279	98.047	97.747
7.000	100.753	100.521	100.221	7.000	99.253	99.021	98.721	7.000	98.753	98.521	98.221
7.125	101.169	100.937	100.637	7.125	99.669	99.437	99.137	7.125	99.169	98.937	98.637
7.250	101.575	101.343	101.043	7.250	100.075	99.843	99.543	7.250	99.575	99.343	99.043
7.375	101.772	101.483	101.183	7.375	100.272	99.983	99.683	7.375	99.772	99.483	99.183
7.500	102.206	101.917	101.617	7.500	100.706	100.417	100.117	7.500	100.206	99.917	99.617
7.625	102.592	102.303	102.003	7.625	101.092	100.803	100.503	7.625	100.592	100.303	100.003
7.750	102.958	102.669	102.369	7.750	101.458	101.169	100.869	7.750	100.958	100.669	100.369
7.875	102.483	102.138	101.838	7.875	100.983	100.638	100.338	7.875	100.483	100.138	99.838
8.000	102.857	102.512	102.212	8.000	101.357	101.012	100.712	8.000	100.857	100.512	100.212
8.125	103.203	102.858	102.558	8.125	101.703	101.358	101.058	8.125	101.203	100.858	100.558
8.250	103.549	103.204	102.904	8.250	102.049	101.704	101.404	8.250	101.549	101.204	100.904
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	96.636	96.410	96.110	6.750	99.386	99.160	98.860	6.750	97.386	97.160	96.860
6.875	96.779	96.547	96.247	6.875	99.529	99.297	98.997	6.875	97.529	97.297	96.997
7.000	97.253	97.021	96.721	7.000	100.003	99.771	99.471	7.000	98.003	97.771	97.471
7.125	97.669	97.437	97.137	7.125	100.419	100.187	99.887	7.125	98.419	98.187	97.887
7.250	98.075	97.843	97.543	7.250	100.825	100.593	100.293	7.250	98.825	98.593	98.293
7.375	98.272	97.983	97.683	7.375	101.022	100.733	100.433	7.375	99.022	98.733	98.433
7.500	98.706	98.417	98.117	7.500	101.456	101.167	100.867	7.500	99.456	99.167	98.867
7.625	99.092	98.803	98.503	7.625	101.842	101.553	101.253	7.625	99.842	99.553	99.253
7.750	99.458	99.169	98.869	7.750	102.208	101.919	101.619	7.750	100.208	99.919	99.619
7.875	98.983	98.638	98.338	7.875	101.733	101.388	101.088	7.875	99.733	99.388	99.088
8.000	99.357	99.012	98.712	8.000	102.107	101.762	101.462	8.000	100.107	99.762	99.462
8.125	99.703	99.358	99.058	8.125	102.453	102.108	101.808	8.125	100.453	100.108	99.808
8.250	100.049	99.704	99.404	8.250	102.799	102.454	102.154	8.250	100.799	100.454	100.154

Government DPA Adjustments		Other Adjustments	
FICO		DTI >50	-0.25
FICO =>680	0	Manufactured Home	-0.25
660 - 679	-0.25	2-Units	-0.25
640 - 659	-0.5	Temporary 2-1 BuyDown	-0.25
620 - 639	-1		
600 - 619	-1.5		

⁽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.