



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: 9/5/25 8:04 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: 9/5/2025 8:04 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	94.536	94.484	94.453	4.750	94.536	94.484	94.453	5.125	98.969	98.933	98.817
4.875	95.522	95.494	95.359	4.875	95.522	95.494	95.359	5.250	99.669	99.629	99.509
5.000	96.217	96.186	96.047	5.000	96.217	96.186	96.047	5.375	100.198	100.155	100.031
5.125	96.799	96.763	96.647	5.125	96.799	96.763	96.647	5.500	100.696	100.650	100.523
5.250	97.954	97.907	97.867	5.250	97.650	97.610	97.490	5.625	101.146	101.100	100.973
5.375	98.661	98.614	98.574	5.375	98.250	98.207	98.083	5.750	101.260	101.205	101.080
5.500	99.375	99.327	99.288	5.500	98.826	98.782	98.743	5.875	101.732	101.673	101.576
5.625	99.982	99.935	99.895	5.625	99.425	99.381	99.342	6.000	102.176	102.115	102.027
5.750	100.432	100.389	100.354	5.750	99.918	99.864	99.799	6.125	102.606	102.545	102.435
5.875	101.037	100.995	100.960	5.875	100.585	100.517	100.470	6.250	102.247	102.143	102.122
6.000	101.621	101.579	101.544	6.000	101.216	101.148	101.101	6.375	102.872	102.773	102.747
6.125	102.123	102.081	102.046	6.125	101.664	101.596	101.549	6.500	103.218	103.124	103.093
6.250	102.020	101.965	101.917	6.250	101.608	101.530	101.483	6.625	103.577	103.488	103.452
6.375	102.572	102.518	102.470	6.375	102.208	102.130	102.083	6.750	102.775	102.722	102.681
6.500	103.063	103.009	102.961	6.500	102.781	102.704	102.657	6.875	103.351	103.304	103.257
6.625	103.538	103.483	103.436	6.625	103.150	103.072	103.025	7.000	103.704	103.662	103.610
6.750	103.426	103.376	103.333	6.750	103.090	103.022	102.975	7.125	104.129	104.092	104.035
6.875	103.913	103.862	103.820	6.875	103.598	103.530	103.483	7.250	104.008	103.992	103.930
7.000	104.352	104.302	104.259	7.000	104.100	104.032	103.985	7.375	104.281	104.270	104.203
7.125	104.698	104.648	104.605	7.125	104.422	104.354	104.307	7.500	104.627	104.622	104.549
7.250	104.743	104.708	104.681	7.250	104.298	104.246	104.214	7.625	104.947	104.947	104.870
7.375	105.172	105.149	105.135	7.375	104.799	104.747	104.716	7.750	105.150	105.150	105.150
7.500	105.609	105.585	105.571	7.500	105.289	105.237	105.206	7.875	105.181	105.150	105.150
7.625	105.992	105.969	105.955	7.625	105.517	105.465	105.434	8.000	105.298	105.176	105.243
7.750	105.309	105.198	105.277	7.750	105.309	105.198	105.277				
7.875	105.539	105.420	105.491	7.875	105.539	105.420	105.491				
8.000	105.799	105.747	105.715	8.000	105.799	105.747	105.715				
8.125	106.012	105.960	105.929	8.125	106.012	105.960	105.929				
8.250	106.192	106.069	105.957	8.250	106.192	106.069	105.957				
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	99.090	99.049	99.049	4.625	99.528	99.487	99.487	5.000	95.441	95.410	95.281
4.750	99.212	99.196	99.152	4.750	99.669	99.653	99.521	5.125	96.081	96.046	95.930
4.875	99.763	99.717	99.703	4.875	100.005	99.986	99.850	5.250	97.633	97.582	97.539
5.000	100.083	100.037	100.023	5.000	100.346	100.323	100.183	5.375	98.333	98.284	98.241
5.125	100.378	100.332	100.318	5.125	100.672	100.645	100.501	5.500	99.044	98.994	98.952
5.250	100.660	100.598	100.570	5.250	100.927	100.865	100.839	5.625	99.637	99.588	99.547
5.375	101.202	101.140	101.112	5.375	101.419	101.337	101.337	5.750	100.033	99.990	99.955
5.500	101.473	101.411	101.383	5.500	101.657	101.581	101.581	5.875	100.612	100.568	100.532
5.625	101.707	101.645	101.617	5.625	101.692	101.623	101.623	6.000	101.165	101.119	101.082
5.750	101.685	101.638	101.606	5.750	101.778	101.731	101.731	6.125	101.628	101.581	101.542
5.875	102.200	102.150	102.122	5.875	102.137	102.096	102.092	6.250	101.551	101.495	101.446
6.000	102.416	102.366	102.338	6.000	102.288	102.253	102.243	6.375	102.095	102.036	101.984
6.125	102.704	102.654	102.626	6.125	102.605	102.577	102.561	6.500	102.542	102.480	102.426
6.250	102.753	102.711	102.675	6.250	102.614	102.497	102.477	6.625	102.998	102.934	102.876
6.375	103.259	103.209	103.181	6.375	102.793	102.743	102.715	6.750	102.803	102.751	102.706
6.500	103.502	103.452	103.424	6.500	103.144	103.040	103.009	6.875	103.285	103.229	103.180
6.625	103.781	103.732	103.703	6.625	103.291	103.268	103.232	7.000	103.620	103.564	103.516
6.750	103.735	103.685	103.657	6.750	103.597	103.597	103.555	7.125	103.870	103.814	103.766
6.875	104.201	104.151	104.123	6.875	103.847	103.847	103.800	7.250	103.729	103.638	103.552
7.000	104.375	104.325	104.296	7.000	104.138	104.138	104.086	7.375	104.075	103.981	103.894
7.125	104.575	104.526	104.497	7.125	104.043	103.993	103.965	7.500	104.415	104.320	104.231
7.250	104.435	104.353	104.296	7.250	104.081	103.999	103.942	7.625	103.621	103.567	103.535
7.375	104.894	104.812	104.755	7.375	104.431	104.349	104.292	7.750	103.468	103.416	103.385
								7.875	103.909	103.857	103.826

Conventional 20 Yr Fixed HB				Conventional 15 Yr Fixed HB								
Rate	15	30	45	Rate	15	30	45					
5.250	96.700	96.665	96.626	5.250	98.843	98.794	98.744					
5.375	97.449	97.414	97.375	5.375	99.287	99.238	99.189					
5.500	98.132	98.097	98.058	5.500	99.507	99.458	99.409					
5.625	98.864	98.829	98.790	5.625	99.643	99.607	99.573					
5.750	99.340	99.294	99.255	5.750	99.938	99.904	99.868					
5.875	99.917	99.882	99.842	5.875	100.238	100.188	100.159					
6.000	100.474	100.439	100.400	6.000	100.414	100.380	100.345					
6.125	100.923	100.888	100.849	6.125	100.623	100.590	100.554					
6.250	100.882	100.804	100.757	6.250	100.837	100.803	100.767					
6.375	101.393	101.315	101.268	6.375	101.054	101.021	100.985					
6.500	101.849	101.772	101.725	6.500	101.334	101.301	101.265					
6.625	102.171	102.093	102.046	6.625	101.533	101.500	101.464					
6.750	101.947	101.904	101.857	6.750	101.552	101.518	101.482					
6.875	102.276	102.233	102.186	6.875	101.754	101.720	101.684					
7.000	102.595	102.552	102.505	7.000	101.926	101.893	101.857					
7.125	102.870	102.827	102.780	7.125	102.073	102.040	102.004					
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: 9/5/2025 8:04 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	99.825	99.802	99.730	5.000	99.367	99.344	99.272	5.000	96.812	96.749	96.686
5.125	100.147	100.120	100.045	5.125	99.800	99.774	99.698	5.125	97.484	97.421	97.358
5.250	100.457	100.427	100.347	5.250	100.205	100.175	100.095	5.250	98.158	98.095	98.032
5.375	100.749	100.715	100.632	5.375	100.567	100.532	100.449	5.375	98.436	98.373	98.310
5.500	101.016	100.978	100.891	5.500	100.934	100.896	100.809	5.500	98.904	98.841	98.779
5.625	101.246	101.204	101.114	5.625	101.310	101.268	101.177	5.625	99.369	99.306	99.244
5.750	101.494	101.448	101.353	5.750	101.633	101.587	101.493	5.750	99.650	99.587	99.524
5.875	101.767	101.717	101.618	5.875	101.879	101.829	101.730	5.875	99.930	99.867	99.804
6.000	102.045	101.991	101.889	6.000	102.085	102.031	101.929	6.000	100.209	100.146	100.084
6.125	102.332	102.274	102.168	6.125	102.236	102.179	102.073	6.125	100.486	100.423	100.361
6.250	102.528	102.467	102.357	6.250	102.403	102.341	102.231	6.250	100.761	100.698	100.635
6.375	102.589	102.524	102.410	6.375	102.593	102.528	102.414	6.375	100.846	100.783	100.720
6.500	102.652	102.583	102.465	6.500	102.730	102.661	102.544	6.500	101.310	101.247	101.185
6.625	102.716	102.643	102.522	6.625	102.783	102.711	102.589	6.625	101.382	101.319	101.257
6.750	102.781	102.705	102.579	6.750	102.831	102.754	102.629	6.750	101.609	101.546	101.483
6.875	102.847	102.766	102.637	6.875	102.868	102.788	102.659	6.875	101.678	101.615	101.553
7.000	102.741	102.657	102.524	7.000	102.872	102.788	102.655	7.000	101.762	101.699	101.637
7.125	102.582	102.500	102.352	7.125	102.845	102.757	102.620	7.125	101.855	101.792	101.729
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	99.920	99.897	99.825	5.000	99.458	99.435	99.363	5.000	96.762	96.699	96.636
5.125	100.242	100.215	100.140	5.125	99.890	99.863	99.788	5.125	97.434	97.371	97.308
5.250	100.552	100.521	100.442	5.250	100.294	100.263	100.184	5.250	98.108	98.045	97.982
5.375	100.844	100.810	100.727	5.375	100.654	100.620	100.537	5.375	98.386	98.323	98.260
5.500	101.112	101.074	100.987	5.500	101.020	100.982	100.895	5.500	98.854	98.791	98.728
5.625	101.343	101.300	101.210	5.625	101.395	101.353	101.263	5.625	99.319	99.256	99.193
5.750	101.591	101.545	101.450	5.750	101.718	101.673	101.578	5.750	99.600	99.537	99.474
5.875	101.866	101.816	101.717	5.875	101.964	101.914	101.816	5.875	99.880	99.817	99.754
6.000	102.146	102.092	101.990	6.000	102.171	102.117	102.015	6.000	100.159	100.096	100.033
6.125	102.435	102.378	102.272	6.125	102.324	102.266	102.160	6.125	100.436	100.373	100.310
6.250	102.634	102.573	102.463	6.250	102.492	102.431	102.321	6.250	100.711	100.648	100.585
6.375	102.697	102.632	102.518	6.375	102.685	102.620	102.507	6.375	100.796	100.733	100.670
6.500	102.762	102.693	102.576	6.500	102.824	102.755	102.638	6.500	101.260	101.197	101.134
6.625	102.828	102.755	102.634	6.625	102.880	102.807	102.686	6.625	101.332	101.269	101.206
6.750	102.894	102.818	102.693	6.750	102.929	102.853	102.728	6.750	101.559	101.496	101.433
6.875	102.961	102.881	102.752	6.875	102.969	102.888	102.760	6.875	101.628	101.565	101.502
7.000	102.857	102.773	102.640	7.000	102.975	102.891	102.758	7.000	101.712	101.649	101.586
7.125	102.701	102.619	102.471	7.125	102.950	102.862	102.725	7.125	101.805	101.742	101.679

Conventional ARM Adjustments

Cumulative LLPA Cap

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

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

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

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



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

Effective: 9/5/2025 8:04 PST

Home Ready 30 Yr Fixed				Home Ready 20 Yr Fixed				Home Ready 15 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.000	95.914	95.874	95.874	5.750	100.303	100.235	100.188	4.375	97.287	97.253	97.217
5.125	96.580	96.540	96.540	5.875	100.864	100.796	100.749	4.500	97.648	97.614	97.578
5.250	97.348	97.308	97.269	6.000	101.369	101.301	101.254	4.625	97.976	97.942	97.907
5.375	98.046	98.006	97.967	6.125	101.748	101.680	101.633	4.750	98.610	98.572	98.544
5.500	98.715	98.675	98.636	6.250	101.658	101.580	101.533	4.875	99.016	98.978	98.949
5.625	99.335	99.295	99.256	6.375	102.169	102.091	102.045	5.000	99.275	99.237	99.208
5.750	99.760	99.709	99.654	6.500	102.621	102.543	102.496	5.125	99.489	99.450	99.422
5.875	100.382	100.331	100.277	6.625	102.933	102.855	102.809	5.250	100.005	99.967	99.939
6.000	100.932	100.881	100.826	6.750	102.591	102.523	102.476	5.375	100.265	100.227	100.199
6.125	101.447	101.396	101.341	6.875	103.010	102.942	102.895	5.500	100.585	100.566	100.545
6.250	101.352	101.289	101.226	7.000	103.406	103.337	103.291	5.625	100.791	100.766	100.745
6.375	101.877	101.813	101.751	7.125	103.735	103.667	103.620	5.750	101.102	101.084	101.063
6.500	102.359	102.295	102.232	7.250	103.511	103.459	103.427	5.875	101.445	101.427	101.406
6.625	102.814	102.751	102.688	7.375	103.926	103.874	103.842	6.000	101.614	101.596	101.575

Home Ready 10 Yr Fixed			
Rate	15	30	45
4.625	97.047	96.997	96.948
4.750	97.697	97.643	97.600
4.875	97.827	97.772	97.730
5.000	98.051	97.996	97.954
5.125	98.339	98.285	98.242
5.250	98.591	98.537	98.494
5.375	98.821	98.767	98.725
5.500	99.003	98.953	98.918
5.625	99.231	99.178	99.141
5.750	99.438	99.404	99.368
5.875	99.668	99.634	99.598
6.000	100.119	100.085	100.050

Home Ready Adjustments

Cumulative LLPA Caps	
Home Ready	0

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

[illegible]

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



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

Effective: 9/5/2025 8:04 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	97.445	97.416	97.380	5.750	99.469	99.403	99.332	4.25	96.8778	96.8437	96.8082
5.500	98.113	98.082	98.047	5.875	100.007	99.941	99.870	4.375	97.2868	97.2528	97.2173
5.625	98.724	98.691	98.656	6.000	100.510	100.443	100.372	4.5	97.6479	97.6138	97.5783
5.750	98.698	98.613	98.579	6.125	100.977	100.910	100.839	4.625	97.9761	97.9421	97.9066
5.875	99.434	99.346	99.314	6.250	100.366	100.286	100.208	4.75	98.6104	98.5721	98.5437
6.000	100.123	100.033	100.002	6.375	100.619	100.540	100.462	4.875	99.016	98.9777	98.9493
6.125	100.618	100.527	100.495	6.500	100.849	100.769	100.691	5	99.275	99.2367	99.2083
6.250	100.933	100.931	100.876	6.625	101.022	100.943	100.865	5.125	99.4885	99.4502	99.4218
6.375	101.478	101.470	101.418	6.750	101.066	100.997	100.935	5.25	100.0054	99.9671	99.9387
6.500	101.968	101.957	101.906	6.875	101.225	101.157	101.094	5.375	100.2654	100.2271	100.1987
6.625	102.440	102.427	102.376	7.000	101.427	101.358	101.296	5.5	100.5854	100.566	100.5447
6.750	102.250	102.218	102.188	7.125	101.590	101.522	101.459	5.625	100.7914	100.7661	100.7448
6.875	102.746	102.712	102.680	7.250	102.154	102.140	102.116	5.75	101.1023	101.0844	101.0631
7.000	103.119	103.085	103.053	7.375	102.745	102.731	102.707	5.875	101.445	101.427	101.4057
7.125	103.478	103.445	103.412	7.500	103.090	103.075	103.052	6	101.6139	101.596	101.5747

Home Possible 10 Yr Fixed			
Rate	15	30	45
4.625	97.047	96.997	96.948
4.750	97.697	97.643	97.600
4.875	97.827	97.772	97.730
5.000	98.051	97.996	97.954
5.125	98.339	98.285	98.242
5.250	98.591	98.537	98.494
5.375	98.821	98.767	98.725
5.500	99.003	98.953	98.918
5.625	99.231	99.178	99.141
5.750	99.438	99.404	99.368
5.875	99.668	99.634	99.598
6.000	100.119	100.085	100.050

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: 9/5/2025 8:04 PST

RefiNow 30 Yr Fixed			
Rate	15	30	45
5.125	96.909	96.873	96.757
5.250	97.760	97.720	97.600
5.375	98.360	98.317	98.193
5.500	98.936	98.889	98.761
5.625	99.535	99.489	99.361
5.750	100.028	99.974	99.849
5.875	100.558	100.502	100.379
6.000	101.075	101.016	100.893
6.125	101.629	101.567	101.435
6.250	101.640	101.570	101.456
6.375	102.140	102.073	101.960
6.500	102.587	102.516	102.400
6.625	103.027	102.949	102.828
6.750	102.745	102.660	102.573
6.875	103.251	103.168	103.082
7.000	103.599	103.512	103.420
7.125	103.989	103.896	103.801
7.250	103.975	103.875	103.897
7.375	104.324	104.224	104.240

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: 9/5/2025 8:04 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	97.159	97.677	97.581	4.750	97.130	97.677	97.581	5.000	98.526	98.655	98.559
4.875	97.833	98.077	97.981	4.875	97.833	98.077	97.981	5.125	99.206	99.159	99.099
5.000	98.526	98.655	98.559	5.000	98.526	98.655	98.559	5.250	99.873	100.136	100.006
5.125	99.206	99.159	99.099	5.125	99.206	99.159	99.099	5.375	100.209	100.423	100.294
5.250	99.873	100.136	100.006	5.250	99.873	100.136	100.006	5.500	100.878	100.930	100.800
5.375	100.467	100.423	100.294	5.375	100.209	100.423	100.294	5.625	101.515	101.418	101.357
5.500	100.918	100.930	100.800	5.500	100.878	100.930	100.800	5.750	101.936	101.839	101.778
5.625	101.515	101.418	101.357	5.625	101.515	101.418	101.357	5.875	101.616	101.674	101.553
5.750	101.936	101.839	101.778	5.750	101.936	101.839	101.778	6.000	102.096	102.212	102.091
5.875	101.651	101.674	101.553	5.875	101.616	101.674	101.553	6.125	102.443	102.693	102.572
6.000	102.150	102.212	102.091	6.000	102.096	102.212	102.091	6.250	102.776	102.729	102.625
6.125	102.658	102.693	102.572	6.125	102.443	102.693	102.572	6.375	102.622	102.798	102.694
6.250	102.776	102.729	102.625	6.250	102.776	102.729	102.625	6.500	103.205	103.242	103.138
6.375	102.715	102.798	102.694	6.375	102.622	102.798	102.694	6.625	103.701	103.629	103.560
6.500	103.219	103.242	103.151	6.500	103.205	103.242	103.138	6.750	103.968	103.887	103.827
6.625	103.720	103.689	103.652	6.625	103.701	103.629	103.560	6.875	103.182	103.280	103.184
6.750	103.968	103.887	103.827	6.750	103.968	103.887	103.827	7.000	103.715	103.874	103.778
6.875	103.497	103.415	103.309	6.875	103.182	103.280	103.184	7.125	104.204	104.230	104.134
7.000	103.963	103.881	103.778	7.000	103.715	103.874	103.778	7.250	104.620	104.557	104.466
7.125	104.389	104.307	104.201	7.125	104.204	104.230	104.134	7.375	103.524	103.499	103.474
7.250	104.620	104.557	104.466	7.250	104.620	104.557	104.466	7.500	103.921	103.896	103.871
7.375	103.901	103.843	103.767	7.375	103.524	103.499	103.474	7.625	104.242	104.217	104.192
7.500	104.371	104.312	104.237	7.500	103.921	103.896	103.871	7.750	104.567	104.504	104.443
								7.875	103.124	103.029	103.150
								8.000	103.495	103.400	103.521
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	98.028	97.960	97.853	4.250	97.850	97.852	97.853	4.750	96.111	96.133	96.032
4.375	98.499	98.430	98.427	4.375	98.424	98.426	98.427	4.875	96.851	96.873	96.773
4.500	98.992	98.993	98.994	4.500	98.992	98.993	98.994	5.000	97.586	97.608	97.507
4.625	99.550	99.551	99.553	4.625	99.550	99.551	99.553	5.125	98.154	98.176	98.076
4.750	99.724	100.050	99.832	4.750	99.724	100.050	99.832	5.250	98.922	99.061	98.900
4.875	100.116	100.284	100.066	4.875	99.986	100.284	100.066	5.375	99.603	99.512	99.414
5.000	100.571	100.607	100.514	5.000	100.517	100.607	100.470	5.500	100.142	100.145	100.120
5.125	101.026	101.005	100.976	5.125	101.023	101.005	100.976	5.625	100.591	100.593	100.568
5.250	101.116	101.306	101.087	5.250	101.116	101.306	101.087	5.750	101.161	101.064	101.003
5.375	101.287	101.429	101.245	5.375	100.983	101.429	101.210	5.875	101.056	100.996	100.935
5.500	101.743	101.747	101.700	5.500	101.452	101.747	101.529	6.000	101.556	101.496	101.435
5.625	102.198	102.177	102.155	5.625	101.898	101.930	101.711	6.125	102.063	102.003	101.943
5.750	102.099	102.180	102.020	5.750	102.099	102.180	102.020	6.250	101.916	101.771	101.695
5.875	102.458	102.405	102.348	5.875	101.779	101.849	101.581	6.375	102.228	102.177	102.120
6.000	102.913	102.859	102.802	6.000	102.208	102.193	102.021	6.500	102.762	102.712	102.654
								6.625	103.263	103.212	103.155
								6.750	102.629	102.549	102.488
								6.875	102.109	102.009	101.996
								7.000	102.575	102.511	102.511
								7.125	103.001	102.878	102.745
								7.250	102.566	102.503	102.412

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	98.815	99.061	98.900	5.000	97.586	97.608	97.507	4.500	96.336	96.337	96.238
5.375	99.384	99.387	99.362	5.125	98.154	98.176	98.076	4.625	96.871	96.872	96.773
5.500	100.142	100.145	100.120	5.250	98.815	99.061	98.900	4.750	96.591	96.562	96.534
5.625	100.591	100.593	100.568	5.375	99.384	99.387	99.362	4.875	97.096	97.067	97.039
5.750	101.161	101.064	101.003	5.500	100.142	100.145	100.120	5.000	97.551	97.523	97.494
5.875	101.038	100.821	100.669	5.625	100.640	100.593	100.568	5.125	98.006	97.978	97.949
6.000	101.438	101.409	101.351	5.750	101.211	101.114	101.053	5.250	97.762	97.741	97.720
6.125	101.814	101.797	101.739	5.875	100.744	100.727	100.669	5.375	98.267	98.246	98.225
6.250	101.916	101.771	101.695	6.000	101.426	101.409	101.351	5.500	98.723	98.702	98.680
6.375	101.896	101.879	101.862	6.125	101.814	101.797	101.739	5.625	99.178	99.157	99.135
6.500	102.414	102.398	102.381	6.250	101.901	101.821	101.745	5.750	98.934	98.880	98.823
6.625	102.749	102.732	102.715	6.375	101.539	101.809	101.674	5.875	99.438	99.385	99.328
6.750	102.629	102.549	102.488	6.500	102.043	102.006	101.993	6.000	99.893	99.839	99.782
6.875	102.051	101.996	101.996	6.625	102.371	102.334	102.321	6.125	100.337	100.283	100.226
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	99.873	100.136	100.006	5.250	99.873	100.136	100.006	5.250	99.873	100.136	100.006
5.375	100.209	100.423	100.294	5.375	100.209	100.423	100.294	5.375	100.209	100.423	100.294
5.500	100.878	100.930	100.800	5.500	100.878	100.930	100.800	5.500	100.878	100.930	100.800
5.625	101.515	101.418	101.357	5.625	101.515	101.418	101.357	5.625	101.515	101.418	101.357
5.750	101.936	101.839	101.778	5.750	101.936	101.839	101.778	5.750	101.936	101.839	101.778
5.875	101.616	101.674	101.553	5.875	101.616	101.674	101.553	5.875	101.616	101.674	101.553
6.000	102.096	102.212	102.091	6.000	102.096	102.212	102.091	6.000	102.096	102.212	102.091
6.125	102.443	102.693	102.572	6.125	102.443	102.693	102.572	6.125	102.443	102.693	102.572
6.250	102.776	102.729	102.625	6.250	102.776	102.729	102.625	6.250	102.776	102.729	102.625
6.375	102.622	102.798	102.694	6.375	102.622	102.798	102.694	6.375	102.622	102.798	102.694
6.500	103.205	103.242	103.138	6.500	103.205	103.242	103.138	6.500	103.205	103.242	103.138
6.625	103.701	103.629	103.560	6.625	103.701	103.629	103.560	6.625	103.701	103.629	103.560
6.750	103.968	103.887	103.827	6.750	103.968	103.887	103.827	6.750	103.968	103.887	103.827
6.875	103.182	103.280	103.184	6.875	103.182	103.280	103.184	6.875	103.182	103.280	103.184
7.000	103.715	103.874	103.778	7.000	103.715	103.874	103.778	7.000	103.715	103.874	103.778
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	98.992	98.993	98.994	4.250	97.850	97.852	97.853	5.250	98.815	99.061	98.900
4.625	99.550	99.551	99.553	4.375	98.424	98.426	98.427	5.375	99.384	99.387	99.362
4.750	99.724	100.050	99.832	4.500	98.992	98.993	98.994	5.500	100.142	100.145	100.120
4.875	99.986	100.284	100.066	4.625	99.550	99.551	99.553	5.625	100.591	100.593	100.568
5.000	100.517	100.607	100.470	4.750	99.724	99.678	99.664	5.750	101.161	101.064	101.003
5.125	101.023	101.005	100.976	4.875	99.986	99.967	99.938	5.875	101.038	100.821	100.669
5.250	101.116	101.306	101.087	5.000	100.517	100.499	100.470	6.000	101.438	101.409	101.351
5.375	100.983	101.429	101.210	5.125	101.023	101.005	100.976	6.125	101.814	101.797	101.739
5.500	101.452	101.747	101.529	5.250	101.116	101.054	101.025	6.250	101.916	101.771	101.695
5.625	101.898	101.930	101.711	5.375	100.983	100.946	100.761	6.375	101.896	101.879	101.862
5.750	102.099	102.180	102.020	5.500	101.452	101.415	101.230	6.500	102.414	102.398	102.381
5.875	101.779	101.849	101.581	5.625	101.898	101.860	101.675	6.625	102.749	102.732	102.715
6.000	102.208	102.193	102.021	5.750	102.099	102.049	102.020	6.750	102.629	102.549	102.488

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	98.815	99.061	98.900	5.250	98.815	99.061	98.900	4.500	96.336	96.337	96.238
5.375	99.384	99.387	99.362	5.375	99.384	99.387	99.362	4.625	96.871	96.872	96.773
5.500	100.142	100.145	100.120	5.500	100.142	100.145	100.120	4.750	95.299	95.253	95.239
5.625	100.591	100.593	100.568	5.625	100.640	100.593	100.568	4.875	95.719	95.701	95.571
5.750	101.161	101.064	101.003	5.750	101.211	101.114	101.053	5.000	96.195	96.177	96.048
5.875	101.038	100.821	100.669	5.875	100.744	100.727	100.669	5.125	96.619	96.601	96.472
6.000	101.438	101.409	101.351	6.000	101.426	101.409	101.351	5.250	97.120	97.104	97.087
6.125	101.814	101.797	101.739	6.125	101.814	101.797	101.739	5.375	97.187	97.171	97.154
6.250	101.916	101.771	101.695	6.250	101.901	101.821	101.745	5.500	97.584	97.567	97.550
6.375	101.896	101.879	101.862	6.375	101.539	101.809	101.674	5.625	97.992	97.975	97.959
6.500	102.414	102.398	102.381	6.500	102.043	102.006	101.993	5.750	98.840	98.831	98.823
6.625	102.749	102.732	102.715	6.625	102.371	102.334	102.321	5.875	99.075	99.066	99.058
6.750	102.629	102.549	102.488	6.750	102.679	102.599	102.538	6.000	99.413	99.404	99.396
6.875	102.051	101.996	101.996	6.875	102.051	101.996	101.996	6.125	99.710	99.702	99.694
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: 9/5/2025 8:04 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	99.231	99.184	99.124	5.125	99.231	99.184	99.124	4.750	97.155	97.515	97.419
5.250	99.898	99.898	99.791	5.250	99.898	99.898	99.791	4.875	97.858	97.952	97.856
5.375	100.234	100.280	100.150	5.375	100.234	100.280	100.150	5.000	98.551	98.504	98.444
5.500	100.903	100.806	100.745	5.500	100.903	100.806	100.745	5.125	99.231	99.184	99.124
5.625	101.540	101.443	101.382	5.625	101.540	101.443	101.382	5.250	99.898	99.898	99.791
5.750	101.961	101.864	101.803	5.750	101.961	101.864	101.803	5.375	100.234	100.280	100.150
5.875	101.641	101.531	101.409	5.875	101.641	101.531	101.409	5.500	100.903	100.806	100.745
6.000	102.121	102.012	101.891	6.000	102.121	102.012	101.891	5.625	101.540	101.443	101.382
6.125	102.468	102.487	102.366	6.125	102.468	102.487	102.366	5.750	101.961	101.864	101.803
6.250	102.801	102.721	102.645	6.250	102.801	102.721	102.645	5.875	101.641	101.531	101.409
6.375	102.613	102.596	102.580	6.375	102.613	102.596	102.580	6.000	102.121	102.012	101.891
6.500	103.092	103.075	103.058	6.500	103.092	103.075	103.058	6.125	102.468	102.487	102.366
6.625	103.536	103.520	103.503	6.625	103.536	103.520	103.503	6.250	102.801	102.721	102.645
6.750	103.726	103.645	103.585	6.750	103.726	103.645	103.585	6.375	102.613	102.596	102.580
6.875	103.207	103.173	103.140	6.875	103.207	103.173	103.140	6.500	103.092	103.075	103.058
7.000	103.740	103.707	103.673	7.000	103.740	103.707	103.673	6.625	103.536	103.520	103.503
7.125	104.149	104.116	104.082	7.125	104.149	104.116	104.082	6.750	103.726	103.645	103.585
7.250	104.414	104.351	104.260	7.250	104.414	104.351	104.260	6.875	103.207	103.173	103.140
7.375	103.809	103.784	103.739	7.375	103.549	103.524	103.499	7.000	103.740	103.707	103.673
7.500	104.035	104.010	103.965	7.500	103.946	103.921	103.896	7.125	104.149	104.116	104.082
7.625	104.267	104.242	104.217	7.625	104.267	104.242	104.217	7.250	104.414	104.351	104.260
7.750	104.592	104.529	104.468	7.750	104.592	104.529	104.468	7.375	103.549	103.524	103.499
7.875	104.328	104.303	104.272	7.875	102.900	102.766	102.927	7.500	103.946	103.921	103.896
8.000	104.508	104.483	104.453	8.000	103.197	103.063	103.224	7.625	104.267	104.242	104.217
8.125	104.739	104.714	104.684	8.125	103.473	103.338	103.499	7.750	104.592	104.529	104.468
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	98.053	97.985	97.927	4.250	97.925	97.926	97.927	4.875	96.820	96.802	96.741
4.375	98.524	98.455	98.434	4.375	98.432	98.433	98.434	5.000	97.544	97.526	97.465
4.500	98.996	98.928	98.921	4.500	98.918	98.920	98.921	5.125	98.002	97.984	97.923
4.625	99.469	99.401	99.382	4.625	99.379	99.381	99.382	5.250	98.809	99.055	98.925
4.750	99.749	100.106	99.888	4.750	99.749	99.703	99.689	5.375	99.399	99.361	99.376
4.875	99.983	100.309	100.091	4.875	99.909	99.891	99.861	5.500	100.074	100.036	100.052
5.000	100.448	100.445	100.396	5.000	100.326	100.308	100.278	5.625	100.615	100.518	100.457
5.125	100.901	100.871	100.849	5.125	100.705	100.687	100.658	5.750	101.186	101.089	101.028
5.250	101.141	101.206	101.050	5.250	101.141	101.079	101.050	5.875	101.063	100.846	100.628
5.375	101.057	101.360	101.141	5.375	100.826	100.788	100.603	6.000	101.463	101.246	101.197
5.500	101.490	101.491	101.451	5.500	101.175	101.138	100.984	6.125	101.695	101.706	101.584
5.625	101.896	101.878	101.857	5.625	101.598	101.549	101.520	6.250	101.941	101.796	101.720
5.750	102.124	102.074	102.045	5.750	102.124	102.074	102.045	6.375	101.921	101.904	101.887
5.875	102.021	102.009	101.987	5.875	101.608	101.551	101.521	6.500	102.439	102.423	102.406
6.000	102.422	102.410	102.389	6.000	102.124	102.074	102.046	6.625	102.774	102.757	102.740
								6.750	102.654	102.574	102.513
								6.875	101.894	101.861	101.827
								7.000	102.428	102.394	102.361
								7.125	102.837	102.803	102.770
								7.250	102.591	102.528	102.437
								7.375	101.006	100.943	100.882
								7.500	101.522	101.459	101.398
								7.625	102.025	101.962	101.901
								7.750	102.367	102.304	102.243
								7.875	99.448	99.314	99.475
								8.000	99.745	99.611	99.772
								8.125	100.021	99.886	100.048

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	102.439	102.423	102.406	6.125	101.452	101.706	101.584	4.500	96.195	96.196	96.097
6.625	102.774	102.757	102.740	6.250	101.926	101.846	101.770	4.625	96.584	96.585	96.487
6.750	102.654	102.574	102.513	6.375	101.289	101.212	101.239	4.750	95.324	95.278	95.264
6.875	101.894	101.861	101.827	6.500	101.765	101.688	101.715	4.875	95.576	95.558	95.428
7.000	102.428	102.394	102.361	6.625	102.207	102.127	102.067	5.000	95.903	95.885	95.756
7.125	102.837	102.803	102.770	6.750	102.704	102.624	102.563	5.125	96.180	96.162	96.080
7.250	102.591	102.528	102.437	6.875	101.824	101.728	101.769	5.250	97.145	97.129	97.112
7.375	101.006	100.943	100.882	7.000	102.224	102.128	102.168	5.375	97.212	97.196	97.179
7.500	101.522	101.459	101.398	7.125	102.210	102.114	102.154	5.500	97.609	97.592	97.575
7.625	102.025	101.962	101.901	7.250	102.641	102.578	102.487	5.625	98.017	98.000	97.984
7.750	102.367	102.304	102.243	7.375	101.056	100.993	100.932	5.750	98.865	98.856	98.848
7.875	99.448	99.314	99.475	7.500	101.572	101.509	101.448	5.875	99.100	99.091	99.083
8.000	99.745	99.611	99.772	7.625	102.075	102.012	101.951	6.000	99.438	99.429	99.421
8.125	100.021	99.886	100.048	7.750	99.168	99.033	99.194	6.125	99.735	99.727	99.719
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	102.613	102.596	102.580	6.375	102.613	102.596	102.580	6.000	102.121	102.012	101.891
6.500	103.092	103.075	103.058	6.500	103.092	103.075	103.058	6.125	102.468	102.487	102.366
6.625	103.536	103.520	103.503	6.625	103.536	103.520	103.503	6.250	102.801	102.721	102.645
6.750	103.726	103.645	103.585	6.750	103.726	103.645	103.585	6.375	102.613	102.596	102.580
6.875	103.207	103.173	103.140	6.875	103.207	103.173	103.140	6.500	103.092	103.075	103.058
7.000	103.740	103.707	103.673	7.000	103.740	103.707	103.673	6.625	103.536	103.520	103.503
7.125	104.149	104.116	104.082	7.125	104.149	104.116	104.082	6.750	103.726	103.645	103.585
7.250	104.414	104.351	104.260	7.250	104.414	104.351	104.260	6.875	103.207	103.173	103.140
7.375	103.809	103.784	103.739	7.375	103.549	103.524	103.499	7.000	103.740	103.707	103.673
7.500	104.035	104.010	103.965	7.500	103.946	103.921	103.896	7.125	104.149	104.116	104.082
7.625	104.267	104.242	104.217	7.625	104.267	104.242	104.217	7.250	104.414	104.351	104.260
7.750	104.592	104.529	104.468	7.750	104.592	104.529	104.468	7.375	103.549	103.524	103.499
7.875	104.328	104.303	104.272	7.875	102.950	102.816	102.977	7.500	103.946	103.921	103.896
8.000	104.508	104.483	104.453	8.000	103.247	103.113	103.274	7.625	104.267	104.242	104.217
8.125	104.739	104.714	104.684	8.125	103.523	103.388	103.549	7.750	104.592	104.529	104.468
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	98.996	98.928	98.921	4.500	98.918	98.920	98.921	6.625	102.774	102.757	102.740
4.625	99.469	99.401	99.382	4.625	99.379	99.381	99.382	6.750	102.654	102.574	102.513
4.750	99.749	100.106	99.888	4.750	99.749	99.703	99.689	6.875	101.922	101.881	101.827
4.875	99.983	100.309	100.091	4.875	99.909	99.891	99.861	7.000	102.428	102.394	102.361
5.000	100.448	100.445	100.396	5.000	100.326	100.308	100.278	7.125	102.837	102.803	102.770
5.125	100.901	100.871	100.849	5.125	100.705	100.687	100.658	7.250	102.591	102.528	102.437
5.250	101.141	101.206	101.050	5.250	101.141	101.079	101.050	7.375	102.647	102.622	102.576
5.375	101.057	101.360	101.141	5.375	100.826	100.788	100.603	7.500	102.623	102.598	102.552
5.500	101.490	101.491	101.451	5.500	101.175	101.138	100.984	7.625	102.751	102.726	102.680
5.625	101.896	101.878	101.857	5.625	101.598	101.549	101.520	7.750	102.367	102.304	102.243
5.750	102.124	102.074	102.045	5.750	102.124	102.074	102.045	7.875	101.853	101.828	101.797
5.875	102.021	102.009	101.987	5.875	101.608	101.551	101.521	8.000	101.783	101.758	101.728
6.000	102.422	102.410	102.389	6.000	102.124	102.074	102.046	8.125	102.014	101.989	101.959
6.125	102.826	102.814	102.793	6.125	102.636	102.586	102.558				



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

FHA DPA Fixed Rate Sheet

Effective: 9/5/2025 8:04 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	100.277	100.122	99.822	6.750	98.777	98.622	98.322	6.750	98.277	98.122	97.822
6.875	100.404	100.200	99.900	6.875	98.904	98.700	98.400	6.875	98.404	98.200	97.900
7.000	100.878	100.674	100.374	7.000	99.378	99.174	98.874	7.000	98.878	98.674	98.374
7.125	101.294	101.090	100.790	7.125	99.794	99.590	99.290	7.125	99.294	99.090	98.790
7.250	101.700	101.496	101.196	7.250	100.200	99.996	99.696	7.250	99.700	99.496	99.196
7.375	101.678	101.446	101.146	7.375	100.178	99.946	99.646	7.375	99.678	99.446	99.146
7.500	102.112	101.880	101.580	7.500	100.612	100.380	100.080	7.500	100.112	99.880	99.580
7.625	102.498	102.266	101.966	7.625	100.998	100.766	100.466	7.625	100.498	100.266	99.966
7.750	102.864	102.632	102.332	7.750	101.364	101.132	100.832	7.750	100.864	100.632	100.332
7.875	102.389	102.129	101.829	7.875	100.889	100.629	100.329	7.875	100.389	100.129	99.829
8.000	102.763	102.503	102.203	8.000	101.263	101.003	100.703	8.000	100.763	100.503	100.203
8.125	103.109	102.849	102.549	8.125	101.609	101.349	101.049	8.125	101.109	100.849	100.549
8.250	103.455	103.195	102.895	8.250	101.955	101.695	101.395	8.250	101.455	101.195	100.895
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	96.777	96.622	96.322	6.750	99.527	99.372	99.072	6.750	97.527	97.372	97.072
6.875	96.904	96.700	96.400	6.875	99.654	99.450	99.150	6.875	97.654	97.450	97.150
7.000	97.378	97.174	96.874	7.000	100.128	99.924	99.624	7.000	98.128	97.924	97.624
7.125	97.794	97.590	97.290	7.125	100.544	100.340	100.040	7.125	98.544	98.340	98.040
7.250	98.200	97.996	97.696	7.250	100.950	100.746	100.446	7.250	98.950	98.746	98.446
7.375	98.178	97.946	97.646	7.375	100.928	100.696	100.396	7.375	98.928	98.696	98.396
7.500	98.612	98.380	98.080	7.500	101.362	101.130	100.830	7.500	99.362	99.130	98.830
7.625	98.998	98.766	98.466	7.625	101.748	101.516	101.216	7.625	99.748	99.516	99.216
7.750	99.364	99.132	98.832	7.750	102.114	101.882	101.582	7.750	100.114	99.882	99.582
7.875	98.889	98.629	98.329	7.875	101.639	101.379	101.079	7.875	99.639	99.379	99.079
8.000	99.263	99.003	98.703	8.000	102.013	101.753	101.453	8.000	100.013	99.753	99.453
8.125	99.609	99.349	99.049	8.125	102.359	102.099	101.799	8.125	100.359	100.099	99.799
8.250	99.955	99.695	99.395	8.250	102.705	102.445	102.145	8.250	100.705	100.445	100.145

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.