



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: 9/12/25 8:46 AM

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

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

Relock Policy
Locks expired or cancelled < 60 days: case pricing + 0.25%
Locks expired or cancelled > 60 days: Market + 0.25%

Lock Extension Fee's
0.025% Per Day

Delegated Admin Fee's
Conventional 1195
FHA 1195
VA 1195
Streamline VA/HS/FHA 995

*Lock Desk Turn Times available at <https://bffws.com/turn-times/>

Contact List		
Lock Desk	Phone:	949-676-0868
	Email:	lockdesk@flexpointinc.com
BFF Pricing Support	Phone:	Email Only
	Email:	bffpricingsupport@bffws.com
Pricing Scenarios	Phone:	Email Only
	Email:	scenario@flexpointinc.com
General Inquiries	Phone:	(866)226-2205
	Email:	inquiries@bffws.com

Mortgagee Clause	
All States but Florida	Florida Only
FlexPoint Inc.	FlexPoint Inc., dba FlexPoint Home Loans Inc.
ISAOA/ATIMA	ISAOA/ATIMA
250 Baker St., Suite 200	250 Baker St., Suite 200
Costa Mesa, CA 92626	Costa Mesa, CA 92626

Additional Comments:
Please refer to lock desk policies & procedures on our website.
Any questions can be directed to lockdesk@bffws.com



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

Conventional Fixed Rate Sheet

Effective: 9/12/2025 8:46 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	94.744	94.623	94.623	4.750	94.744	94.623	94.623	5.125	99.193	99.045	99.029
4.875	95.664	95.560	95.552	4.875	95.664	95.560	95.552	5.250	99.872	99.721	99.701
5.000	96.340	96.233	96.221	5.000	96.340	96.233	96.221	5.375	100.381	100.227	100.202
5.125	96.999	96.851	96.835	5.125	96.999	96.851	96.835	5.500	100.861	100.704	100.676
5.250	98.219	98.174	98.143	5.250	97.826	97.675	97.655	5.625	101.307	101.149	101.122
5.375	98.904	98.859	98.827	5.375	98.405	98.258	98.258	5.750	101.264	101.201	101.201
5.500	99.590	99.544	99.513	5.500	98.995	98.946	98.914	5.875	101.757	101.699	101.695
5.625	100.140	100.095	100.063	5.625	99.605	99.511	99.505	6.000	102.154	102.125	102.060
5.750	100.526	100.480	100.448	5.750	99.973	99.863	99.832	6.125	102.624	102.576	102.561
5.875	101.092	101.045	101.013	5.875	100.550	100.488	100.457	6.250	102.296	102.237	102.218
6.000	101.640	101.594	101.562	6.000	101.149	101.088	101.057	6.375	102.792	102.738	102.713
6.125	102.095	102.049	102.016	6.125	101.593	101.532	101.501	6.500	103.306	103.259	103.228
6.250	102.036	101.983	101.942	6.250	101.521	101.459	101.428	6.625	103.528	103.485	103.450
6.375	102.538	102.485	102.444	6.375	102.088	102.027	101.996	6.750	102.834	102.763	102.699
6.500	102.990	102.937	102.896	6.500	102.544	102.483	102.451	6.875	103.262	103.245	103.200
6.625	103.433	103.380	103.339	6.625	102.903	102.841	102.810	7.000	103.581	103.510	103.456
6.750	103.380	103.333	103.299	6.750	102.927	102.866	102.835	7.125	103.999	103.993	103.937
6.875	103.835	103.788	103.754	6.875	103.442	103.380	103.349	7.250	103.886	103.886	103.825
7.000	104.245	104.197	104.164	7.000	103.943	103.882	103.851	7.375	104.240	104.263	104.238
7.125	104.566	104.519	104.486	7.125	104.266	104.205	104.173	7.500	104.556	104.579	104.555
7.250	104.608	104.566	104.538	7.250	104.235	104.189	104.173	7.625	104.622	104.622	104.545
7.375	104.997	104.961	104.941	7.375	104.717	104.671	104.656	7.750	105.025	105.025	104.942
7.500	105.400	105.372	105.362	7.500	105.177	105.131	105.115	7.875	105.150	105.150	105.150
7.625	105.766	105.739	105.730	7.625	105.394	105.349	105.333	8.000	105.150	105.150	105.150
7.750	105.044	105.044	104.962	7.750	105.044	105.044	104.962				
7.875	105.150	105.150	105.150	7.875	105.150	105.150	105.150				
8.000	105.524	105.478	105.462	8.000	105.524	105.478	105.462				
8.125	105.737	105.691	105.676	8.125	105.737	105.691	105.676				
8.250	105.840	105.863	105.748	8.250	105.840	105.863	105.748				
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	99.144	99.034	99.019	4.625	99.378	99.352	99.352	5.000	95.649	95.528	95.516
4.750	99.207	99.114	99.083	4.750	99.732	99.435	99.435	5.125	96.331	96.183	96.167
4.875	99.750	99.568	99.554	4.875	100.263	99.843	99.843	5.250	97.930	97.871	97.827
5.000	99.977	99.928	99.897	5.000	100.289	100.058	100.058	5.375	98.610	98.553	98.510
5.125	100.441	100.393	100.362	5.125	100.716	100.522	100.522	5.500	99.295	99.239	99.196
5.250	100.469	100.469	100.469	5.250	100.899	100.841	100.841	5.625	99.833	99.778	99.737
5.375	100.997	100.952	100.938	5.375	101.264	101.213	101.213	5.750	100.088	100.042	100.010
5.500	101.265	101.220	101.205	5.500	101.534	101.489	101.489	5.875	100.628	100.581	100.547
5.625	101.584	101.498	101.458	5.625	101.642	101.603	101.603	6.000	101.148	101.099	101.065
5.750	101.782	101.500	101.474	5.750	101.935	101.627	101.627	6.125	101.567	101.516	101.480
5.875	102.182	101.938	101.924	5.875	102.302	102.001	101.996	6.250	101.548	101.494	101.452
6.000	102.396	102.178	102.146	6.000	102.483	102.188	102.179	6.375	102.044	101.987	101.942
6.125	102.615	102.555	102.506	6.125	102.908	102.620	102.605	6.500	102.454	102.395	102.347
6.250	102.533	102.466	102.426	6.250	102.377	102.377	102.358	6.625	102.886	102.824	102.774
6.375	102.948	102.903	102.889	6.375	102.515	102.515	102.490	6.750	102.744	102.688	102.647
6.500	103.322	103.260	103.216	6.500	102.933	102.933	102.902	6.875	103.198	103.139	103.093
6.625	103.424	103.379	103.365	6.625	103.042	103.042	103.006	7.000	103.507	103.449	103.404
6.750	103.370	103.314	103.286	6.750	103.373	103.373	103.332	7.125	103.738	103.679	103.635
6.875	103.840	103.785	103.757	6.875	103.551	103.551	103.505	7.250	103.548	103.444	103.350
7.000	104.015	103.959	103.931	7.000	103.705	103.705	103.654	7.375	103.880	103.774	103.678
7.125	104.214	104.159	104.131	7.125	103.681	103.626	103.597	7.500	104.186	104.078	103.981
7.250	104.003	103.918	103.862	7.250	103.649	103.564	103.507	7.625	104.502	104.391	104.292
7.375	104.451	104.366	104.309	7.375	103.987	103.902	103.845	7.750	103.171	103.126	103.110
								7.875	103.634	103.589	103.573

Conventional 20 Yr Fixed HB				Conventional 15 Yr Fixed HB											
Rate	15	30	45	Rate	15	30	45								
5.250	96.880	96.850	96.818	5.250	98.940	98.896	98.852								
5.375	97.605	97.575	97.544	5.375	99.373	99.329	99.285								
5.500	98.269	98.239	98.208	5.500	99.584	99.540	99.496								
5.625	98.967	98.937	98.906	5.625	99.431	99.386	99.372								
5.750	99.385	99.354	99.323	5.750	99.632	99.606	99.568								
5.875	99.900	99.870	99.839	5.875	100.024	99.979	99.965								
6.000	100.418	100.388	100.357	6.000	100.205	100.160	100.146								
6.125	100.832	100.802	100.770	6.125	100.410	100.365	100.351								
6.250	100.908	100.870	100.831	6.250	100.469	100.444	100.406								
6.375	101.306	101.268	101.229	6.375	100.681	100.648	100.622								
6.500	101.675	101.637	101.598	6.500	100.935	100.910	100.872								
6.625	102.032	101.994	101.955	6.625	101.118	101.093	101.055								
6.750	101.921	101.850	101.785	6.750	101.189	101.155	101.115								
6.875	102.341	102.270	102.205	6.875	101.377	101.344	101.304								
7.000	102.647	102.576	102.513	7.000	101.540	101.507	101.467								
7.125	102.910	102.839	102.777	7.125	101.680	101.646	101.606								
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: 9/12/2025 8:46 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	99.529	99.448	99.440	5.000	99.157	99.076	99.068	5.000	96.706	96.643	96.581
5.125	99.848	99.763	99.751	5.125	99.569	99.484	99.472	5.125	97.351	97.288	97.225
5.250	100.155	100.066	100.050	5.250	99.960	99.872	99.855	5.250	98.001	97.938	97.876
5.375	100.443	100.351	100.331	5.375	100.319	100.227	100.207	5.375	98.275	98.212	98.150
5.500	100.707	100.612	100.587	5.500	100.692	100.597	100.572	5.500	98.741	98.678	98.616
5.625	100.936	100.837	100.808	5.625	101.081	100.982	100.953	5.625	99.208	99.145	99.083
5.750	101.190	101.088	101.055	5.750	101.412	101.310	101.277	5.750	99.487	99.424	99.362
5.875	101.490	101.384	101.347	5.875	101.655	101.550	101.513	5.875	99.763	99.700	99.638
6.000	101.783	101.674	101.633	6.000	101.838	101.729	101.688	6.000	100.036	99.973	99.911
6.125	102.067	101.954	101.909	6.125	101.935	101.823	101.777	6.125	100.312	100.249	100.186
6.250	102.260	102.144	102.095	6.250	102.044	101.928	101.879	6.250	100.584	100.521	100.459
6.375	102.319	102.199	102.145	6.375	102.179	102.060	102.016	6.375	100.661	100.598	100.536
6.500	102.379	102.256	102.198	6.500	102.317	102.229	102.208	6.500	101.075	101.012	100.949
6.625	102.441	102.314	102.252	6.625	102.457	102.384	102.362	6.625	101.142	101.079	101.017
6.750	102.505	102.375	102.309	6.750	102.577	102.533	102.512	6.750	101.416	101.353	101.290
6.875	102.566	102.433	102.363	6.875	102.665	102.532	102.461	6.875	101.508	101.445	101.382
7.000	102.459	102.322	102.247	7.000	102.743	102.606	102.531	7.000	101.600	101.537	101.475
7.125	102.281	102.129	102.055	7.125	102.817	102.676	102.598	7.125	101.692	101.629	101.567

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	99.626	99.545	99.537	5.000	99.250	99.168	99.160	5.000	96.656	96.593	96.530
5.125	99.945	99.860	99.848	5.125	99.660	99.575	99.563	5.125	97.301	97.238	97.175
5.250	100.251	100.163	100.147	5.250	100.050	99.962	99.946	5.250	97.951	97.888	97.825
5.375	100.540	100.448	100.428	5.375	100.408	100.316	100.296	5.375	98.225	98.162	98.099
5.500	100.804	100.709	100.684	5.500	100.780	100.685	100.661	5.500	98.691	98.628	98.565
5.625	101.034	100.935	100.906	5.625	101.169	101.070	101.041	5.625	99.158	99.095	99.032
5.750	101.289	101.187	101.154	5.750	101.500	101.398	101.365	5.750	99.437	99.374	99.311
5.875	101.591	101.485	101.448	5.875	101.743	101.637	101.600	5.875	99.713	99.650	99.587
6.000	101.886	101.776	101.735	6.000	101.926	101.817	101.776	6.000	99.986	99.923	99.860
6.125	102.172	102.059	102.014	6.125	102.025	101.913	101.867	6.125	100.262	100.199	100.136
6.250	102.368	102.251	102.202	6.250	102.136	102.020	101.971	6.250	100.534	100.471	100.408
6.375	102.428	102.309	102.255	6.375	102.274	102.154	102.100	6.375	100.611	100.548	100.485
6.500	102.490	102.367	102.310	6.500	102.414	102.291	102.233	6.500	101.025	100.962	100.899
6.625	102.554	102.427	102.365	6.625	102.556	102.429	102.367	6.625	101.092	101.029	100.966
6.750	102.620	102.490	102.424	6.750	102.678	102.548	102.481	6.750	101.366	101.303	101.240
6.875	102.682	102.549	102.479	6.875	102.768	102.635	102.564	6.875	101.458	101.395	101.332
7.000	102.576	102.439	102.365	7.000	102.848	102.711	102.636	7.000	101.550	101.487	101.424
7.125	102.401	102.249	102.175	7.125	102.924	102.784	102.705	7.125	101.642	101.579	101.516

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			-0.275	-0.425	
760-779		-0.375	-0.375	-0.875	-1.25			0	0	
740-759		-0.375	-0.375	-1	-1.625			-0.25	-0.4	
720-739		-0.375	-0.5	-1.375	-2			-0.1	-0.25	
700-719		-0.375	-0.5	-1.625	-2.625			-0.16	-0.31	
680-699		-0.375	-0.625	-2	-2.875			-0.125	-0.275	
660-679		-0.375	-0.875	-2.75	-4			-0.18	-0.33	
640-659		-0.375	-1.375	-3.125	-4.625			-0.165	-0.315	
620-639		-0.375	-1.375	-3.375	-4.875			-0.14	-0.29	
Additional Cash-Out Refinance LLPA Adjusters						NM		-0.14	-0.29	
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	NV		-0.25	-0.4	
Attached Condo		0	0	-0.125	-0.125	OR		-0.195	-0.345	
Investment Property		-1.125	-1.125	-1.625	-2.125	PA		-0.11	-0.26	
2nd Home		-1.125	-1.125	-1.625	-2.125	TN		-0.16	-0.31	
Manufactured Home		-0.5	-0.5	-0.5	-0.5	TX		-0.07	-0.22	
2 - 4 Units		0	0	-0.375	-0.375	UT		-0.3	-0.45	
High Balance		-2	-2	-2.25	-2.25	VA		-0.16	-0.31	
Secondary Financing		-0.625	-0.625	-0.625	-0.875	WA		-0.21	-0.36	
DTI > 40%		0	0	0	0	WI		-0.18	-0.33	
Additional Miscellaneous LLPA Adjusters										
Escrow Waiver		-0.25								
Temporary 2-1 Buydown		Buydown options and pricing available through PML								
Lock Extension per Day		-0.025								



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

Effective: 9/12/2025 8:46 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	95.920	95.874	95.859	5.750	100.223	100.162	100.131	4.375	97.292	97.257	97.222
5.125	96.566	96.521	96.505	5.875	100.760	100.699	100.668	4.500	97.638	97.603	97.568
5.250	97.645	97.593	97.562	6.000	101.244	101.183	101.152	4.625	97.942	97.907	97.872
5.375	98.294	98.265	98.234	6.125	101.621	101.560	101.528	4.750	98.625	98.599	98.571
5.500	98.933	98.904	98.872	6.250	101.451	101.390	101.359	4.875	99.015	98.989	98.961
5.625	99.517	99.487	99.456	6.375	101.930	101.868	101.837	5.000	99.265	99.240	99.212
5.750	99.851	99.807	99.760	6.500	102.267	102.206	102.175	5.125	99.449	99.424	99.396
5.875	100.404	100.360	100.313	6.625	102.574	102.513	102.482	5.250	99.940	99.915	99.886
6.000	100.916	100.872	100.825	6.750	102.336	102.274	102.243	5.375	100.179	100.154	100.126
6.125	101.393	101.349	101.302	6.875	102.763	102.702	102.671	5.500	100.455	100.430	100.401
6.250	101.325	101.274	101.219	7.000	103.163	103.101	103.070	5.625	100.635	100.610	100.581
6.375	101.807	101.755	101.700	7.125	103.494	103.433	103.401	5.750	100.887	100.864	100.836
6.500	102.250	102.199	102.144	7.250	103.332	103.286	103.271	5.875	101.208	101.185	101.157
6.625	102.675	102.623	102.569	7.375	103.727	103.681	103.666	6.000	101.366	101.343	101.314

Home Ready 10 Yr Fixed				
Rate	15	30	45	
4.625	97.056	97.006	96.957	
4.750	97.696	97.656	97.613	
4.875	97.813	97.773	97.730	
5.000	98.031	97.991	97.948	
5.125	98.293	98.252	98.210	
5.250	98.521	98.481	98.438	
5.375	98.733	98.693	98.650	
5.500	98.894	98.853	98.811	
5.625	99.099	99.058	99.016	
5.750	99.219	99.181	99.138	
5.875	99.434	99.396	99.353	
6.000	99.875	99.837	99.794	

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: 9/12/2025 8:46 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	98.190	98.090	98.025		5.750	101.159	101.128	101.063		4.25	96.8848	96.8498	96.8143	
5.500	98.761	98.661	98.597		5.875	101.661	101.631	101.566		4.375	97.292	97.257	97.2215	
5.625	99.238	99.140	99.075		6.000	102.112	102.083	102.018		4.5	97.6384	97.6034	97.5679	
5.750	99.771	99.742	99.674		6.125	102.475	102.447	102.382		4.625	97.9421	97.9071	97.8716	
5.875	100.340	100.312	100.245		6.250	102.079	102.029	101.961		4.75	98.6245	98.5992	98.5708	
6.000	100.840	100.813	100.745		6.375	102.492	102.443	102.375		4.875	99.0147	98.9894	98.961	
6.125	101.286	101.259	101.192		6.500	102.860	102.811	102.743		5	99.2652	99.2399	99.2115	
6.250	101.286	101.237	101.167		6.625	103.185	103.137	103.069		5.125	99.4493	99.424	99.3956	
6.375	101.729	101.682	101.611		6.750	102.792	102.721	102.657		5.25	99.9401	99.9148	99.8864	
6.500	102.171	102.125	102.054		6.875	103.161	103.090	103.027		5.375	100.1794	100.1541	100.1257	
6.625	102.565	102.520	102.449		7.000	103.539	103.468	103.405		5.5	100.455	100.4297	100.4013	
6.750	102.482	102.411	102.347		7.125	103.848	103.777	103.716		5.625	100.635	100.6097	100.5813	
6.875	102.927	102.856	102.792		7.250	103.766	103.789	103.763		5.75	100.8873	100.8642	100.8358	
7.000	103.345	103.274	103.211		7.375	104.198	104.221	104.196		5.875	101.2084	101.1853	101.1569	
7.125	103.650	103.591	103.524		7.500	104.514	104.537	104.513		6	101.3656	101.3425	101.3141	

Home Possible 10 Yr Fixed				
Rate	15	30	45	
4.250	97.362	97.252	97.237	
4.375	97.763	97.653	97.638	
4.500	98.076	97.966	97.951	
4.625	98.408	98.357	98.342	
4.750	98.811	98.760	98.730	
4.875	99.152	99.102	99.072	
5.000	99.491	99.441	99.411	
5.125	99.922	99.833	99.744	
5.250	100.055	99.966	99.927	
5.375	100.372	100.284	100.245	
5.500	100.691	100.604	100.565	
5.625	100.998	100.912	100.872	

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]



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

RefiNow Rate Sheet

Effective: 9/12/2025 8:46 PST

RefiNow 30 Yr Fixed			
Rate	15	30	45
5.125	97.109	96.961	96.945
5.250	97.936	97.785	97.765
5.375	98.515	98.360	98.338
5.500	99.064	98.906	98.878
5.625	99.657	99.499	99.471
5.750	100.083	99.960	99.923
5.875	100.559	100.437	100.400
6.000	101.079	100.958	100.921
6.125	101.625	101.495	101.450
6.250	101.509	101.429	101.378
6.375	102.008	101.931	101.879
6.500	102.438	102.357	102.301
6.625	102.867	102.780	102.718
6.750	102.588	102.520	102.454
6.875	103.091	103.025	102.954
7.000	103.442	103.372	103.298
7.125	103.825	103.750	103.675
7.250	103.724	103.735	103.653
7.375	104.060	104.068	103.980

RefiNow Adjustments

Cumulative LLPA Cap

FTHB with AML at or below 100% or 120% in designated High Co:	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: 9/12/2025 8:46 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
4.500	95.119	95.108	95.085	4.750	97.192	97.871	97.751	5.000	98.565	98.849	98.728
4.625	95.706	95.696	95.673	4.875	97.885	98.271	98.151	5.125	99.223	99.246	99.126
4.750	97.400	97.871	97.751	5.000	98.565	98.849	98.728	5.250	99.865	100.174	100.035
4.875	97.963	98.271	98.151	5.125	99.223	99.246	99.126	5.375	100.136	100.461	100.323
5.000	98.565	98.849	98.728	5.250	99.865	100.174	100.035	5.500	100.742	100.967	100.829
5.125	99.223	99.246	99.126	5.375	100.136	100.461	100.323	5.625	101.273	101.449	101.310
5.250	99.865	100.174	100.035	5.500	100.742	100.967	100.829	5.750	101.680	101.595	101.535
5.375	100.383	100.461	100.323	5.625	101.273	101.449	101.310	5.875	101.570	101.638	101.525
5.500	100.826	100.967	100.829	5.750	101.680	101.595	101.535	6.000	102.005	102.175	102.062
5.625	101.318	101.449	101.310	5.875	101.570	101.638	101.525	6.125	102.365	102.657	102.544
5.750	101.680	101.595	101.535	6.000	102.005	102.175	102.062	6.250	102.543	102.576	102.472
5.875	101.634	101.638	101.525	6.125	102.401	102.657	102.544	6.375	102.477	102.645	102.541
6.000	102.122	102.175	102.062	6.250	102.543	102.576	102.472	6.500	102.963	103.088	102.984
6.125	102.626	102.657	102.544	6.375	102.562	102.645	102.541	6.625	103.394	103.476	103.372
6.250	102.543	102.576	102.472	6.500	103.044	103.088	102.984	6.750	103.616	103.540	103.479
6.375	102.562	102.645	102.541	6.625	103.381	103.476	103.372	6.875	103.124	103.267	103.172
6.500	103.044	103.088	102.984	6.750	103.616	103.540	103.479	7.000	103.628	103.861	103.766
6.625	103.514	103.476	103.372	6.875	103.161	103.267	103.172	7.125	104.099	104.217	104.122
6.750	103.616	103.540	103.479	7.000	103.628	103.861	103.766	7.250	104.500	104.447	104.417
6.875	103.634	103.586	103.549	7.125	104.099	104.217	104.122	7.375	103.062	103.028	103.005
7.000	104.096	104.048	104.012	7.250	104.500	104.447	104.417	7.500	103.568	103.491	103.437
7.125	104.519	104.471	104.434	7.375	103.062	103.029	103.025	7.625	104.061	103.985	103.925
7.250	104.500	104.447	104.417	7.500	103.568	103.491	103.437	7.750	104.443	104.367	104.307
7.375	103.7116	103.6563	103.6134					7.875	102.687	102.710	102.683
7.5	104.178	104.1226	104.0798					8.000	103.057	103.080	103.053
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	97.971	97.846	97.766	4.250	97.757	97.665	97.766	4.500	92.394	92.383	92.360
4.375	98.443	98.318	98.339	4.375	98.330	98.238	98.339	4.625	92.981	92.971	92.948
4.500	98.916	98.805	98.906	4.500	98.896	98.805	98.906	4.750	96.383	96.264	96.313
4.625	99.453	99.362	99.463	4.625	99.453	99.362	99.463	4.875	97.121	97.003	97.051
4.750	99.549	99.996	99.796	4.750	99.549	99.996	99.796	5.000	97.854	97.735	97.783
4.875	99.960	100.230	100.030	4.875	99.787	100.230	100.030	5.125	98.420	98.301	98.349
5.000	100.415	100.554	100.378	5.000	100.318	100.554	100.353	5.250	98.872	99.099	98.929
5.125	100.869	100.845	100.832	5.125	100.823	100.725	100.768	5.375	99.488	99.403	99.348
5.250	100.899	101.200	100.960	5.250	100.899	101.200	100.960	5.500	100.212	100.070	100.104
5.375	101.098	101.323	101.083	5.375	100.823	101.323	101.083	5.625	100.657	100.515	100.549
5.500	101.553	101.641	101.502	5.500	101.195	101.641	101.402	5.750	100.955	100.870	100.810
5.625	102.007	101.976	101.956	5.625	101.639	101.824	101.584	5.875	101.020	100.904	100.800
5.750	101.873	101.891	101.814	5.750	101.873	101.891	101.814	6.000	101.508	101.392	101.288
5.875	102.114	102.126	102.141	5.875	101.313	101.560	101.301	6.125	102.012	101.896	101.792
6.000	102.568	102.579	102.595	6.000	101.768	101.904	101.729	6.250	101.993	101.901	101.826
								6.375	101.998	101.825	101.734
								6.500	102.529	102.356	102.205
								6.625	103.026	102.853	102.693
								6.750	102.135	102.055	101.974
								6.875	102.090	102.042	102.007
								7.000	102.594	102.554	102.520

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	98.836	99.099	98.929	5.000	97.854	97.735	97.783	4.500	96.240	96.148	96.024
5.375	99.456	99.314	99.348	5.125	98.420	98.301	98.349	4.625	96.773	96.682	96.557
5.500	100.212	100.070	100.104	5.250	98.836	99.099	98.929	4.750	96.435	96.410	96.397
5.625	100.657	100.515	100.549	5.375	99.456	99.314	99.348	4.875	96.940	96.916	96.903
5.750	100.955	100.870	100.810	5.500	100.212	100.070	100.104	5.000	97.395	97.371	97.358
5.875	100.993	100.829	100.796	5.625	100.657	100.515	100.549	5.125	97.849	97.825	97.812
6.000	101.382	101.288	101.278	5.750	101.005	100.920	100.860	5.250	97.573	97.542	97.522
6.125	101.766	101.714	101.676	5.875	100.853	100.801	100.768	5.375	98.078	98.047	98.027
6.250	101.993	101.901	101.826	6.000	101.382	101.306	101.278	5.500	98.533	98.502	98.482
6.375	101.785	101.759	101.734	6.125	101.836	101.790	101.752	5.625	98.987	98.956	98.936
6.500	102.255	102.230	102.205	6.250	102.043	101.951	101.876	5.750	98.590	98.601	98.617
6.625	102.541	102.516	102.491	6.375	101.289	101.468	101.333	5.875	99.094	99.106	99.121
6.750	102.135	102.055	101.974	6.500	101.799	101.736	101.721	6.000	99.548	99.559	99.575
6.875	102.082	102.042	102.007	6.625	102.197	102.172	102.126	6.125	99.991	100.002	100.018
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	99.865	100.174	100.035	5.250	99.865	100.174	100.035	5.250	99.865	100.174	100.035
5.375	100.136	100.461	100.323	5.375	100.136	100.461	100.323	5.375	100.136	100.461	100.323
5.500	100.702	100.967	100.829	5.500	100.702	100.967	100.829	5.500	100.702	100.967	100.829
5.625	101.273	101.449	101.310	5.625	101.273	101.449	101.310	5.625	101.273	101.449	101.310
5.750	101.680	101.595	101.535	5.750	101.680	101.595	101.535	5.750	101.680	101.595	101.535
5.875	101.570	101.638	101.525	5.875	101.570	101.638	101.525	5.875	101.570	101.638	101.525
6.000	102.005	102.175	102.062	6.000	102.005	102.175	102.062	6.000	102.005	102.175	102.062
6.125	102.401	102.657	102.544	6.125	102.401	102.657	102.544	6.125	102.359	102.657	102.544
6.250	102.543	102.576	102.472	6.250	102.543	102.576	102.472	6.250	102.543	102.576	102.472
6.375	102.562	102.645	102.541	6.375	102.562	102.645	102.541	6.375	102.477	102.645	102.541
6.500	103.044	103.088	102.984	6.500	103.044	103.088	102.984	6.500	102.963	103.088	102.984
6.625	103.381	103.476	103.372	6.625	103.381	103.476	103.372	6.625	103.394	103.476	103.372
6.750	103.616	103.540	103.479	6.750	103.616	103.540	103.479	6.750	103.616	103.540	103.479
6.875	103.161	103.267	103.172	6.875	103.161	103.267	103.172	6.875	103.124	103.267	103.172
7.000	103.628	103.861	103.766	7.000	103.628	103.861	103.766	7.000	103.628	103.861	103.766
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	98.896	98.805	98.906	4.250	97.757	97.665	97.766	5.250	98.836	99.099	98.929
4.625	99.453	99.362	99.463	4.375	98.330	98.238	98.339	5.375	99.456	99.314	99.348
4.750	99.549	99.996	99.796	4.500	98.896	98.805	98.906	5.500	100.212	100.070	100.104
4.875	99.787	100.230	100.030	4.625	99.453	99.362	99.463	5.625	100.657	100.515	100.549
5.000	100.318	100.554	100.353	4.750	99.549	99.504	99.490	5.750	100.955	100.870	100.810
5.125	100.823	100.725	100.768	4.875	99.787	99.644	99.732	5.875	100.993	100.829	100.796
5.250	100.899	101.200	100.960	5.000	100.318	100.175	100.263	6.000	101.382	101.288	101.278
5.375	100.823	101.323	101.083	5.125	100.823	100.680	100.768	6.125	101.766	101.714	101.676
5.500	101.195	101.641	101.402	5.250	100.899	100.854	100.840	6.250	101.993	101.901	101.826
5.625	101.639	101.824	101.584	5.375	100.728	100.534	100.609	6.375	101.785	101.759	101.734
5.750	101.873	101.891	101.814	5.500	101.195	101.000	101.076	6.500	102.255	102.230	102.205
5.875	101.422	101.560	101.318	5.625	101.639	101.444	101.520	6.625	102.541	102.516	102.491
6.000	101.872	101.904	101.769	5.750	101.873	101.828	101.814	6.750	102.135	102.055	101.974

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	98.836	99.099	98.929	5.250	98.836	99.099	98.929	4.500	96.240	96.148	96.024
5.375	99.456	99.314	99.348	5.375	99.456	99.314	99.348	4.625	96.773	96.682	96.557
5.500	100.212	100.070	100.104	5.500	100.212	100.070	100.104	4.750	95.124	95.079	95.065
5.625	100.657	100.515	100.549	5.625	100.657	100.515	100.549	4.875	95.520	95.377	95.165
5.750	100.955	100.870	100.810	5.750	101.005	100.920	100.860	5.000	95.995	95.852	95.640
5.875	100.993	100.829	100.796	5.875	100.702	100.625	100.598	5.125	96.418	96.275	96.063
6.000	101.382	101.288	101.278	6.000	101.382	101.263	101.278	5.250	96.858	96.778	96.698
6.125	101.766	101.714	101.676	6.125	101.766	101.647	101.662	5.375	96.913	96.833	96.753
6.250	101.993	101.901	101.826	6.250	102.043	101.951	101.876	5.500	97.295	97.215	97.134
6.375	101.785	101.759	101.734	6.375	101.183	101.468	101.333	5.625	97.689	97.608	97.528
6.500	102.255	102.230	102.205	6.500	101.799	101.736	101.721	5.750	98.411	98.331	98.250
6.625	102.541	102.516	102.491	6.625	102.124	102.061	102.046	5.875	98.625	98.545	98.464
6.750	102.135	102.055	101.974	6.750	102.077	102.001	101.941	6.000	98.947	98.867	98.786
6.875	102.082	102.042	102.007	6.875	102.082	102.042	102.007	6.125	99.244	99.164	99.083
Government Adjustments											
				Loan Amount Adjustments							
FICO				\$75K - \$99,999 -0.75							
> 720+ 0.125				\$100K - \$150K -0.375							
680 - 720 0											
660 - 679 -0.25											
640 - 659 -0.5											
620 - 639 -1.25											
600 - 619 -1.5											
580 - 599 -2											
550 - 579 -4.5				Other Adjustments							
< 550 -5.5				2 Unit -0.5							
No FICO Score -4.5				3-4 units -1							
				MFH -1.75							
				Non-Owner/2nd Home (Streamline or IRRRL o -1.5							
				Temporary BuyDown* N/A							
				Manual Underwrite -0.375							
				Lock Extension per Day -0.025							
				*Buydown options and pricing available through PML							



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

VA Fixed Rate Sheet

Effective: 9/12/2025 8:46 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	99.248	99.172	99.111	5.125	99.248	99.172	99.111	4.750	97.217	97.709	97.588
5.250	99.890	99.936	99.798	5.250	99.890	99.936	99.798	4.875	97.910	98.146	98.026
5.375	100.161	100.317	100.179	5.375	100.161	100.317	100.179	5.000	98.590	98.514	98.453
5.500	100.727	100.736	100.598	5.500	100.727	100.736	100.598	5.125	99.248	99.172	99.111
5.625	101.298	101.213	101.153	5.625	101.298	101.213	101.153	5.250	99.890	99.936	99.798
5.750	101.705	101.620	101.560	5.750	101.705	101.620	101.560	5.375	100.161	100.317	100.179
5.875	101.595	101.494	101.381	5.875	101.595	101.494	101.381	5.500	100.727	100.736	100.598
6.000	102.030	101.975	101.862	6.000	102.030	101.975	101.862	5.625	101.298	101.213	101.153
6.125	102.384	102.450	102.337	6.125	102.384	102.450	102.337	5.750	101.705	101.620	101.560
6.250	102.568	102.476	102.401	6.250	102.568	102.476	102.401	5.875	101.595	101.494	101.381
6.375	102.502	102.477	102.452	6.375	102.502	102.477	102.452	6.000	102.030	101.975	101.862
6.500	102.932	102.907	102.882	6.500	102.932	102.907	102.882	6.125	102.408	102.450	102.337
6.625	103.329	103.304	103.278	6.625	103.329	103.304	103.278	6.250	102.568	102.476	102.401
6.750	103.374	103.298	103.237	6.750	103.374	103.298	103.237	6.375	102.502	102.477	102.452
6.875	103.149	103.068	102.988	6.875	103.149	103.068	102.988	6.500	102.932	102.907	102.882
7.000	103.653	103.573	103.493	7.000	103.653	103.573	103.493	6.625	103.329	103.304	103.278
7.125	104.019	103.938	103.858	7.125	104.019	103.938	103.858	6.750	103.374	103.298	103.237
7.250	104.294	104.241	104.211	7.250	104.294	104.241	104.211	6.875	103.149	103.068	103.002
7.375	103.490	103.511	103.488	7.375	103.137	103.135	103.130	7.000	103.653	103.573	103.493
7.500	103.716	103.737	103.714	7.500	103.593	103.516	103.475	7.125	104.032	104.013	103.953
7.625	104.086	104.010	103.950	7.625	104.086	104.010	103.950	7.250	104.294	104.241	104.211
7.750	104.468	104.392	104.332	7.750	104.468	104.392	104.332	7.375	103.258	103.256	103.251
7.875	102.465	102.447	102.461	7.875	102.465	102.447	102.461	7.500	103.686	103.684	103.681
8.000	102.761	102.744	102.757	8.000	102.761	102.744	102.757	7.625	104.088	104.086	104.083
8.125	103.037	103.020	103.033	8.125	103.037	103.020	103.033	7.750	104.468	104.392	104.332
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	97.996	97.871	97.839	4.250	97.830	97.739	97.839	4.875	97.090	96.931	97.019
4.375	98.468	98.343	98.345	4.375	98.336	98.244	98.345	5.000	97.812	97.653	97.741
4.500	98.941	98.816	98.829	4.500	98.820	98.729	98.829	5.125	98.268	98.109	98.197
4.625	99.415	99.290	99.288	4.625	99.279	99.188	99.288	5.250	98.830	99.092	98.954
4.750	99.574	100.052	99.852	4.750	99.574	99.529	99.515	5.375	99.471	99.289	99.363
4.875	99.938	100.255	100.055	4.875	99.709	99.566	99.654	5.500	100.144	99.962	100.036
5.000	100.395	100.391	100.368	5.000	100.124	99.981	100.069	5.625	100.542	100.360	100.434
5.125	100.840	100.828	100.814	5.125	100.503	100.359	100.448	5.750	100.980	100.895	100.835
5.250	100.924	101.100	100.865	5.250	100.924	100.879	100.865	5.875	101.018	100.800	100.712
5.375	100.965	101.254	101.014	5.375	100.571	100.376	100.452	6.000	101.373	101.155	101.124
5.500	101.381	101.385	101.344	5.500	100.917	100.807	100.798	6.125	101.617	101.669	101.556
5.625	101.769	101.753	101.732	5.625	101.380	101.335	101.320	6.250	102.018	101.926	101.851
5.750	101.898	101.853	101.839	5.750	101.898	101.853	101.839	6.375	101.810	101.784	101.759
5.875	101.876	101.871	101.864	5.875	101.281	101.236	101.221	6.500	102.280	102.255	102.230
6.000	102.283	102.277	102.270	6.000	101.793	101.748	101.734	6.625	102.566	102.541	102.516
								6.750	102.160	102.080	101.999
								6.875	101.853	101.773	101.779
								7.000	102.341	102.260	102.180
								7.125	102.706	102.626	102.545
								7.250	102.471	102.418	102.388
								7.375	100.912	100.836	100.775
								7.500	101.418	101.341	101.281
								7.625	101.911	101.835	101.775
								7.750	102.243	102.167	102.107
								7.875	99.013	98.996	98.859
								8.000	99.309	99.292	99.155
								8.125	99.585	99.568	99.431

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	102.280	102.255	102.230	6.125	101.722	101.676	101.639	4.500	96.095	96.003	95.879
6.625	102.566	102.541	102.516	6.250	102.068	101.976	101.901	4.625	96.482	96.391	96.266
6.750	102.160	102.080	101.999	6.375	101.114	101.085	101.043	4.750	95.149	95.104	95.090
6.875	101.853	101.773	101.779	6.500	101.519	101.460	101.441	4.875	95.376	95.233	95.021
7.000	102.341	102.260	102.180	6.625	101.867	101.843	101.797	5.000	95.703	95.560	95.363
7.125	102.706	102.626	102.545	6.750	102.102	102.026	101.966	5.125	95.980	95.921	95.906
7.250	102.471	102.418	102.388	6.875	101.853	101.773	101.779	5.250	96.883	96.803	96.723
7.375	100.912	100.836	100.775	7.000	102.249	102.169	102.175	5.375	96.938	96.858	96.778
7.500	101.418	101.341	101.281	7.125	102.305	102.285	102.228	5.500	97.320	97.240	97.159
7.625	101.911	101.835	101.775	7.250	102.521	102.468	102.438	5.625	97.714	97.633	97.553
7.750	102.243	102.167	102.107	7.375	100.962	100.886	100.825	5.750	98.436	98.356	98.275
7.875	99.013	98.996	98.859	7.500	101.468	101.391	101.331	5.875	98.650	98.570	98.489
8.000	99.309	99.292	99.155	7.625	101.961	101.885	101.825	6.000	98.972	98.892	98.811
8.125	99.585	99.568	99.431	7.750	98.733	98.716	98.579	6.125	99.269	99.189	99.108
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	102.502	102.477	102.452	6.375	102.502	102.477	102.452	6.000	102.030	101.975	101.862
6.500	102.932	102.907	102.882	6.500	102.932	102.907	102.882	6.125	102.408	102.450	102.337
6.625	103.329	103.304	103.278	6.625	103.329	103.304	103.278	6.250	102.568	102.476	102.401
6.750	103.374	103.298	103.237	6.750	103.374	103.298	103.237	6.375	102.502	102.477	102.452
6.875	103.149	103.068	102.988	6.875	103.149	103.068	102.988	6.500	102.932	102.907	102.882
7.000	103.653	103.573	103.493	7.000	103.653	103.573	103.493	6.625	103.329	103.304	103.278
7.125	104.019	103.938	103.858	7.125	104.019	103.938	103.858	6.750	103.374	103.298	103.237
7.250	104.294	104.241	104.211	7.250	104.294	104.241	104.211	6.875	103.149	103.068	103.002
7.375	103.490	103.511	103.488	7.375	103.137	103.135	103.130	7.000	103.653	103.573	103.493
7.500	103.716	103.737	103.714	7.500	103.593	103.516	103.475	7.125	104.032	104.013	103.953
7.625	104.086	104.010	103.950	7.625	104.086	104.010	103.950	7.250	104.294	104.241	104.211
7.750	104.468	104.392	104.332	7.750	104.468	104.392	104.332	7.375	103.258	103.256	103.251
7.875	102.515	102.497	102.511	7.875	102.515	102.497	102.511	7.500	103.686	103.684	103.681
8.000	102.811	102.794	102.807	8.000	102.811	102.794	102.807	7.625	104.088	104.086	104.083
8.125	103.087	103.070	103.083	8.125	103.087	103.070	103.083	7.750	104.468	104.392	104.332
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	98.941	98.816	98.829	4.500	98.820	98.729	98.829	6.625	102.566	102.541	102.516
4.625	99.415	99.290	99.288	4.625	99.279	99.188	99.288	6.750	102.160	102.080	101.999
4.750	99.574	100.052	99.852	4.750	99.574	99.529	99.515	6.875	101.853	101.777	101.779
4.875	99.938	100.255	100.055	4.875	99.709	99.566	99.654	7.000	102.341	102.260	102.180
5.000	100.395	100.391	100.368	5.000	100.124	99.981	100.069	7.125	102.706	102.626	102.545
5.125	100.840	100.828	100.814	5.125	100.503	100.359	100.448	7.250	102.471	102.418	102.388
5.250	100.924	101.100	100.865	5.250	100.924	100.879	100.865	7.375	102.328	102.349	102.326
5.375	100.965	101.254	101.014	5.375	100.571	100.376	100.452	7.500	102.304	102.324	102.302
5.500	101.381	101.385	101.344	5.500	100.917	100.807	100.798	7.625	102.431	102.452	102.429
5.625	101.769	101.753	101.732	5.625	101.380	101.335	101.320	7.750	102.243	102.167	102.107
5.750	101.898	101.853	101.839	5.750	101.898	101.853	101.839	7.875	99.013	98.996	98.859
5.875	101.876	101.871	101.864	5.875	101.281	101.236	101.221	8.000	99.309	99.292	99.155
6.000	102.283	102.277	102.270	6.000	101.793	101.748	101.734	8.125	99.585	99.568	99.431
6.125	102.695	102.689	102.682	6.125	102.301	102.256	102.242				

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	102.280	102.255	102.230	6.125	101.602	101.669	101.556	4.500	96.095	96.003	95.879
6.625	102.566	102.541	102.516	6.250	102.068	101.976	101.901	4.625	96.482	96.391	96.266
6.750	102.160	102.080	101.999	6.375	101.048	100.944	100.969	4.750	95.149	95.104	95.090
6.875	101.853	101.773	101.779	6.500	101.519	101.416	101.441	4.875	95.376	95.233	95.021
7.000	102.341	102.260	102.180	6.625	101.723	101.619	101.644	5.000	95.703	95.560	95.363
7.125	102.706	102.626	102.545	6.750	102.102	102.026	101.966	5.125	95.980	95.921	95.906
7.250	102.471	102.418	102.388	6.875	101.853	101.773	101.779	5.250	96.883	96.803	96.723
7.375	100.912	100.836	100.775	7.000	102.249	102.169	102.175	5.375	96.938	96.858	96.778
7.500	101.418	101.341	101.281	7.125	102.234	102.154	102.159	5.500	97.320	97.240	97.159
7.625	101.911	101.835	101.775	7.250	102.521	102.468	102.438	5.625	97.714	97.633	97.553
7.750	102.243	102.167	102.107	7.375	100.962	100.886	100.825	5.750	98.436	98.356	98.275
7.875	99.013	98.996	98.859	7.500	101.468	101.391	101.331	5.875	98.650	98.570	98.489
8.000	99.309	99.292	99.155	7.625	101.961	101.885	101.825	6.000	98.972	98.892	98.811
8.125	99.585	99.568	99.431	7.750	98.733	98.716	98.579	6.125	99.269	99.189	99.108
Government Adjustments FICO > 720+0.125 680 - 7200 660 - 679-0.25 640 - 659-0.5 620 - 639-1.25 600 - 619-1.5 580 - 599-2 550 - 579-4.5 FICO < 550-5.5 No FICO Score-4.5 Loan Amount Adjustments \$75K - \$99,999-0.75 \$100K - \$150K-0.375 \$1M - \$1,499,999 (VA Only)-1.75 \$1.5M - \$2M (VA Only)-2.5 Other Adjustments 2 Unit-0.5 3-4 units-1 MFH-1.75 Cash out > 90% LTV-2 Non-Owner/2nd Home (Streamline or IRRRL 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: 9/12/2025 8:46 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	100.208	100.025	99.725	6.750	98.708	98.525	98.225	6.750	98.208	98.025	97.725
6.875	100.683	100.500	100.200	6.875	99.183	99.000	98.700	6.875	98.683	98.500	98.200
7.000	101.127	100.944	100.644	7.000	99.627	99.444	99.144	7.000	99.127	98.944	98.644
7.125	101.533	101.350	101.050	7.125	100.033	99.850	99.550	7.125	99.533	99.350	99.050
7.250	101.919	101.736	101.436	7.250	100.419	100.236	99.936	7.250	99.919	99.736	99.436
7.375	101.714	101.502	101.202	7.375	100.214	100.002	99.702	7.375	99.714	99.502	99.202
7.500	102.138	101.926	101.626	7.500	100.638	100.426	100.126	7.500	100.138	99.926	99.626
7.625	102.504	102.292	101.992	7.625	101.004	100.792	100.492	7.625	100.504	100.292	99.992
7.750	102.850	102.638	102.338	7.750	101.350	101.138	100.838	7.750	100.850	100.638	100.338
7.875	102.288	102.049	101.749	7.875	100.788	100.549	100.249	7.875	100.288	100.049	99.749
8.000	102.662	102.423	102.123	8.000	101.162	100.923	100.623	8.000	100.662	100.423	100.123
8.125	103.008	102.769	102.469	8.125	101.508	101.269	100.969	8.125	101.008	100.769	100.469
8.250	103.354	103.115	102.815	8.250	101.854	101.615	101.315	8.250	101.354	101.115	100.815
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	96.708	96.525	96.225	6.750	99.458	99.275	98.975	6.750	97.458	97.275	96.975
6.875	97.183	97.000	96.700	6.875	99.933	99.750	99.450	6.875	97.933	97.750	97.450
7.000	97.627	97.444	97.144	7.000	100.377	100.194	99.894	7.000	98.377	98.194	97.894
7.125	98.033	97.850	97.550	7.125	100.783	100.600	100.300	7.125	98.783	98.600	98.300
7.250	98.419	98.236	97.936	7.250	101.169	100.986	100.686	7.250	99.169	98.986	98.686
7.375	98.214	98.002	97.702	7.375	100.964	100.752	100.452	7.375	98.964	98.752	98.452
7.500	98.638	98.426	98.126	7.500	101.388	101.176	100.876	7.500	99.388	99.176	98.876
7.625	99.004	98.792	98.492	7.625	101.754	101.542	101.242	7.625	99.754	99.542	99.242
7.750	99.350	99.138	98.838	7.750	102.100	101.888	101.588	7.750	100.100	99.888	99.588
7.875	98.788	98.549	98.249	7.875	101.538	101.299	100.999	7.875	99.538	99.299	98.999
8.000	99.162	98.923	98.623	8.000	101.912	101.673	101.373	8.000	99.912	99.673	99.373
8.125	99.508	99.269	98.969	8.125	102.258	102.019	101.719	8.125	100.258	100.019	99.719
8.250	99.854	99.615	99.315	8.250	102.604	102.365	102.065	8.250	100.604	100.365	100.065

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.