



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: 10/10/25 8:28 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: 10/10/2025 8:28 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	94.746	94.605	94.605	4.750	94.746	94.605	94.605	5.125	98.678	98.604	98.575
4.875	95.569	95.464	95.442	4.875	95.569	95.464	95.442	5.250	99.789	99.614	99.582
5.000	96.267	96.158	96.133	5.000	96.267	96.158	96.133	5.375	100.290	100.117	100.085
5.125	96.813	96.703	96.678	5.125	96.813	96.703	96.678	5.500	100.777	100.606	100.573
5.250	98.153	98.092	98.050	5.250	97.830	97.662	97.626	5.625	101.223	101.057	101.020
5.375	98.837	98.777	98.734	5.375	98.456	98.290	98.254	5.750	101.008	100.933	100.894
5.500	99.558	99.497	99.454	5.500	99.056	99.009	98.967	5.875	101.522	101.450	101.410
5.625	100.131	100.071	100.028	5.625	99.613	99.580	99.538	6.000	101.982	101.912	101.871
5.750	100.389	100.323	100.274	5.750	99.917	99.878	99.836	6.125	102.319	102.253	102.209
5.875	100.979	100.913	100.864	5.875	100.514	100.475	100.433	6.250	102.014	101.931	101.889
6.000	101.557	101.490	101.441	6.000	101.123	101.060	101.027	6.375	102.463	102.365	102.322
6.125	102.088	102.022	101.973	6.125	101.561	101.522	101.480	6.500	102.926	102.801	102.765
6.250	102.035	101.969	101.920	6.250	101.596	101.533	101.500	6.625	103.146	103.071	103.024
6.375	102.556	102.489	102.440	6.375	102.187	102.124	102.091	6.750	102.728	102.727	102.676
6.500	103.069	103.003	102.954	6.500	102.747	102.684	102.651	6.875	103.158	103.156	103.105
6.625	103.508	103.442	103.393	6.625	103.013	102.950	102.917	7.000	103.524	103.528	103.474
6.750	103.367	103.314	103.279	6.750	103.000	102.953	102.937	7.125	103.848	103.855	103.800
6.875	103.844	103.791	103.757	6.875	103.510	103.464	103.447	7.250	103.677	103.730	103.695
7.000	104.258	104.205	104.170	7.000	104.016	103.969	103.953	7.375	104.124	104.177	104.143
7.125	104.561	104.509	104.474	7.125	104.284	104.238	104.221	7.500	104.429	104.482	104.449
7.250	104.616	104.585	104.573	7.250	104.384	104.338	104.321	7.625	104.338	104.338	104.255
7.375	104.993	104.961	104.949	7.375	104.883	104.837	104.820	7.750	104.658	104.658	104.570
7.500	105.362	105.316	105.299	7.500	105.362	105.316	105.299	7.875	105.095	105.095	105.002
7.625	105.686	105.654	105.643	7.625	105.551	105.505	105.488	8.000	105.150	105.150	105.150
7.750	104.671	104.820	104.723	7.750	104.671	104.820	104.723				
7.875	104.996	105.049	104.947	7.875	104.996	105.049	104.947				
8.000	105.216	105.227	105.153	8.000	105.216	105.227	105.153				
8.125	105.412	105.366	105.349	8.125	105.412	105.366	105.349				
8.250	105.490	105.298	105.191	8.250	105.490	105.298	105.191				
Conventional 15 Yr Fixed				Conventional 10 Yr Fixed				Conventional 30 Yr Fixed HB			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.625	98.841	98.814	98.799	4.625	99.029	98.993	98.993	5.000	95.519	95.425	95.400
4.750	99.080	98.999	98.999	4.750	99.515	99.514	99.514	5.125	96.135	96.039	96.013
4.875	99.421	99.311	99.293	4.875	99.727	99.727	99.727	5.250	97.792	97.720	97.664
5.000	99.730	99.670	99.657	5.000	100.093	100.093	100.093	5.375	98.465	98.392	98.336
5.125	100.185	100.128	100.114	5.125	100.256	100.206	100.206	5.500	99.172	99.098	99.041
5.250	100.414	100.306	100.288	5.250	100.541	100.496	100.496	5.625	99.735	99.660	99.603
5.375	100.820	100.775	100.758	5.375	100.981	100.941	100.941	5.750	99.970	99.904	99.855
5.500	101.179	101.076	101.055	5.500	101.212	101.176	101.176	5.875	100.532	100.463	100.411
5.625	101.555	101.455	101.432	5.625	101.294	101.262	101.262	6.000	101.099	101.026	100.970
5.750	101.476	101.418	101.413	5.750	101.431	101.372	101.367	6.125	101.582	101.506	101.447
5.875	101.902	101.857	101.840	5.875	101.738	101.685	101.675	6.250	101.555	101.485	101.433
6.000	102.178	102.092	102.062	6.000	101.893	101.844	101.829	6.375	102.066	101.992	101.935
6.125	102.558	102.475	102.443	6.125	102.183	102.139	102.118	6.500	102.499	102.423	102.363
6.250	102.577	102.488	102.450	6.250	102.425	102.400	102.375	6.625	102.870	102.791	102.730
6.375	102.921	102.876	102.859	6.375	102.568	102.548	102.517	6.750	102.602	102.545	102.507
6.500	103.280	103.204	103.159	6.500	102.942	102.926	102.890	6.875	103.059	102.998	102.956
6.625	103.404	103.359	103.342	6.625	103.086	103.086	103.045	7.000	103.381	103.321	103.278
6.750	103.397	103.397	103.350	6.750	103.471	103.471	103.424	7.125	103.583	103.523	103.481
6.875	103.826	103.774	103.741	6.875	103.688	103.688	103.636	7.250	103.154	103.233	103.146
7.000	103.982	103.972	103.915	7.000	103.772	103.772	103.715	7.375	103.404	103.484	103.397
7.125	104.130	104.079	104.045	7.125	103.640	103.589	103.555	7.500	103.582	103.666	103.580
7.250	103.994	103.912	103.845	7.250	103.638	103.556	103.489	7.625	103.700	103.520	103.446
7.375	104.449	104.367	104.300	7.375	103.982	103.899	103.832	7.750	102.871	102.825	102.808
								7.875	103.327	103.281	103.264

Conventional 20 Yr Fixed HB				Conventional 15 Yr Fixed HB											
Rate	15	30	45	Rate	15	30	45								
5.250	97.052	97.013	96.971	5.250	98.781	98.753	98.716								
5.375	97.754	97.715	97.673	5.375	99.152	99.110	99.068								
5.500	98.465	98.426	98.384	5.500	99.285	99.243	99.202								
5.625	99.122	99.083	99.041	5.625	99.459	99.431	99.394								
5.750	99.492	99.453	99.411	5.750	99.643	99.614	99.577								
5.875	100.023	99.984	99.942	5.875	99.941	99.896	99.879								
6.000	100.493	100.454	100.412	6.000	100.100	100.054	100.038								
6.125	100.917	100.878	100.836	6.125	100.248	100.203	100.186								
6.250	101.070	101.031	100.989	6.250	100.356	100.265	100.229								
6.375	101.462	101.423	101.381	6.375	100.653	100.608	100.591								
6.500	101.859	101.820	101.779	6.500	100.807	100.761	100.745								
6.625	102.205	102.166	102.124	6.625	100.989	100.944	100.927								
6.750	101.797	101.793	101.744	6.750	100.868	100.816	100.782								
6.875	102.246	102.245	102.194	6.875	101.253	101.202	101.168								
7.000	102.580	102.581	102.529	7.000	101.359	101.307	101.274								
7.125	102.864	102.868	102.815	7.125	101.450	101.398	101.364								
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: 10/10/2025 8:28 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	99.378	99.355	99.327	5.000	99.092	99.005	98.998	5.000	96.805	96.742	96.679
5.125	99.707	99.685	99.656	5.125	99.471	99.394	99.370	5.125	97.290	97.227	97.165
5.250	100.026	100.004	99.973	5.250	99.834	99.761	99.725	5.250	97.946	97.883	97.821
5.375	100.325	100.303	100.271	5.375	100.176	100.079	100.061	5.375	98.412	98.349	98.287
5.500	100.599	100.577	100.543	5.500	100.528	100.403	100.405	5.500	98.876	98.813	98.751
5.625	100.819	100.798	100.764	5.625	100.900	100.771	100.770	5.625	99.343	99.280	99.218
5.750	101.034	101.013	100.977	5.750	101.217	101.084	101.079	5.750	99.623	99.560	99.497
5.875	101.324	101.206	101.179	5.875	101.457	101.320	101.312	5.875	99.902	99.839	99.776
6.000	101.616	101.475	101.464	6.000	101.581	101.441	101.429	6.000	100.179	100.116	100.053
6.125	101.896	101.752	101.737	6.125	101.670	101.647	101.606	6.125	100.453	100.390	100.327
6.250	102.092	101.944	101.925	6.250	101.860	101.838	101.795	6.250	100.728	100.665	100.602
6.375	102.157	102.005	101.983	6.375	102.011	101.990	101.948	6.375	101.001	100.938	100.876
6.500	102.216	102.060	102.034	6.500	102.159	102.137	102.095	6.500	101.079	101.016	100.953
6.625	102.279	102.119	102.090	6.625	102.294	102.273	102.231	6.625	101.123	101.060	100.998
6.750	102.342	102.191	102.149	6.750	102.431	102.410	102.368	6.750	101.180	101.117	101.054
6.875	101.821	101.733	101.645	6.875	102.050	101.963	101.875	6.875	101.258	101.195	101.133
7.000	101.805	101.717	101.629	7.000	102.177	102.089	102.001	7.000	101.348	101.285	101.222
7.125	101.781	101.693	101.605	7.125	102.262	102.175	102.087	7.125	101.440	101.377	101.315

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	99.403	99.293	99.309	5.000	99.186	99.076	99.093	5.000	96.755	96.692	96.629
5.125	99.706	99.592	99.605	5.125	99.564	99.451	99.463	5.125	97.240	97.177	97.114
5.250	99.999	99.892	99.891	5.250	99.926	99.808	99.818	5.250	97.896	97.833	97.770
5.375	100.291	100.170	100.176	5.375	100.267	100.146	100.152	5.375	98.362	98.299	98.236
5.500	100.573	100.447	100.450	5.500	100.618	100.493	100.495	5.500	98.826	98.763	98.700
5.625	100.844	100.715	100.714	5.625	100.990	100.861	100.860	5.625	99.293	99.230	99.167
5.750	101.123	100.990	100.985	5.750	101.306	101.173	101.169	5.750	99.573	99.510	99.447
5.875	101.426	101.289	101.281	5.875	101.546	101.410	101.401	5.875	99.852	99.789	99.726
6.000	101.720	101.580	101.568	6.000	101.672	101.531	101.520	6.000	100.129	100.066	100.003
6.125	102.003	101.858	101.843	6.125	101.630	101.485	101.470	6.125	100.403	100.340	100.277
6.250	102.201	102.052	102.034	6.250	101.679	101.537	101.507	6.250	100.678	100.615	100.552
6.375	102.267	102.115	102.093	6.375	101.813	101.665	101.636	6.375	100.951	100.888	100.825
6.500	102.327	102.171	102.146	6.500	101.952	101.798	101.768	6.500	101.029	100.966	100.903
6.625	102.392	102.232	102.203	6.625	102.105	101.951	101.910	6.625	101.073	101.010	100.947
6.750	102.457	102.293	102.261	6.750	102.193	102.033	101.997	6.750	101.130	101.067	101.004
6.875	101.821	101.733	101.645	6.875	102.050	101.963	101.875	6.875	101.208	101.145	101.082
7.000	101.805	101.717	101.629	7.000	102.177	102.089	102.001	7.000	101.298	101.235	101.172
7.125	101.781	101.693	101.605	7.125	102.262	102.175	102.087	7.125	101.390	101.327	101.264

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: 10/10/2025 8:28 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	95.909	95.863	95.846		5.750	100.138	100.075	100.042		4.375	96.952	96.927	96.885	
5.125	96.574	96.528	96.511		5.875	100.692	100.629	100.596		4.500	97.274	97.248	97.207	
5.250	97.788	97.620	97.584		6.000	101.181	101.118	101.085		4.625	97.574	97.548	97.507	
5.375	98.414	98.248	98.212		6.125	101.522	101.460	101.426		4.750	98.481	98.459	98.425	
5.500	99.014	98.850	98.811		6.250	101.418	101.356	101.322		4.875	98.817	98.795	98.762	
5.625	99.558	99.453	99.411		6.375	101.922	101.859	101.825		5.000	99.040	99.018	98.984	
5.750	99.830	99.762	99.719		6.500	102.353	102.290	102.257		5.125	99.203	99.181	99.148	
5.875	100.415	100.350	100.305		6.625	102.576	102.513	102.479		5.250	99.684	99.662	99.629	
6.000	100.946	100.895	100.836		6.750	102.301	102.255	102.238		5.375	99.911	99.889	99.855	
6.125	101.467	101.416	101.357		6.875	102.723	102.677	102.660		5.500	100.233	100.211	100.178	
6.250	101.333	101.257	101.210		7.000	103.121	103.075	103.058		5.625	100.416	100.394	100.360	
6.375	101.799	101.726	101.678		7.125	103.437	103.391	103.374		5.750	100.690	100.669	100.635	
6.500	102.260	102.205	102.146		7.250	103.231	103.185	103.168		5.875	101.006	100.984	100.951	
6.625	102.756	102.689	102.637		7.375	103.644	103.597	103.581		6.000	101.160	101.138	101.104	

Home Ready 10 Yr Fixed				
Rate	15	30	45	
4.625	96.630	96.589	96.531	
4.750	97.345	97.308	97.258	
4.875	97.416	97.378	97.328	
5.000	97.615	97.578	97.527	
5.125	97.862	97.825	97.775	
5.250	98.084	98.047	97.997	
5.375	98.287	98.250	98.199	
5.500	98.483	98.446	98.396	
5.625	98.689	98.652	98.602	
5.750	98.859	98.833	98.800	
5.875	99.057	99.030	98.997	
6.000	99.515	99.489	99.455	

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

Home Possible Rate Sheet

Effective: 10/10/2025 8:28 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	98.354	98.180	98.149	5.750	100.966	100.891	100.852	4.25	96.5804	96.5551	96.5133
5.500	98.938	98.766	98.733	5.875	101.480	101.408	101.368	4.375	96.9524	96.9272	96.8853
5.625	99.470	99.302	99.266	6.000	101.940	101.870	101.829	4.5	97.2737	97.2484	97.2066
5.750	99.790	99.714	99.676	6.125	102.277	102.211	102.167	4.625	97.5736	97.5484	97.5065
5.875	100.378	100.305	100.265	6.250	101.972	101.889	101.847	4.75	98.4806	98.4587	98.4252
6.000	100.899	100.828	100.788	6.375	102.404	102.323	102.280	4.875	98.817	98.7951	98.7616
6.125	101.392	101.324	101.282	6.500	102.787	102.709	102.664	5	99.0398	99.0179	98.9844
6.250	101.304	101.220	101.179	6.625	103.104	103.029	102.982	5.125	99.2033	99.1814	99.1479
6.375	101.780	101.698	101.655	6.750	102.686	102.685	102.634	5.25	99.6843	99.6624	99.6289
6.500	102.250	102.172	102.127	6.875	103.081	103.082	103.030	5.375	99.9105	99.8886	99.8551
6.625	102.671	102.595	102.549	7.000	103.482	103.486	103.432	5.5	100.2331	100.2112	100.1777
6.750	102.465	102.463	102.413	7.125	103.806	103.813	103.758	5.625	100.4157	100.3938	100.3603
6.875	102.974	102.932	102.880	7.250	103.635	103.688	103.653	5.75	100.6904	100.6685	100.635
7.000	103.384	103.381	103.328	7.375	104.082	104.135	104.101	5.875	101.006	100.9841	100.9506
7.125	103.738	103.682	103.627	7.500	104.387	104.440	104.407	6	101.1597	101.1378	101.1043

Home Possible 10 Yr Fixed			
Rate	15	30	45
4.250	97.068	97.033	97.018
4.375	97.486	97.454	97.439
4.500	97.797	97.767	97.752
4.625	98.182	98.155	98.140
4.750	98.559	98.493	98.480
4.875	98.912	98.849	98.836
5.000	99.251	99.191	99.178
5.125	99.727	99.616	99.599
5.250	100.089	99.981	99.963
5.375	100.419	100.313	100.293
5.500	100.687	100.584	100.562
5.625	100.999	100.899	100.876

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: 10/10/2025 8:28 PST

RefiNow 30 Yr Fixed			
Rate	15	30	45
5.125	96.923	96.813	96.788
5.250	97.707	97.629	97.597
5.375	98.318	98.236	98.201
5.500	98.904	98.818	98.779
5.625	99.502	99.416	99.377
5.750	99.849	99.763	99.718
5.875	100.404	100.314	100.265
6.000	101.016	100.923	100.872
6.125	101.524	101.431	101.378
6.250	101.365	101.303	101.243
6.375	101.837	101.777	101.718
6.500	102.360	102.295	102.231
6.625	102.809	102.740	102.673
6.750	102.472	102.465	102.392
6.875	103.015	103.010	102.937
7.000	103.375	103.366	103.290
7.125	103.782	103.767	103.686
7.250	103.672	103.751	103.663
7.375	104.027	104.108	104.022

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: 10/10/2025 8:28 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	95.431	95.385	95.368	4.500	95.431	95.385	95.368	5.000	98.421	98.664	98.554
4.625	96.130	96.085	96.068	4.625	96.130	96.085	96.068	5.125	99.097	99.061	98.992
4.750	97.121	97.686	97.577	4.750	96.983	97.686	97.577	5.250	99.639	99.925	99.812
4.875	97.732	98.086	97.977	4.875	97.732	98.086	97.977	5.375	100.073	100.212	100.100
5.000	98.421	98.664	98.554	5.000	98.421	98.664	98.554	5.500	100.577	100.718	100.606
5.125	99.097	99.061	98.992	5.125	99.097	99.061	98.992	5.625	101.105	101.200	101.087
5.250	99.665	99.925	99.812	5.250	99.639	99.925	99.812	5.750	101.415	101.457	101.356
5.375	100.326	100.215	100.100	5.375	100.073	100.212	100.100	5.875	101.301	101.382	101.281
5.500	100.787	100.718	100.606	5.500	100.665	100.718	100.606	6.000	101.840	101.920	101.818
5.625	101.286	101.200	101.087	5.625	101.137	101.200	101.087	6.125	102.347	102.401	102.300
5.750	101.415	101.457	101.356	5.750	101.415	101.457	101.356	6.250	102.525	102.459	102.425
5.875	101.536	101.425	101.354	5.875	101.452	101.392	101.354	6.375	102.359	102.382	102.299
6.000	102.015	101.925	101.885	6.000	101.981	101.925	101.885	6.500	102.921	102.913	102.863
6.125	102.520	102.409	102.315	6.125	102.411	102.401	102.315	6.625	103.452	103.402	103.369
6.250	102.525	102.459	102.425	6.250	102.525	102.459	102.425	6.750	103.594	103.544	103.510
6.375	102.581	102.566	102.540	6.375	102.501	102.491	102.442	6.875	103.265	103.224	103.184
6.500	103.093	103.078	103.052	6.500	102.984	102.977	102.926	7.000	103.795	103.757	103.696
6.625	103.592	103.577	103.551	6.625	103.452	103.402	103.369	7.125	103.954	103.985	104.015
6.750	103.594	103.544	103.510	6.750	103.594	103.544	103.510	7.250	104.312	104.262	104.229
6.875	103.599	103.509	103.404	6.875	103.349	103.308	103.248	7.375	102.990	102.913	102.933
7.000	104.045	103.956	103.851	7.000	103.799	103.760	103.699	7.500	103.419	103.342	103.362
7.125	104.464	104.374	104.270	7.125	103.954	103.985	104.015	7.625	103.496	103.423	103.372
7.250	104.312	104.262	104.229	7.250	104.312	104.262	104.229	7.750	101.952	101.857	102.053
7.375	103.8404	103.8525	103.7515					7.875	102.349	102.254	102.450
7.5	104.3115	104.2107	104.0909					8.000	102.713	102.618	102.814
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	97.637	97.643	97.668	4.250	97.270	97.195	97.295	4.500	92.318	92.273	92.256
4.375	98.108	98.114	98.139	4.375	97.845	97.770	97.870	4.625	93.018	92.972	92.956
4.500	98.580	98.586	98.611	4.500	98.414	98.339	98.439	4.750	95.821	95.834	95.795
4.625	99.054	99.060	99.085	4.625	98.976	98.901	99.001	4.875	96.559	96.572	96.534
4.750	99.283	99.691	99.488	4.750	99.259	99.691	99.488	5.000	97.292	97.305	97.266
4.875	99.788	99.925	99.731	4.875	99.468	99.925	99.722	5.125	97.858	97.871	97.832
5.000	100.244	100.249	100.187	5.000	99.884	100.249	100.046	5.250	99.043	99.006	98.862
5.125	100.699	100.674	100.643	5.125	100.400	100.420	100.492	5.375	99.704	99.593	99.470
5.250	100.731	100.686	100.669	5.250	100.731	100.686	100.669	5.500	100.165	100.054	99.931
5.375	100.962	100.971	100.966	5.375	100.205	100.693	100.477	5.625	100.594	100.483	100.360
5.500	101.418	101.426	101.422	5.500	100.746	101.012	100.795	5.750	100.546	100.570	100.516
5.625	101.874	101.882	101.877	5.625	101.277	101.232	101.215	5.875	100.724	100.709	100.694
5.750	101.801	101.756	101.739	5.750	101.801	101.756	101.739	6.000	101.183	101.168	101.152
5.875	102.194	102.169	102.138	5.875	101.236	101.191	101.174	6.125	101.641	101.543	101.528
6.000	102.639	102.614	102.582	6.000	101.756	101.711	101.694	6.250	101.843	101.827	101.812
								6.375	101.418	101.456	101.341
								6.500	101.922	101.849	101.777
								6.625	102.225	102.197	102.171
								6.750	102.095	102.126	102.156
								6.875	102.477	102.351	102.210
								7.000	102.924	102.798	102.657

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	98.837	99.006	98.862	5.000	97.292	97.305	97.266	4.500	95.768	95.692	95.568
5.375	99.394	99.298	99.269	5.125	97.858	97.871	97.832	4.625	96.314	96.239	96.114
5.500	99.923	99.831	99.799	5.250	98.734	99.006	98.862	4.750	96.263	96.238	96.206
5.625	100.421	100.331	100.299	5.375	99.289	99.192	99.164	4.875	96.768	96.743	96.711
5.750	100.546	100.570	100.516	5.500	99.828	99.736	99.704	5.000	97.224	97.198	97.167
5.875	100.724	100.709	100.694	5.625	100.353	100.263	100.230	5.125	97.679	97.654	97.623
6.000	101.183	101.168	101.152	5.750	100.280	100.570	100.437	5.250	97.437	97.446	97.441
6.125	101.558	101.543	101.528	5.875	100.484	100.423	100.386	5.375	97.942	97.951	97.946
6.250	101.843	101.827	101.812	6.000	100.987	100.929	100.890	5.500	98.398	98.406	98.402
6.375	101.418	101.456	101.341	6.125	101.469	101.415	101.374	5.625	98.854	98.862	98.857
6.500	101.922	101.849	101.777	6.250	101.656	101.590	101.540	5.750	98.670	98.644	98.613
6.625	102.225	102.152	102.080	6.375	101.166	101.456	101.341	5.875	99.174	99.149	99.118
6.750	102.095	102.126	102.156	6.500	101.693	101.652	101.734	6.000	99.619	99.594	99.562
6.875	101.811	101.841	101.871	6.625	102.023	101.982	102.065	6.125	100.045	100.020	99.988
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	99.639	99.925	99.812	5.250	99.639	99.925	99.812	5.250	99.639	99.925	99.812
5.375	100.073	100.212	100.100	5.375	100.073	100.212	100.100	5.375	100.073	100.212	100.100
5.500	100.665	100.718	100.606	5.500	100.665	100.718	100.606	5.500	100.577	100.718	100.606
5.625	101.137	101.200	101.087	5.625	101.137	101.200	101.087	5.625	101.105	101.200	101.087
5.750	101.415	101.457	101.356	5.750	101.415	101.457	101.356	5.750	101.415	101.457	101.356
5.875	101.452	101.392	101.354	5.875	101.452	101.392	101.354	5.875	101.301	101.382	101.281
6.000	101.981	101.925	101.885	6.000	101.981	101.925	101.885	6.000	101.840	101.920	101.818
6.125	102.411	102.401	102.315	6.125	102.411	102.401	102.315	6.125	102.347	102.401	102.300
6.250	102.525	102.459	102.425	6.250	102.525	102.459	102.425	6.250	102.525	102.459	102.425
6.375	102.501	102.491	102.442	6.375	102.501	102.491	102.442	6.375	102.359	102.382	102.299
6.500	102.984	102.977	102.926	6.500	102.984	102.977	102.926	6.500	102.921	102.913	102.863
6.625	103.452	103.402	103.369	6.625	103.452	103.402	103.369	6.625	103.452	103.402	103.369
6.750	103.594	103.544	103.510	6.750	103.594	103.544	103.510	6.750	103.594	103.544	103.510
6.875	103.349	103.308	103.248	6.875	103.349	103.308	103.248	6.875	103.265	103.224	103.184
7.000	103.799	103.760	103.699	7.000	103.799	103.760	103.699	7.000	103.795	103.757	103.696
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	98.414	98.339	98.439	4.250	97.270	97.195	97.295	5.250	98.837	99.006	98.862
4.625	98.976	98.901	99.001	4.375	97.845	97.770	97.870	5.375	99.394	99.298	99.269
4.750	99.259	99.691	99.488	4.500	98.414	98.339	98.439	5.500	99.923	99.831	99.799
4.875	99.468	99.925	99.722	4.625	98.976	98.901	99.001	5.625	100.421	100.331	100.299
5.000	99.884	100.249	100.046	4.750	99.259	99.214	99.197	5.750	100.546	100.570	100.516
5.125	100.400	100.420	100.492	4.875	99.347	99.355	99.439	5.875	100.724	100.709	100.694
5.250	100.731	100.686	100.669	5.000	99.884	99.892	99.976	6.000	101.183	101.168	101.152
5.375	100.205	100.693	100.477	5.125	100.400	100.408	100.492	6.125	101.558	101.543	101.528
5.500	100.746	101.012	100.795	5.250	100.731	100.686	100.669	6.250	101.843	101.827	101.812
5.625	101.277	101.232	101.215	5.375	100.205	100.160	100.219	6.375	101.418	101.456	101.341
5.750	101.801	101.756	101.739	5.500	100.746	100.700	100.699	6.500	101.922	101.849	101.777
5.875	101.276	101.191	101.174	5.625	101.277	101.232	101.215	6.625	102.225	102.152	102.080
6.000	101.756	101.711	101.694	5.750	101.801	101.756	101.739	6.750	102.095	102.126	102.156



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

VA Fixed Rate Sheet

Effective: 10/10/2025 8:28 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	99.122	99.067	99.017	5.125	99.122	99.067	99.017	4.750	96.907	97.524	97.414
5.250	99.664	99.687	99.575	5.250	99.664	99.687	99.575	4.875	97.757	97.961	97.852
5.375	100.098	100.068	100.007	5.375	100.098	100.068	100.007	5.000	98.446	98.392	98.341
5.500	100.602	100.557	100.511	5.500	100.602	100.557	100.511	5.125	99.122	99.067	99.017
5.625	101.130	101.085	101.039	5.625	101.130	101.085	101.039	5.250	99.664	99.687	99.575
5.750	101.440	101.359	101.299	5.750	101.440	101.359	101.299	5.375	100.098	100.068	100.007
5.875	101.326	101.311	101.296	5.875	101.326	101.311	101.296	5.500	100.602	100.557	100.511
6.000	101.865	101.850	101.835	6.000	101.865	101.850	101.835	5.625	101.130	101.085	101.039
6.125	102.350	102.335	102.320	6.125	102.350	102.335	102.320	5.750	101.440	101.359	101.299
6.250	102.480	102.465	102.450	6.250	102.480	102.465	102.450	5.875	101.326	101.311	101.296
6.375	102.135	102.063	102.103	6.375	102.135	102.063	102.103	6.000	101.865	101.850	101.835
6.500	102.633	102.552	102.588	6.500	102.633	102.552	102.588	6.125	102.350	102.335	102.320
6.625	103.050	103.000	102.967	6.625	103.050	103.000	102.967	6.250	102.480	102.465	102.450
6.750	103.263	103.293	103.323	6.750	103.263	103.293	103.323	6.375	102.135	102.063	102.103
6.875	103.148	103.178	103.209	6.875	103.148	103.178	103.209	6.500	102.633	102.552	102.588
7.000	103.556	103.586	103.616	7.000	103.556	103.586	103.616	6.625	103.050	103.000	102.967
7.125	103.979	104.010	104.040	7.125	103.979	104.010	104.040	6.750	103.263	103.293	103.323
7.250	104.104	104.054	104.021	7.250	104.104	104.054	104.021	6.875	103.148	103.178	103.209
7.375	103.707	103.724	103.624	7.375	102.850	102.777	102.775	7.000	103.556	103.586	103.616
7.500	103.832	103.849	103.749	7.500	103.205	103.146	103.116	7.125	103.979	104.010	104.040
7.625	103.957	103.974	103.874	7.625	103.521	103.448	103.376	7.250	104.104	104.054	104.021
7.750	104.082	104.099	103.999	7.750	101.725	101.590	101.826	7.375	102.850	102.777	102.775
7.875	102.003	101.868	102.104	7.875	102.003	101.868	102.104	7.500	103.205	103.146	103.116
8.000	102.297	102.162	102.398	8.000	102.297	102.162	102.398	7.625	103.521	103.448	103.376
8.125	102.569	102.434	102.670	8.125	102.569	102.434	102.670	7.750	101.725	101.590	101.826
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	97.662	97.668	97.693	4.250	97.354	97.279	97.379	4.875	96.529	96.502	96.503
4.375	98.133	98.139	98.164	4.375	97.869	97.794	97.894	5.000	97.251	97.224	97.225
4.500	98.605	98.611	98.636	4.500	98.366	98.291	98.391	5.125	97.706	97.680	97.681
4.625	99.079	99.085	99.110	4.625	98.839	98.764	98.864	5.250	98.725	99.000	98.887
4.750	99.290	99.747	99.544	4.750	99.284	99.239	99.222	5.375	99.204	99.131	99.079
4.875	99.678	99.950	99.747	4.875	99.293	99.301	99.384	5.500	99.686	99.618	99.595
5.000	100.143	100.140	100.123	5.000	99.723	99.731	99.815	5.625	100.139	100.050	100.017
5.125	100.595	100.593	100.576	5.125	100.213	100.168	100.210	5.750	100.571	100.556	100.541
5.250	100.756	100.711	100.694	5.250	100.756	100.711	100.694	5.875	100.749	100.734	100.719
5.375	100.752	100.752	100.752	5.375	100.230	100.185	100.168	6.000	101.208	101.193	101.177
5.500	101.186	101.186	101.186	5.500	100.771	100.725	100.709	6.125	101.583	101.568	101.553
5.625	101.592	101.592	101.592	5.625	101.302	101.257	101.240	6.250	101.868	101.852	101.837
5.750	101.826	101.781	101.764	5.750	101.826	101.781	101.764	6.375	101.443	101.370	101.298
5.875	101.823	101.822	101.796	5.875	101.261	101.216	101.199	6.500	101.947	101.874	101.802
6.000	102.224	102.223	102.198	6.000	101.781	101.736	101.719	6.625	102.250	102.177	102.105
								6.750	102.120	102.151	102.181
								6.875	101.836	101.866	101.896
								7.000	102.243	102.273	102.304
								7.125	102.667	102.697	102.727
								7.250	102.337	102.287	102.254
								7.375	100.517	100.458	100.391
								7.500	101.030	100.971	100.904
								7.625	100.833	100.761	100.688
								7.750	98.203	98.068	98.154
								7.875	98.481	98.346	98.432
								8.000	98.775	98.640	98.726
								8.125	99.047	98.912	98.998

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	101.947	101.874	101.802	6.125	101.213	101.289	101.187	4.500	95.669	95.594	95.469
6.625	102.250	102.177	102.105	6.250	101.681	101.615	101.565	4.625	96.083	96.007	95.883
6.750	102.120	102.151	102.181	6.375	101.014	101.004	101.001	4.750	94.859	94.814	94.797
6.875	101.836	101.866	101.896	6.500	101.444	101.395	101.485	4.875	94.987	94.995	94.778
7.000	102.243	102.273	102.304	6.625	101.797	101.793	101.745	5.000	95.338	95.346	95.178
7.125	102.667	102.697	102.727	6.750	102.087	102.037	102.004	5.125	95.788	95.743	95.727
7.250	102.337	102.287	102.254	6.875	101.167	101.126	101.070	5.250	96.694	96.621	96.548
7.375	100.517	100.458	100.391	7.000	101.531	101.493	101.436	5.375	96.775	96.702	96.629
7.500	101.030	100.971	100.904	7.125	101.926	101.875	101.842	5.500	97.177	97.104	97.031
7.625	100.833	100.761	100.688	7.250	102.387	102.337	102.304	5.625	97.597	97.524	97.452
7.750	98.203	98.068	98.154	7.375	100.567	100.508	100.441	5.750	98.459	98.387	98.314
7.875	98.481	98.346	98.432	7.500	101.080	101.021	100.954	5.875	98.702	98.629	98.557
8.000	98.775	98.640	98.726	7.625	100.121	100.004	100.066	6.000	99.049	98.977	98.904
8.125	99.047	98.912	98.998	7.750	98.203	98.068	98.154	6.125	99.377	99.304	99.232
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	102.148	102.067	102.103	6.375	102.148	102.067	102.103	6.000	101.865	101.850	101.835
6.500	102.633	102.552	102.588	6.500	102.633	102.552	102.588	6.125	102.350	102.335	102.320
6.625	103.050	103.000	102.973	6.625	103.050	103.000	102.973	6.250	102.480	102.465	102.450
6.750	103.263	103.293	103.323	6.750	103.263	103.293	103.323	6.375	102.148	102.067	102.103
6.875	103.148	103.178	103.209	6.875	103.148	103.178	103.209	6.500	102.633	102.552	102.588
7.000	103.556	103.586	103.616	7.000	103.556	103.586	103.616	6.625	103.050	103.000	102.973
7.125	103.979	104.010	104.040	7.125	103.979	104.010	104.040	6.750	103.263	103.293	103.323
7.250	104.104	104.054	104.021	7.250	104.104	104.054	104.021	6.875	103.148	103.178	103.209
7.375	103.707	103.724	103.624	7.375	102.850	102.777	102.825	7.000	103.556	103.586	103.616
7.500	103.832	103.849	103.749	7.500	103.205	103.146	103.166	7.125	103.979	104.010	104.040
7.625	103.957	103.974	103.874	7.625	103.521	103.448	103.376	7.250	104.104	104.054	104.021
7.750	104.082	104.099	103.999	7.750	101.775	101.640	101.876	7.375	102.850	102.777	102.825
7.875	102.053	101.918	102.154	7.875	102.053	101.918	102.154	7.500	103.205	103.146	103.166
8.000	102.347	102.212	102.448	8.000	102.347	102.212	102.448	7.625	103.521	103.448	103.376
8.125	102.619	102.484	102.720	8.125	102.619	102.484	102.720	7.750	101.775	101.640	101.876
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	98.605	98.611	98.636	4.500	98.366	98.291	98.391	6.625	102.250	102.177	102.105
4.625	99.079	99.085	99.110	4.625	98.839	98.764	98.864	6.750	102.120	102.151	102.181
4.750	99.290	99.747	99.544	4.750	99.284	99.239	99.222	6.875	101.836	101.866	101.896
4.875	99.678	99.950	99.747	4.875	99.293	99.301	99.384	7.000	102.243	102.273	102.304
5.000	100.143	100.140	100.123	5.000	99.723	99.731	99.815	7.125	102.667	102.697	102.727
5.125	100.595	100.593	100.576	5.125	100.213	100.168	100.210	7.250	102.337	102.287	102.254
5.250	100.756	100.711	100.694	5.250	100.756	100.711	100.694	7.375	101.161	101.240	101.181
5.375	100.752	100.752	100.752	5.375	100.230	100.185	100.168	7.500	101.137	101.215	101.157
5.500	101.186	101.186	101.186	5.500	100.771	100.725	100.709	7.625	101.264	101.343	101.284
5.625	101.592	101.592	101.592	5.625	101.302	101.257	101.240	7.750	99.145	99.210	99.185
5.750	101.826	101.781	101.764	5.750	101.826	101.781	101.764	7.875	98.481	98.346	98.432
5.875	101.823	101.822	101.796	5.875	101.261	101.216	101.199	8.000	98.775	98.640	98.726
6.000	102.224	102.223	102.198	6.000	101.781	101.736	101.719	8.125	99.047	98.912	98.998
6.125	102.629	102.627	102.602	6.125	102.290	102.244	102.228				

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	101.947	101.874	101.802	6.125	101.203	101.289	101.187	4.500	95.669	95.594	95.469
6.625	102.250	102.177	102.105	6.250	101.681	101.615	101.565	4.625	96.083	96.007	95.883
6.750	102.120	102.151	102.181	6.375	100.959	100.878	101.001	4.750	94.859	94.814	94.797
6.875	101.836	101.866	101.896	6.500	101.444	101.363	101.485	4.875	94.987	94.995	94.778
7.000	102.243	102.273	102.304	6.625	101.659	101.578	101.700	5.000	95.338	95.346	95.178
7.125	102.667	102.697	102.727	6.750	102.087	102.037	102.004	5.125	95.788	95.743	95.727
7.250	102.337	102.287	102.254	6.875	101.059	100.960	101.031	5.250	96.694	96.621	96.548
7.375	100.517	100.458	100.391	7.000	101.463	101.363	101.434	5.375	96.775	96.702	96.629
7.500	101.030	100.971	100.904	7.125	101.926	101.875	101.842	5.500	97.177	97.104	97.031
7.625	100.833	100.761	100.688	7.250	102.387	102.337	102.304	5.625	97.597	97.524	97.452
7.750	98.203	98.068	98.154	7.375	100.567	100.508	100.441	5.750	98.459	98.387	98.314
7.875	98.481	98.346	98.432	7.500	101.080	101.021	100.954	5.875	98.702	98.629	98.557
8.000	98.775	98.640	98.726	7.625	100.121	100.004	100.066	6.000	99.049	98.977	98.904
8.125	99.047	98.912	98.998	7.750	98.203	98.068	98.154	6.125	99.377	99.304	99.232
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: 10/10/2025 8:28 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	100.424	100.296	99.996	6.750	98.924	98.796	98.496	6.750	98.424	98.296	97.996
6.875	100.847	100.704	100.404	6.875	99.347	99.204	98.904	6.875	98.847	98.704	98.404
7.000	101.369	101.226	100.926	7.000	99.869	99.726	99.426	7.000	99.369	99.226	98.926
7.125	101.833	101.690	101.390	7.125	100.333	100.190	99.890	7.125	99.833	99.690	99.390
7.250	102.276	102.133	101.833	7.250	100.776	100.633	100.333	7.250	100.276	100.133	99.833
7.375	102.018	101.843	101.543	7.375	100.518	100.343	100.043	7.375	100.018	99.843	99.543
7.500	102.500	102.325	102.025	7.500	101.000	100.825	100.525	7.500	100.500	100.325	100.025
7.625	102.934	102.759	102.459	7.625	101.434	101.259	100.959	7.625	100.934	100.759	100.459
7.750	103.347	103.172	102.872	7.750	101.847	101.672	101.372	7.750	101.347	101.172	100.872
7.875	102.316	102.109	101.809	7.875	100.816	100.609	100.309	7.875	100.316	100.109	99.809
8.000	102.748	102.541	102.241	8.000	101.248	101.041	100.741	8.000	100.748	100.541	100.241
8.125	103.152	102.945	102.645	8.125	101.652	101.445	101.145	8.125	101.152	100.945	100.645
8.250	103.545	103.338	103.038	8.250	102.045	101.838	101.538	8.250	101.545	101.338	101.038
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	96.924	96.796	96.496	6.750	99.674	99.546	99.246	6.750	97.674	97.546	97.246
6.875	97.347	97.204	96.904	6.875	100.097	99.954	99.654	6.875	98.097	97.954	97.654
7.000	97.869	97.726	97.426	7.000	100.619	100.476	100.176	7.000	98.619	98.476	98.176
7.125	98.333	98.190	97.890	7.125	101.083	100.940	100.640	7.125	99.083	98.940	98.640
7.250	98.776	98.633	98.333	7.250	101.526	101.383	101.083	7.250	99.526	99.383	99.083
7.375	98.518	98.343	98.043	7.375	101.268	101.093	100.793	7.375	99.268	99.093	98.793
7.500	99.000	98.825	98.525	7.500	101.750	101.575	101.275	7.500	99.750	99.575	99.275
7.625	99.434	99.259	98.959	7.625	102.184	102.009	101.709	7.625	100.184	100.009	99.709
7.750	99.847	99.672	99.372	7.750	102.597	102.422	102.122	7.750	100.597	100.422	100.122
7.875	98.816	98.609	98.309	7.875	101.566	101.359	101.059	7.875	99.566	99.359	99.059
8.000	99.248	99.041	98.741	8.000	101.998	101.791	101.491	8.000	99.998	99.791	99.491
8.125	99.652	99.445	99.145	8.125	102.402	102.195	101.895	8.125	100.402	100.195	99.895
8.250	100.045	99.838	99.538	8.250	102.795	102.588	102.288	8.250	100.795	100.588	100.288

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.