



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: 10/16/25 8:38 AM

Table of Contents	
Page	Product
1	Cover Page
2	Conventional Fixed
5	Conventional ARM
7	Home Ready
9	Home Possible
11	RefiNow
13	FHA Fixed
16	VA Fixed
19	FHA DPA Fixed

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

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

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

Lock Extension Fee's
0.025% Per Day

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

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

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

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

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



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

Conventional Fixed Rate Sheet

Effective: 10/16/2025 8:38 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	95.265	95.157	95.057	4.750	95.265	95.157	95.057	5.125	99.121	99.041	99.038
4.875	95.989	95.910	95.933	4.875	95.989	95.910	95.933	5.250	100.084	100.020	99.994
5.000	96.679	96.595	96.626	5.000	96.679	96.595	96.626	5.375	100.584	100.520	100.494
5.125	97.219	97.136	97.166	5.125	97.219	97.136	97.166	5.500	101.067	101.003	100.977
5.250	98.552	98.491	98.449	5.250	98.107	98.062	98.028	5.625	101.509	101.445	101.419
5.375	99.229	99.167	99.126	5.375	98.722	98.677	98.643	5.750	101.190	101.109	101.081
5.500	99.939	99.878	99.837	5.500	99.409	99.376	99.338	5.875	101.702	101.620	101.592
5.625	100.493	100.432	100.391	5.625	99.967	99.933	99.896	6.000	102.157	102.075	102.047
5.750	100.650	100.580	100.531	5.750	100.163	100.121	100.076	6.125	102.489	102.406	102.378
5.875	101.229	101.160	101.111	5.875	100.753	100.712	100.666	6.250	102.115	102.019	101.987
6.000	101.794	101.725	101.676	6.000	101.302	101.239	101.203	6.375	102.542	102.492	102.413
6.125	102.319	102.250	102.201	6.125	101.775	101.733	101.688	6.500	102.943	102.897	102.790
6.250	102.109	102.040	101.991	6.250	101.718	101.655	101.619	6.625	103.229	103.174	103.101
6.375	102.601	102.532	102.483	6.375	102.292	102.229	102.193	6.750	102.731	102.614	102.575
6.500	103.112	103.043	102.994	6.500	102.781	102.718	102.682	6.875	103.121	103.104	103.047
6.625	103.538	103.468	103.419	6.625	103.066	103.003	102.967	7.000	103.519	103.402	103.362
6.750	103.390	103.336	103.303	6.750	102.910	102.863	102.843	7.125	103.841	103.723	103.683
6.875	103.856	103.803	103.769	6.875	103.423	103.377	103.357	7.250	103.855	103.717	103.667
7.000	104.259	104.206	104.172	7.000	103.927	103.880	103.860	7.375	104.300	104.162	104.112
7.125	104.552	104.499	104.465	7.125	104.196	104.149	104.129	7.500	104.603	104.464	104.414
7.250	104.658	104.621	104.603	7.250	104.416	104.369	104.349	7.625	104.286	104.286	104.286
7.375	105.035	104.997	104.980	7.375	104.903	104.856	104.837	7.750	104.632	104.632	104.632
7.500	105.391	105.346	105.320	7.500	105.368	105.321	105.301	7.875	105.044	105.044	105.044
7.625	105.734	105.688	105.663	7.625	105.551	105.504	105.485	8.000	105.150	105.150	105.150
7.750	104.632	104.632	104.632	7.750	104.632	104.632	104.632				
7.875	104.963	104.963	104.963	7.875	104.963	104.963	104.963				
8.000	105.291	105.245	105.225	8.000	105.291	105.245	105.225				
8.125	105.487	105.440	105.421	8.125	105.487	105.440	105.421				
8.250	105.485	105.466	105.379	8.250	105.485	105.466	105.379				
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	98.937	98.885	98.870	4.625	99.269	99.234	99.234	5.000	95.921	95.841	95.819
4.750	99.254	99.177	99.177	4.750	99.769	99.692	99.692	5.125	96.532	96.450	96.431
4.875	99.493	99.446	99.430	4.875	99.961	99.889	99.889	5.250	98.178	98.100	98.042
5.000	99.801	99.755	99.738	5.000	100.326	100.258	100.258	5.375	98.844	98.766	98.708
5.125	100.330	100.232	100.219	5.125	100.458	100.395	100.395	5.500	99.541	99.462	99.403
5.250	100.480	100.421	100.421	5.250	100.724	100.666	100.666	5.625	100.088	100.008	99.949
5.375	100.929	100.882	100.866	5.375	101.149	101.095	101.095	5.750	100.231	100.161	100.112
5.500	101.235	101.170	101.160	5.500	101.378	101.328	101.328	5.875	100.783	100.711	100.660
5.625	101.608	101.543	101.533	5.625	101.447	101.402	101.400	6.000	101.355	101.278	101.222
5.750	101.547	101.522	101.515	5.750	101.495	101.470	101.463	6.125	101.845	101.765	101.705
5.875	101.946	101.899	101.883	5.875	101.814	101.793	101.781	6.250	101.657	101.583	101.530
6.000	102.153	102.107	102.090	6.000	101.955	101.938	101.921	6.375	102.113	102.037	101.980
6.125	102.501	102.470	102.452	6.125	102.246	102.234	102.212	6.500	102.544	102.464	102.405
6.250	102.467	102.389	102.373	6.250	102.079	102.063	102.046	6.625	102.902	102.821	102.760
6.375	102.941	102.894	102.878	6.375	102.473	102.426	102.410	6.750	102.627	102.572	102.536
6.500	103.172	103.126	103.109	6.500	102.666	102.620	102.603	6.875	103.073	103.014	102.975
6.625	103.384	103.338	103.321	6.625	102.822	102.775	102.759	7.000	103.386	103.327	103.288
6.750	103.457	103.411	103.394	6.750	103.145	103.055	103.038	7.125	103.581	103.522	103.483
6.875	103.930	103.884	103.867	6.875	103.462	103.416	103.399	7.250	103.106	103.252	103.180
7.000	104.085	104.039	104.022	7.000	103.613	103.567	103.550	7.375	103.351	103.497	103.425
7.125	104.234	104.187	104.171	7.125	103.743	103.697	103.680	7.500	103.531	103.680	103.603
7.250	103.933	103.854	103.804	7.250	103.576	103.497	103.447	7.625	103.675	103.783	103.708
7.375	104.382	104.304	104.253	7.375	103.915	103.836	103.786	7.750	102.939	102.892	102.872
								7.875	103.402	103.355	103.335

Conventional 20 Yr Fixed HB				Conventional 15 Yr Fixed HB											
Rate	15	30	45	Rate	15	30	45								
5.250	97.301	97.259	97.214	5.250	98.926	98.884	98.842								
5.375	98.003	97.961	97.916	5.375	99.357	99.315	99.272								
5.500	98.700	98.658	98.613	5.500	99.484	99.442	99.400								
5.625	99.354	99.312	99.267	5.625	99.471	99.478	99.446								
5.750	99.718	99.676	99.631	5.750	99.647	99.654	99.622								
5.875	100.231	100.189	100.144	5.875	99.986	99.940	99.923								
6.000	100.681	100.639	100.594	6.000	100.147	100.100	100.084								
6.125	101.090	101.048	101.003	6.125	100.295	100.249	100.232								
6.250	101.173	101.131	101.085	6.250	100.410	100.215	100.198								
6.375	101.553	101.511	101.466	6.375	100.686	100.627	100.610								
6.500	101.937	101.896	101.850	6.500	100.825	100.779	100.762								
6.625	102.276	102.234	102.189	6.625	100.974	100.928	100.911								
6.750	101.794	101.676	101.638	6.750	100.975	100.928	100.912								
6.875	102.236	102.118	102.079	6.875	101.359	101.313	101.296								
7.000	102.564	102.446	102.407	7.000	101.465	101.418	101.402								
7.125	102.845	102.726	102.687	7.125	101.555	101.509	101.492								
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: 10/16/2025 8:38 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	99.066	99.041	99.015	5.000	98.750	98.714	98.684	5.000	96.588	96.525	96.463
5.125	99.393	99.368	99.341	5.125	99.134	99.101	99.070	5.125	97.058	96.995	96.932
5.250	99.710	99.687	99.658	5.250	99.496	99.466	99.432	5.250	97.708	97.645	97.582
5.375	100.007	99.984	99.954	5.375	99.811	99.782	99.746	5.375	98.171	98.108	98.045
5.500	100.279	100.256	100.224	5.500	100.186	100.093	100.061	5.500	98.636	98.573	98.511
5.625	100.498	100.476	100.443	5.625	100.591	100.494	100.458	5.625	99.104	99.041	98.979
5.750	100.710	100.689	100.654	5.750	100.929	100.827	100.788	5.750	99.383	99.320	99.257
5.875	101.005	100.900	100.858	5.875	101.167	101.061	101.019	5.875	99.660	99.597	99.534
6.000	101.296	101.187	101.142	6.000	101.289	101.180	101.135	6.000	99.934	99.871	99.808
6.125	101.580	101.466	101.418	6.125	101.361	101.337	101.299	6.125	100.208	100.145	100.083
6.250	101.774	101.656	101.605	6.250	101.548	101.526	101.487	6.250	100.482	100.419	100.356
6.375	101.833	101.711	101.657	6.375	101.700	101.678	101.639	6.375	100.751	100.688	100.625
6.500	101.894	101.767	101.710	6.500	101.846	101.823	101.785	6.500	100.797	100.734	100.671
6.625	101.955	101.824	101.764	6.625	101.979	101.956	101.918	6.625	100.851	100.788	100.725
6.750	102.017	101.882	101.818	6.750	102.114	102.091	102.053	6.750	100.928	100.865	100.802
6.875	101.357	101.269	101.201	6.875	101.570	101.482	101.389	6.875	101.016	100.953	100.891
7.000	101.375	101.312	101.249	7.000	101.712	101.624	101.531	7.000	101.108	101.045	100.983
7.125	101.434	101.371	101.308	7.125	101.869	101.781	101.689	7.125	101.200	101.137	101.074

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	98.937	98.861	98.841	5.000	98.703	98.627	98.607	5.000	96.538	96.475	96.412
5.125	99.244	99.165	99.120	5.125	99.097	99.016	98.993	5.125	97.008	96.945	96.882
5.250	99.587	99.524	99.461	5.250	99.489	99.404	99.378	5.250	97.658	97.595	97.532
5.375	99.818	99.729	99.700	5.375	99.880	99.791	99.761	5.375	98.121	98.058	97.995
5.500	100.137	100.044	100.011	5.500	100.276	100.182	100.150	5.500	98.586	98.523	98.460
5.625	100.482	100.385	100.350	5.625	100.680	100.583	100.547	5.625	99.054	98.991	98.928
5.750	100.809	100.708	100.669	5.750	101.017	100.916	100.877	5.750	99.333	99.270	99.207
5.875	101.108	101.002	100.960	5.875	101.256	101.150	101.108	5.875	99.610	99.547	99.484
6.000	101.401	101.291	101.246	6.000	101.380	101.270	101.225	6.000	99.884	99.821	99.758
6.125	101.687	101.573	101.525	6.125	101.335	101.221	101.173	6.125	100.158	100.095	100.032
6.250	101.883	101.765	101.714	6.250	101.389	101.261	101.214	6.250	100.432	100.369	100.306
6.375	101.944	101.822	101.767	6.375	101.519	101.390	101.338	6.375	100.701	100.638	100.575
6.500	102.006	101.880	101.822	6.500	101.657	101.525	101.470	6.500	100.747	100.684	100.621
6.625	102.069	101.938	101.877	6.625	101.809	101.668	101.612	6.625	100.801	100.738	100.675
6.750	102.132	101.997	101.933	6.750	101.867	101.732	101.669	6.750	100.878	100.815	100.752
6.875	101.357	101.269	101.176	6.875	101.570	101.482	101.389	6.875	100.966	100.903	100.840
7.000	101.352	101.264	101.199	7.000	101.712	101.624	101.531	7.000	101.058	100.995	100.932
7.125	101.384	101.321	101.258	7.125	101.869	101.781	101.689	7.125	101.150	101.087	101.024

Conventional ARM Adjustments

Cumulative LLPA Cap

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

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

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

Additional Purchase LLPA Adjusters									
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Attached Condo	0	0	-0.125	-0.125	-0.75	-0.75	-0.75	-0.75	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-1.25	-1.25	-1.5	-1.5	-2.5	-2.5	-2.5	-2.75	2.75
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0	0	0	0	0	0	0	0	0
ARM	0	0	0	0	0	0	0	-0.25	-0.25
R/T Refinance LTV / FICO Adjusters: All Products w/Terms > 15 years only									
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 780	0	0	0	-0.125	-0.5	-0.625	-0.5	-0.375	-0.375
760-779	0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625	-0.625
740-759	0	0	-0.25	-0.75	-1.125	-1.375	-1.125	-1	-1
720-739	0	0	-0.5	-1	-1.625	-1.75	-1.5	-1.25	-1.25
700-719	0	0	-0.625	-1.25	-1.875	-2.125	-1.75	-1.625	-1.625
680-699	0	0	-0.875	-1.625	-2.25	-2.5	-2.125	-1.75	-1.75
660-679	0	-0.125	-1.125	-1.875	-2.5	-3	-2.375	-2.125	-2.125
640-659	0	-0.25	-1.375	-2.125	-2.875	-3.375	-2.875	-2.5	-2.5
620-639	0	-0.375	-1.75	-2.5	-3.5	-3.875	-3.625	-2.5	-2.5
Additional R/T Refinance LLPA Adjusters									
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Attached Condo	0	0	-0.125	-0.125	-0.75	-0.75	-0.75	-0.75	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-1.25	-1.25	-1.5	-1.5	-2.5	-2.5	-2.5	-2.75	2.75
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0	0	0	0	0	0	0	0	0
ARM	0	0	0	0	0	0	0	-0.25	-0.25
Cash-Out Refinance LTV / FICO Adjusters: All Products									
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80				
≥ 780	-0.375	-0.375	-0.625	-0.875	-1.375				
760-779	-0.375	-0.375	-0.875	-1.25	-1.875				
740-759	-0.375	-0.375	-1	-1.625	-2.375				
720-739	-0.375	-0.5	-1.375	-2	-2.75				
700-719	-0.375	-0.5	-1.625	-2.625	-3.25				
680-699	-0.375	-0.625	-2	-2.875	-3.75				
660-679	-0.375	-0.875	-2.75	-4	-4.75				
640-659	-0.375	-1.375	-3.125	-4.625	-5.125				
620-639	-0.375	-1.375	-3.375	-4.875	-5.125				
Additional Cash-Out Refinance LLPA Adjusters									
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80				
Attached Condo	0	0	-0.125	-0.125	-0.75				
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375				
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375				
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5				
2 - 4 Units	0	0	-0.375	-0.375	-0.625				
High Balance	-2	-2	-2.25	-2.25	-3.25				
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125				
DTI > 40%	0	0	0	0	0				
Additional Miscellaneous LLPA Adjusters									
Escrow Waiver						-0.25			
Temporary 2-1 Buydown						Buydown options and pricing available through PML			
Lock Extension per Day						-0.025			

Property State Adjustments			
State	Fannie	Freddie	
AZ		-0.275	-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

Effective: 10/16/2025 8:38 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	98.644	98.579	98.553		5.750	101.148	101.067	101.039		4.25	96.6434	96.6085	96.5666	
5.500	99.225	99.159	99.133		5.875	101.660	101.578	101.550		4.375	97.0191	96.9842	96.9424	
5.625	99.749	99.684	99.658		6.000	102.115	102.033	102.005		4.5	97.337	97.3021	97.2602	
5.750	99.970	99.888	99.860		6.125	102.447	102.364	102.336		4.625	97.629	97.5941	97.5523	
5.875	100.552	100.470	100.442		6.250	102.073	101.977	101.945		4.75	98.4983	98.4782	98.4531	
6.000	101.065	100.982	100.954		6.375	102.499	102.403	102.371		4.875	98.8358	98.8157	98.7906	
6.125	101.550	101.466	101.438		6.500	102.876	102.780	102.748		5	99.0495	99.0294	99.0043	
6.250	101.401	101.304	101.273		6.625	103.187	103.090	103.059		5.125	99.2005	99.1804	99.1553	
6.375	101.869	101.772	101.741		6.750	102.689	102.572	102.533		5.25	99.669	99.6489	99.6238	
6.500	102.333	102.235	102.204		6.875	103.079	102.962	102.922		5.375	99.8908	99.8708	99.8456	
6.625	102.746	102.648	102.617		7.000	103.477	103.360	103.320		5.5	100.2083	100.1886	100.1634	
6.750	102.468	102.350	102.322		7.125	103.799	103.681	103.641		5.625	100.3852	100.3659	100.3408	
6.875	102.929	102.855	102.831		7.250	103.813	103.675	103.625		5.75	100.6653	100.6467	100.6215	
7.000	103.370	103.251	103.212		7.375	104.258	104.120	104.070		5.875	100.9786	100.96	100.9348	
7.125	103.662	103.581	103.556		7.500	104.561	104.422	104.372		6	101.0974	101.0788	101.0536	

Home Possible 10 Yr Fixed				
Rate	15	30	45	
4.250	97.163	97.112	97.097	
4.375	97.579	97.528	97.513	
4.500	97.890	97.838	97.823	
4.625	98.275	98.223	98.208	
4.750	98.707	98.611	98.598	
4.875	99.061	98.964	98.951	
5.000	99.401	99.303	99.290	
5.125	99.789	99.726	99.716	
5.250	100.153	100.089	100.079	
5.375	100.483	100.419	100.409	
5.500	100.750	100.685	100.675	
5.625	101.060	100.995	100.985	

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: 10/16/2025 8:38 PST

RefiNow 30 Yr Fixed			
Rate	15	30	45
5.125	97.329	97.246	97.276
5.250	98.078	97.994	97.997
5.375	98.679	98.591	98.602
5.500	99.255	99.162	99.181
5.625	99.850	99.758	99.776
5.750	100.086	100.056	100.047
5.875	100.629	100.595	100.593
6.000	101.219	101.184	101.186
6.125	101.732	101.693	101.699
6.250	101.425	101.370	101.349
6.375	101.890	101.836	101.812
6.500	102.397	102.339	102.323
6.625	102.836	102.773	102.766
6.750	102.453	102.482	102.442
6.875	102.987	103.018	102.975
7.000	103.331	103.358	103.322
7.125	103.716	103.737	103.712
7.250	103.662	103.808	103.749
7.375	104.013	104.161	104.098

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: 10/16/2025 8:38 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	95.903	95.856	95.840	4.500	95.903	95.856	95.840	5.000	98.750	99.048	98.953
4.625	96.598	96.551	96.535	4.625	96.598	96.551	96.535	5.125	99.415	99.446	99.350
4.750	97.420	98.071	97.975	4.750	97.367	98.071	97.975	5.250	99.908	100.149	100.013
4.875	98.068	98.471	98.375	4.875	98.068	98.471	98.375	5.375	100.288	100.436	100.300
5.000	98.750	99.048	98.953	5.000	98.750	99.048	98.953	5.500	100.722	100.943	100.807
5.125	99.415	99.446	99.350	5.125	99.415	99.446	99.350	5.625	101.281	101.424	101.288
5.250	99.908	100.149	100.013	5.250	99.908	100.149	100.013	5.750	101.530	101.568	101.439
5.375	100.530	100.463	100.394	5.375	100.288	100.436	100.300	5.875	101.427	101.493	101.357
5.500	100.987	100.943	100.851	5.500	100.722	100.943	100.807	6.000	101.940	102.030	101.894
5.625	101.481	101.424	101.345	5.625	101.281	101.424	101.288	6.125	102.453	102.511	102.375
5.750	101.530	101.568	101.439	5.750	101.530	101.568	101.439	6.250	102.622	102.585	102.511
5.875	101.646	101.596	101.541	5.875	101.488	101.493	101.389	6.375	102.552	102.529	102.460
6.000	102.124	102.074	102.018	6.000	102.012	102.030	101.913	6.500	103.114	103.068	103.022
6.125	102.628	102.578	102.522	6.125	102.453	102.511	102.375	6.625	103.620	103.553	103.519
6.250	102.622	102.585	102.511	6.250	102.622	102.585	102.511	6.750	103.754	103.687	103.654
6.375	102.795	102.720	102.641	6.375	102.678	102.632	102.587	6.875	103.440	103.393	103.337
6.500	103.306	103.230	103.152	6.500	103.154	103.108	103.062	7.000	103.970	103.923	103.867
6.625	103.802	103.727	103.648	6.625	103.620	103.553	103.519	7.125	104.262	104.186	104.115
6.750	103.754	103.687	103.654	6.750	103.754	103.687	103.654	7.250	104.614	104.534	104.467
6.875	103.841	103.749	103.679	6.875	103.508	103.461	103.406	7.375	103.424	103.339	103.261
7.000	104.285	104.193	104.123	7.000	103.953	103.905	103.850	7.500	103.845	103.760	103.683
7.125	104.702	104.610	104.540	7.125	104.262	104.186	104.115	7.625	103.790	103.705	103.687
7.250	104.614	104.534	104.467	7.250	104.614	104.534	104.467	7.750	102.170	102.345	102.313
7.375	104.1863	104.1289	104.0201					7.875	102.561	102.736	102.703
7.5	104.3113	104.2539	104.1451					8.000	102.921	103.096	103.063
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	97.783	97.749	97.716	4.250	97.508	97.445	97.561	4.500	92.790	92.744	92.727
4.375	98.253	98.220	98.186	4.375	98.082	98.018	98.135	4.625	93.485	93.439	93.422
4.500	98.725	98.692	98.703	4.500	98.650	98.586	98.703	4.750	96.162	96.103	96.162
4.625	99.208	99.166	99.261	4.625	99.208	99.145	99.261	4.875	96.900	96.842	96.901
4.750	99.436	99.919	99.715	4.750	99.436	99.919	99.715	5.000	97.633	97.574	97.633
4.875	99.848	100.153	99.949	4.875	99.670	100.153	99.949	5.125	98.198	98.140	98.199
5.000	100.303	100.477	100.272	5.000	100.118	100.477	100.272	5.250	99.253	99.230	99.117
5.125	100.759	100.734	100.629	5.125	100.625	100.648	100.620	5.375	99.909	99.842	99.772
5.250	100.833	100.787	100.770	5.250	100.833	100.787	100.770	5.500	100.365	100.298	100.229
5.375	100.977	100.961	100.868	5.375	100.408	100.779	100.575	5.625	100.790	100.723	100.654
5.500	101.432	101.416	101.323	5.500	100.877	101.098	100.894	5.750	100.773	100.727	100.682
5.625	101.887	101.871	101.778	5.625	101.323	101.280	101.337	5.875	100.850	100.805	100.759
5.750	101.839	101.792	101.776	5.750	101.839	101.792	101.776	6.000	101.283	101.237	101.192
5.875	101.953	101.819	101.744	5.875	101.250	101.351	101.187	6.125	101.748	101.698	101.643
6.000	102.397	102.263	102.187	6.000	101.764	101.718	101.701	6.250	101.989	101.944	101.898
								6.375	101.804	101.751	101.698
								6.500	102.285	102.232	102.179
								6.625	102.619	102.567	102.514
								6.750	102.356	102.283	102.211
								6.875	102.719	102.591	102.485
								7.000	103.164	103.036	102.929

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	98.971	99.230	99.063	5.000	97.633	97.574	97.633	4.500	95.998	95.809	95.826
5.375	99.480	99.383	99.354	5.125	98.198	98.140	98.199	4.625	96.536	96.348	96.364
5.500	100.003	99.906	99.877	5.250	98.971	99.230	99.063	4.750	96.323	96.298	96.193
5.625	100.494	100.397	100.368	5.375	99.384	99.287	99.259	4.875	96.828	96.803	96.699
5.750	100.773	100.727	100.682	5.500	99.924	99.826	99.863	5.000	97.283	97.258	97.154
5.875	100.850	100.805	100.759	5.625	100.447	100.349	100.321	5.125	97.739	97.714	97.609
6.000	101.283	101.237	101.192	5.750	100.515	100.680	100.513	5.250	97.452	97.435	97.342
6.125	101.652	101.606	101.561	5.875	100.504	100.441	100.406	5.375	97.957	97.941	97.848
6.250	101.989	101.944	101.898	6.000	101.007	100.949	100.978	5.500	98.412	98.396	98.303
6.375	101.804	101.751	101.698	6.125	101.483	101.420	101.385	5.625	98.867	98.851	98.758
6.500	102.285	102.232	102.179	6.250	101.847	101.774	101.723	5.750	98.429	98.295	98.219
6.625	102.619	102.567	102.514	6.375	101.358	101.603	101.458	5.875	98.933	98.799	98.724
6.750	102.356	102.283	102.211	6.500	101.717	101.742	101.755	6.000	99.377	99.243	99.167
6.875	102.017	101.945	101.872	6.625	102.096	102.061	102.074	6.125	99.802	99.668	99.592
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	99.908	100.149	100.013	5.250	99.908	100.149	100.013	5.250	99.908	100.149	100.013
5.375	100.288	100.436	100.300	5.375	100.288	100.436	100.300	5.375	100.288	100.436	100.300
5.500	100.722	100.943	100.807	5.500	100.722	100.943	100.807	5.500	100.722	100.943	100.807
5.625	101.281	101.424	101.288	5.625	101.281	101.424	101.288	5.625	101.281	101.424	101.288
5.750	101.530	101.568	101.439	5.750	101.530	101.568	101.439	5.750	101.530	101.568	101.439
5.875	101.488	101.493	101.389	5.875	101.488	101.493	101.389	5.875	101.427	101.493	101.357
6.000	102.012	102.030	101.913	6.000	102.012	102.030	101.913	6.000	101.940	102.030	101.894
6.125	102.453	102.511	102.375	6.125	102.453	102.511	102.375	6.125	102.453	102.511	102.375
6.250	102.622	102.585	102.511	6.250	102.622	102.585	102.511	6.250	102.622	102.585	102.511
6.375	102.678	102.632	102.587	6.375	102.678	102.632	102.587	6.375	102.552	102.529	102.460
6.500	103.154	103.108	103.062	6.500	103.154	103.108	103.062	6.500	103.114	103.068	103.022
6.625	103.620	103.553	103.519	6.625	103.620	103.553	103.519	6.625	103.620	103.553	103.519
6.750	103.754	103.687	103.654	6.750	103.754	103.687	103.654	6.750	103.754	103.687	103.654
6.875	103.508	103.461	103.406	6.875	103.508	103.461	103.406	6.875	103.440	103.393	103.337
7.000	103.953	103.905	103.850	7.000	103.953	103.905	103.850	7.000	103.970	103.923	103.867
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	98.650	98.586	98.703	4.250	97.508	97.445	97.561	5.250	98.971	99.230	99.063
4.625	99.208	99.145	99.261	4.375	98.082	98.018	98.135	5.375	99.480	99.383	99.354
4.750	99.436	99.919	99.715	4.500	98.650	98.586	98.703	5.500	100.003	99.906	99.877
4.875	99.670	100.153	99.949	4.625	99.208	99.145	99.261	5.625	100.494	100.397	100.368
5.000	100.118	100.477	100.272	4.750	99.432	99.386	99.369	5.750	100.773	100.727	100.682
5.125	100.625	100.648	100.620	4.875	99.587	99.480	99.582	5.875	100.850	100.805	100.759
5.250	100.833	100.787	100.770	5.000	100.118	100.011	100.113	6.000	101.283	101.237	101.192
5.375	100.408	100.779	100.575	5.125	100.625	100.519	100.620	6.125	101.652	101.606	101.561
5.500	100.877	101.098	100.894	5.250	100.833	100.787	100.770	6.250	101.989	101.944	101.898
5.625	101.323	101.280	101.337	5.375	100.408	100.336	100.423	6.375	101.804	101.751	101.698
5.750	101.839	101.792	101.776	5.500	100.877	100.806	100.892	6.500	102.285	102.232	102.179
5.875	101.250	101.351	101.187	5.625	101.323	101.272	101.337	6.625	102.619	102.567	102.514
6.000	101.764	101.718	101.701	5.750	101.839	101.792	101.776	6.750	102.356	102.283	102.211

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	98.971	99.230	99.063	5.250	98.971	99.230	99.063	4.500	95.998	95.809	95.826
5.375	99.480	99.383	99.354	5.375	99.153	99.268	99.111	4.625	96.536	96.348	96.364
5.500	100.003	99.906	99.877	5.500	99.905	99.824	99.863	4.750	95.007	94.961	94.944
5.625	100.494	100.397	100.368	5.625	100.343	100.257	100.301	4.875	95.328	95.022	95.023
5.750	100.773	100.727	100.682	5.750	100.515	100.680	100.513	5.000	95.811	95.504	95.506
5.875	100.850	100.805	100.759	5.875	100.337	100.355	100.308	5.125	96.245	95.938	95.940
6.000	101.283	101.237	101.192	6.000	101.007	100.949	100.978	5.250	96.749	96.734	96.719
6.125	101.652	101.606	101.561	6.125	101.385	101.374	101.356	5.375	96.820	96.805	96.790
6.250	101.989	101.944	101.898	6.250	101.847	101.774	101.723	5.500	97.212	97.196	97.181
6.375	101.804	101.751	101.698	6.375	101.358	101.603	101.458	5.625	97.620	97.605	97.590
6.500	102.285	102.232	102.179	6.500	101.717	101.742	101.755	5.750	98.104	97.975	97.847
6.625	102.619	102.567	102.514	6.625	102.036	102.061	102.074	5.875	98.334	98.205	98.077
6.750	102.356	102.283	102.211	6.750	102.223	102.156	102.122	6.000	98.670	98.541	98.413
6.875	102.017	101.945	101.872	6.875	101.595	101.486	101.468	6.125	98.984	98.856	98.727
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											
< 550 -5.5											
No FICO Score -4.5											
				Other Adjustments							
				2 Unit -0.5							
				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: 10/16/2025 8:38 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	99.440	99.382	99.349	5.125	99.440	99.382	99.349	4.750	97.248	97.908	97.813
5.250	99.933	99.911	99.843	5.250	99.933	99.911	99.843	4.875	98.093	98.346	98.250
5.375	100.313	100.293	100.192	5.375	100.313	100.293	100.192	5.000	98.775	98.718	98.684
5.500	100.747	100.711	100.626	5.500	100.747	100.711	100.626	5.125	99.440	99.382	99.349
5.625	101.306	101.245	101.185	5.625	101.306	101.245	101.185	5.250	99.933	99.911	99.843
5.750	101.555	101.510	101.464	5.750	101.555	101.510	101.464	5.375	100.313	100.293	100.192
5.875	101.452	101.407	101.362	5.875	101.452	101.407	101.362	5.500	100.747	100.711	100.626
6.000	101.965	101.920	101.875	6.000	101.965	101.920	101.875	5.625	101.306	101.245	101.185
6.125	102.444	102.399	102.354	6.125	102.444	102.399	102.354	5.750	101.555	101.510	101.464
6.250	102.627	102.581	102.536	6.250	102.627	102.581	102.536	5.875	101.452	101.407	101.362
6.375	102.522	102.469	102.416	6.375	102.522	102.469	102.416	6.000	101.965	101.920	101.875
6.500	102.962	102.909	102.856	6.500	102.962	102.909	102.856	6.125	102.444	102.399	102.354
6.625	103.407	103.354	103.301	6.625	103.407	103.354	103.301	6.250	102.627	102.581	102.536
6.750	103.523	103.451	103.378	6.750	103.523	103.451	103.378	6.375	102.522	102.469	102.416
6.875	103.355	103.282	103.210	6.875	103.355	103.282	103.210	6.500	102.962	102.909	102.856
7.000	103.714	103.641	103.569	7.000	103.714	103.641	103.569	6.625	103.407	103.354	103.301
7.125	104.131	104.058	103.986	7.125	104.131	104.058	103.986	6.750	103.523	103.451	103.378
7.250	104.387	104.307	104.240	7.250	104.387	104.307	104.240	6.875	103.355	103.282	103.210
7.375	104.058	104.000	103.891	7.375	103.205	103.080	103.103	7.000	103.714	103.641	103.569
7.500	104.183	104.125	104.016	7.500	103.541	103.416	103.438	7.125	104.131	104.058	103.986
7.625	104.308	104.250	104.141	7.625	103.368	103.243	103.266	7.250	104.387	104.307	104.240
7.750	104.433	104.375	104.266	7.750	101.942	102.077	102.085	7.375	103.205	103.080	103.103
7.875	102.216	102.351	102.358	7.875	102.216	102.351	102.358	7.500	103.541	103.416	103.438
8.000	102.506	102.641	102.648	8.000	102.506	102.641	102.648	7.625	103.368	103.243	103.266
8.125	102.775	102.910	102.917	8.125	102.775	102.910	102.917	7.750	101.942	102.077	102.085
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	97.808	97.774	97.741	4.250	97.585	97.522	97.638	4.875	96.869	96.770	96.869
4.375	98.278	98.245	98.211	4.375	98.095	98.031	98.148	5.000	97.590	97.492	97.591
4.500	98.750	98.717	98.683	4.500	98.584	98.520	98.637	5.125	98.046	97.947	98.046
4.625	99.224	99.191	99.157	4.625	99.048	98.984	99.101	5.250	98.964	99.224	99.088
4.750	99.492	99.975	99.771	4.750	99.457	99.411	99.394	5.375	99.352	99.355	99.231
4.875	99.752	100.178	99.974	4.875	99.516	99.410	99.511	5.500	99.836	99.724	99.794
5.000	100.217	100.314	100.166	5.000	99.935	99.829	99.930	5.625	100.226	100.155	100.185
5.125	100.669	100.644	100.619	5.125	100.322	100.276	100.313	5.750	100.798	100.752	100.707
5.250	100.858	100.812	100.795	5.250	100.858	100.812	100.795	5.875	100.875	100.830	100.784
5.375	100.758	100.741	100.724	5.375	100.280	100.234	100.271	6.000	101.308	101.262	101.217
5.500	101.191	101.175	101.158	5.500	100.816	100.769	100.753	6.125	101.677	101.631	101.586
5.625	101.597	101.581	101.564	5.625	101.344	101.297	101.281	6.250	102.014	101.969	101.923
5.750	101.864	101.817	101.801	5.750	101.864	101.817	101.801	6.375	101.829	101.776	101.723
5.875	101.673	101.539	101.405	5.875	101.275	101.229	101.212	6.500	102.310	102.257	102.204
6.000	102.074	101.940	101.806	6.000	101.789	101.743	101.726	6.625	102.644	102.592	102.539
								6.750	102.381	102.308	102.236
								6.875	102.042	101.970	101.897
								7.000	102.401	102.329	102.256
								7.125	102.818	102.746	102.673
								7.250	102.614	102.534	102.467
								7.375	100.152	99.976	99.998
								7.500	100.488	100.311	100.334
								7.625	100.623	100.551	100.478
								7.750	98.421	98.406	98.413
								7.875	98.694	98.679	98.686
								8.000	98.984	98.969	98.976
								8.125	99.253	99.238	99.245

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	102.310	102.257	102.204	6.125	101.403	101.399	101.279	4.500	95.869	95.681	95.698
6.625	102.644	102.592	102.539	6.250	101.872	101.799	101.748	4.625	96.266	96.078	96.095
6.750	102.381	102.308	102.236	6.375	101.148	101.104	101.060	4.750	95.032	94.986	94.969
6.875	102.042	101.970	101.897	6.500	101.530	101.486	101.483	4.875	95.194	94.929	94.906
7.000	102.401	102.329	102.256	6.625	101.920	101.875	101.831	5.000	95.529	95.366	95.344
7.125	102.818	102.746	102.673	6.750	102.248	102.181	102.147	5.125	95.897	95.851	95.834
7.250	102.614	102.534	102.467	6.875	101.412	101.369	101.315	5.250	96.774	96.759	96.744
7.375	100.152	99.976	99.998	7.000	101.772	101.728	101.674	5.375	96.845	96.830	96.815
7.500	100.488	100.311	100.334	7.125	102.212	102.132	102.065	5.500	97.237	97.221	97.206
7.625	100.623	100.551	100.478	7.250	102.664	102.584	102.517	5.625	97.645	97.630	97.615
7.750	98.421	98.406	98.413	7.375	100.152	99.976	99.998	5.750	98.129	98.000	97.872
7.875	98.694	98.679	98.686	7.500	100.488	100.311	100.334	5.875	98.359	98.230	98.102
8.000	98.984	98.969	98.976	7.625	100.425	100.249	100.272	6.000	98.695	98.566	98.438
8.125	99.253	99.238	99.245	7.750	98.421	98.406	98.413	6.125	99.009	98.881	98.752
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	102.522	102.469	102.416	6.375	102.522	102.469	102.416	6.000	101.965	101.920	101.875
6.500	102.962	102.909	102.856	6.500	102.962	102.909	102.856	6.125	102.444	102.399	102.354
6.625	103.407	103.354	103.301	6.625	103.407	103.354	103.301	6.250	102.627	102.581	102.536
6.750	103.523	103.451	103.378	6.750	103.523	103.451	103.378	6.375	102.522	102.469	102.416
6.875	103.355	103.282	103.210	6.875	103.355	103.282	103.210	6.500	102.962	102.909	102.856
7.000	103.714	103.641	103.569	7.000	103.714	103.641	103.569	6.625	103.407	103.354	103.301
7.125	104.131	104.058	103.986	7.125	104.131	104.058	103.986	6.750	103.523	103.451	103.378
7.250	104.387	104.307	104.240	7.250	104.387	104.307	104.240	6.875	103.355	103.282	103.210
7.375	104.058	104.000	103.891	7.375	103.255	103.130	103.153	7.000	103.714	103.641	103.569
7.500	104.183	104.125	104.016	7.500	103.591	103.466	103.488	7.125	104.131	104.058	103.986
7.625	104.308	104.250	104.141	7.625	103.418	103.293	103.316	7.250	104.387	104.307	104.240
7.750	104.433	104.375	104.266	7.750	101.992	102.127	102.135	7.375	103.255	103.130	103.153
7.875	102.266	102.401	102.408	7.875	102.266	102.401	102.408	7.500	103.591	103.466	103.488
8.000	102.556	102.691	102.698	8.000	102.556	102.691	102.698	7.625	103.418	103.293	103.316
8.125	102.825	102.960	102.967	8.125	102.825	102.960	102.967	7.750	101.992	102.127	102.135
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	98.750	98.717	98.683	4.500	98.584	98.520	98.637	6.625	102.644	102.592	102.539
4.625	99.224	99.191	99.157	4.625	99.048	98.984	99.101	6.750	102.381	102.308	102.236
4.750	99.492	99.975	99.771	4.750	99.457	99.411	99.394	6.875	102.042	101.970	101.897
4.875	99.752	100.178	99.974	4.875	99.516	99.410	99.511	7.000	102.401	102.329	102.256
5.000	100.217	100.314	100.166	5.000	99.935	99.829	99.930	7.125	102.818	102.746	102.673
5.125	100.669	100.644	100.619	5.125	100.322	100.276	100.313	7.250	102.614	102.534	102.467
5.250	100.858	100.812	100.795	5.250	100.858	100.812	100.795	7.375	100.935	101.004	101.045
5.375	100.758	100.741	100.724	5.375	100.280	100.234	100.271	7.500	100.911	100.979	101.021
5.500	101.191	101.175	101.158	5.500	100.816	100.769	100.753	7.625	101.039	101.108	101.149
5.625	101.597	101.581	101.564	5.625	101.344	101.297	101.281	7.750	98.994	99.026	99.000
5.750	101.864	101.817	101.801	5.750	101.864	101.817	101.801	7.875	98.694	98.679	98.686
5.875	101.673	101.539	101.405	5.875	101.275	101.229	101.212	8.000	98.984	98.969	98.976
6.000	102.074	101.940	101.806	6.000	101.789	101.743	101.726	8.125	99.253	99.238	99.245
6.125	102.479	102.345	102.234	6.125	102.297	102.251	102.234				



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

FHA DPA Fixed Rate Sheet

Effective: 10/16/2025 8:38 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	100.717	100.534	100.234	6.750	99.217	99.034	98.734	6.750	98.717	98.534	98.234
6.875	101.079	100.873	100.573	6.875	99.579	99.373	99.073	6.875	99.079	98.873	98.573
7.000	101.601	101.395	101.095	7.000	100.101	99.895	99.595	7.000	99.601	99.395	99.095
7.125	102.065	101.859	101.559	7.125	100.565	100.359	100.059	7.125	100.065	99.859	99.559
7.250	102.508	102.302	102.002	7.250	101.008	100.802	100.502	7.250	100.508	100.302	100.002
7.375	102.297	102.060	101.760	7.375	100.797	100.560	100.260	7.375	100.297	100.060	99.760
7.500	102.779	102.542	102.242	7.500	101.279	101.042	100.742	7.500	100.779	100.542	100.242
7.625	103.213	102.976	102.676	7.625	101.713	101.476	101.176	7.625	101.213	100.976	100.676
7.750	103.626	103.389	103.089	7.750	102.126	101.889	101.589	7.750	101.626	101.389	101.089
7.875	102.704	102.435	102.135	7.875	101.204	100.935	100.635	7.875	100.704	100.435	100.135
8.000	103.136	102.867	102.567	8.000	101.636	101.367	101.067	8.000	101.136	100.867	100.567
8.125	103.540	103.271	102.971	8.125	102.040	101.771	101.471	8.125	101.540	101.271	100.971
0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
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	97.217	97.034	96.734	6.750	99.967	99.784	99.484	6.750	97.967	97.784	97.484
6.875	97.579	97.373	97.073	6.875	100.329	100.123	99.823	6.875	98.329	98.123	97.823
7.000	98.101	97.895	97.595	7.000	100.851	100.645	100.345	7.000	98.851	98.645	98.345
7.125	98.565	98.359	98.059	7.125	101.315	101.109	100.809	7.125	99.315	99.109	98.809
7.250	99.008	98.802	98.502	7.250	101.758	101.552	101.252	7.250	99.758	99.552	99.252
7.375	98.797	98.560	98.260	7.375	101.547	101.310	101.010	7.375	99.547	99.310	99.010
7.500	99.279	99.042	98.742	7.500	102.029	101.792	101.492	7.500	100.029	99.792	99.492
7.625	99.713	99.476	99.176	7.625	102.463	102.226	101.926	7.625	100.463	100.226	99.926
7.750	100.126	99.889	99.589	7.750	102.876	102.639	102.339	7.750	100.876	100.639	100.339
7.875	99.204	98.935	98.635	7.875	101.954	101.685	101.385	7.875	99.954	99.685	99.385
8.000	99.636	99.367	99.067	8.000	102.386	102.117	101.817	8.000	100.386	100.117	99.817
8.125	100.040	99.771	99.471	8.125	102.790	102.521	102.221	8.125	100.790	100.521	100.221
0.000	0.000	0.000	0.000	8.250	103.183	102.914	102.614	8.250	101.183	100.914	100.614

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.