



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: 11/13/25 8:13 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: pricing + 0.25%	Worse-case
Locks expired or cancelled > 60 days: Market + 0.25%	Current

Lock Extension Fee's
0.025% Per Day

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

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

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

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

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



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

Conventional Fixed Rate Sheet

Effective: 11/13/2025 8:13 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	94.931	94.842	94.842	4.750	94.931	94.842	94.842	5.125	98.242	98.190	98.173
4.875	95.888	95.830	95.841	4.875	95.888	95.830	95.841	5.250	98.970	98.914	98.903
5.000	96.556	96.494	96.512	5.000	96.556	96.494	96.512	5.375	99.502	99.442	99.438
5.125	97.101	97.038	97.056	5.125	97.101	97.038	97.056	5.500	100.010	99.946	99.948
5.250	97.986	97.930	97.836	5.250	97.891	97.863	97.836	5.625	100.448	100.384	100.385
5.375	98.639	98.583	98.545	5.375	98.600	98.572	98.545	5.750	100.472	100.405	100.396
5.500	99.286	99.231	99.194	5.500	99.249	99.222	99.194	5.875	100.840	100.777	100.758
5.625	99.826	99.771	99.729	5.625	99.784	99.756	99.729	6.000	101.357	101.303	101.284
5.750	100.426	100.364	100.222	5.750	99.831	99.796	99.762	6.125	101.774	101.727	101.702
5.875	101.015	100.953	100.811	5.875	100.442	100.385	100.357	6.250	101.605	101.605	101.533
6.000	101.560	101.498	101.356	6.000	101.054	100.997	100.969	6.375	102.232	102.198	102.163
6.125	102.048	101.986	101.844	6.125	101.469	101.412	101.384	6.500	102.739	102.712	102.672
6.250	101.932	101.870	101.728	6.250	101.521	101.464	101.436	6.625	102.892	102.871	102.826
6.375	102.456	102.394	102.252	6.375	102.107	102.049	102.022	6.750	102.514	102.551	102.525
6.500	102.922	102.859	102.717	6.500	102.651	102.593	102.566	6.875	102.930	102.967	102.942
6.625	103.260	103.198	103.056	6.625	102.893	102.836	102.808	7.000	103.342	103.379	103.354
6.750	103.444	103.395	103.265	6.750	102.871	102.827	102.813	7.125	103.653	103.690	103.666
6.875	103.878	103.829	103.700	6.875	103.383	103.339	103.326	7.250	103.702	103.751	103.743
7.000	104.251	104.202	104.073	7.000	103.890	103.846	103.832	7.375	104.068	104.184	104.176
7.125	104.597	104.547	104.418	7.125	104.155	104.111	104.098	7.500	104.365	104.481	104.473
7.250	104.706	104.657	104.528	7.250	104.361	104.317	104.303	7.625	104.476	104.476	104.389
7.375	105.065	105.015	104.886	7.375	104.857	104.814	104.800	7.750	104.635	104.635	104.543
7.500	105.373	105.323	105.272	7.500	105.329	105.286	105.272	7.875	105.063	105.063	104.966
7.625	105.686	105.637	105.508	7.625	105.514	105.470	105.456	8.000	105.150	105.150	105.150
7.750	104.592	104.624	104.535	7.750	104.592	104.624	104.535				
7.875	104.916	104.916	104.819	7.875	104.916	104.916	104.819				
8.000	105.276	105.232	105.218	8.000	105.276	105.232	105.218				
8.125	105.486	105.442	105.428	8.125	105.486	105.442	105.428				
8.250	105.323	105.339	105.231	8.250	105.323	105.339	105.231				
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	98.582	98.529	98.505	4.625	98.920	98.838	98.838	5.000	95.736	95.679	95.644
4.750	98.793	98.734	98.720	4.750	99.210	99.073	99.073	5.125	96.372	96.313	96.281
4.875	99.228	99.183	99.170	4.875	99.523	99.392	99.392	5.250	97.948	97.885	97.874
5.000	99.654	99.599	99.583	5.000	100.001	99.877	99.877	5.375	98.611	98.537	98.477
5.125	100.017	99.976	99.942	5.125	100.120	100.003	100.003	5.500	99.257	99.184	99.098
5.250	100.259	100.167	100.143	5.250	100.258	100.174	100.171	5.625	99.805	99.733	99.644
5.375	100.687	100.643	100.630	5.375	100.552	100.464	100.464	5.750	100.017	99.955	99.813
5.500	101.108	101.018	100.994	5.500	100.911	100.830	100.830	5.875	100.599	100.534	100.389
5.625	101.369	101.292	101.251	5.625	100.957	100.883	100.880	6.000	101.124	101.056	100.908
5.750	101.376	101.309	101.276	5.750	101.074	101.070	101.062	6.125	101.585	101.515	101.364
5.875	101.768	101.724	101.711	5.875	101.440	101.440	101.426	6.250	101.492	101.425	101.278
6.000	102.162	102.100	102.065	6.000	101.753	101.753	101.734	6.375	101.965	101.896	101.747
6.125	102.423	102.374	102.322	6.125	101.962	101.971	101.931	6.500	102.359	102.288	102.138
6.250	102.607	102.554	102.512	6.250	102.298	102.291	102.261	6.625	102.610	102.539	102.449
6.375	103.009	102.965	102.952	6.375	102.543	102.499	102.486	6.750	102.598	102.545	102.412
6.500	103.296	103.247	103.202	6.500	102.818	102.818	102.778	6.875	103.005	102.949	102.814
6.625	103.411	103.367	103.354	6.625	103.061	103.071	103.016	7.000	103.276	103.221	103.087
6.750	103.561	103.506	103.480	6.750	103.496	103.496	103.446	7.125	103.569	103.514	103.378
6.875	104.035	103.980	103.954	6.875	103.638	103.638	103.582	7.250	103.223	103.362	103.263
7.000	104.187	104.132	104.106	7.000	103.950	103.950	103.890	7.375	103.469	103.608	103.510
7.125	104.320	104.265	104.238	7.125	103.846	103.791	103.764	7.500	103.649	103.792	103.692
7.250	103.881	103.798	103.745	7.250	103.527	103.444	103.391	7.625	103.750	103.893	103.790
7.375	104.334	104.251	104.198	7.375	103.871	103.788	103.734	7.750	102.924	102.880	102.866
								7.875	103.387	103.343	103.329

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: 11/13/2025 8:13 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	98.759	98.727	98.705	5.000	98.456	98.340	98.353	5.000	96.211	96.148	96.086
5.125	99.098	99.054	99.033	5.125	98.872	98.752	98.760	5.125	96.693	96.630	96.567
5.250	99.392	99.363	99.342	5.250	99.211	99.086	99.091	5.250	97.346	97.283	97.221
5.375	99.654	99.632	99.611	5.375	99.464	99.401	99.378	5.375	97.810	97.747	97.685
5.500	99.917	99.896	99.875	5.500	99.745	99.721	99.698	5.500	98.272	98.209	98.146
5.625	100.170	100.148	100.128	5.625	100.039	100.015	99.993	5.625	98.738	98.675	98.613
5.750	100.401	100.380	100.360	5.750	100.317	100.294	100.272	5.750	99.009	98.946	98.883
5.875	100.683	100.569	100.549	5.875	100.558	100.535	100.514	5.875	99.279	99.216	99.153
6.000	100.975	100.824	100.805	6.000	100.778	100.755	100.734	6.000	99.546	99.483	99.420
6.125	101.260	101.104	101.082	6.125	100.947	100.924	100.904	6.125	99.810	99.747	99.685
6.250	101.476	101.316	101.290	6.250	101.110	101.088	101.068	6.250	100.077	100.014	99.951
6.375	101.538	101.372	101.343	6.375	101.260	101.238	101.218	6.375	100.340	100.277	100.214
6.500	101.600	101.431	101.397	6.500	101.401	101.380	101.360	6.500	100.396	100.333	100.270
6.625	101.663	101.489	101.452	6.625	101.518	101.497	101.477	6.625	100.413	100.350	100.288
6.750	101.727	101.548	101.507	6.750	101.633	101.611	101.591	6.750	100.466	100.403	100.340
6.875	101.148	101.048	100.956	6.875	101.370	101.269	101.178	6.875	100.533	100.470	100.407
7.000	101.133	101.033	100.941	7.000	101.539	101.439	101.347	7.000	100.609	100.546	100.483
7.125	101.111	101.010	100.919	7.125	101.673	101.573	101.481	7.125	100.684	100.621	100.558

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	98.860	98.744	98.757	5.000	98.552	98.436	98.449	5.000	96.161	96.098	96.035
5.125	99.198	99.078	99.087	5.125	98.967	98.847	98.855	5.125	96.643	96.580	96.517
5.250	99.493	99.368	99.373	5.250	99.304	99.180	99.185	5.250	97.296	97.233	97.170
5.375	99.751	99.622	99.623	5.375	99.556	99.427	99.428	5.375	97.760	97.697	97.634
5.500	99.983	99.849	99.846	5.500	99.778	99.645	99.642	5.500	98.222	98.159	98.096
5.625	100.224	100.086	100.079	5.625	100.007	99.869	99.862	5.625	98.688	98.625	98.562
5.750	100.489	100.346	100.335	5.750	100.203	100.061	100.050	5.750	98.959	98.896	98.833
5.875	100.788	100.641	100.627	5.875	100.355	100.207	100.193	5.875	99.229	99.166	99.103
6.000	101.083	100.931	100.913	6.000	100.484	100.333	100.315	6.000	99.496	99.433	99.370
6.125	101.370	101.214	101.192	6.125	100.585	100.456	100.407	6.125	99.760	99.697	99.634
6.250	101.588	101.427	101.402	6.250	100.753	100.690	100.627	6.250	100.027	99.964	99.901
6.375	101.651	101.486	101.456	6.375	100.935	100.835	100.743	6.375	100.290	100.227	100.164
6.500	101.715	101.545	101.512	6.500	101.077	100.976	100.885	6.500	100.346	100.283	100.220
6.625	101.780	101.605	101.568	6.625	101.085	100.984	100.893	6.625	100.363	100.300	100.237
6.750	101.844	101.665	101.624	6.750	101.177	101.077	100.985	6.750	100.416	100.353	100.290
6.875	101.148	101.048	100.956	6.875	101.370	101.269	101.178	6.875	100.483	100.420	100.357
7.000	101.133	101.033	100.941	7.000	101.539	101.439	101.347	7.000	100.559	100.496	100.433
7.125	101.111	101.010	100.919	7.125	101.673	101.573	101.481	7.125	100.634	100.571	100.508

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

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

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

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								

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								

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: 11/13/2025 8:13 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	95.534	95.489	95.476	4.500	95.534	95.489	95.476	5.000	98.529	98.757	98.670
4.625	96.232	96.187	96.174	4.625	96.232	96.187	96.174	5.125	99.202	99.143	99.116
4.750	97.472	97.842	97.755	4.750	97.157	97.842	97.755	5.250	99.702	99.901	99.774
4.875	98.185	98.180	98.093	4.875	97.843	98.180	98.093	5.375	99.918	100.126	99.999
5.000	98.739	98.757	98.670	5.000	98.529	98.757	98.670	5.500	100.537	100.632	100.505
5.125	99.202	99.153	99.116	5.125	99.202	99.143	99.116	5.625	101.133	101.113	101.066
5.250	99.702	99.901	99.774	5.250	99.702	99.901	99.774	5.750	101.329	101.514	101.414
5.375	100.333	100.286	100.180	5.375	99.918	100.126	99.999	5.875	101.279	101.314	101.214
5.500	100.792	100.745	100.638	5.500	100.537	100.632	100.505	6.000	101.889	101.852	101.781
5.625	101.287	101.240	101.133	5.625	101.133	101.113	101.066	6.125	102.431	102.363	102.323
5.750	101.329	101.514	101.414	5.750	101.329	101.514	101.414	6.250	102.606	102.555	102.497
5.875	101.529	101.482	101.375	5.875	101.441	101.411	101.371	6.375	102.324	102.374	102.294
6.000	101.996	101.949	101.842	6.000	101.889	101.852	101.781	6.500	102.898	102.845	102.818
6.125	102.499	102.452	102.345	6.125	102.431	102.363	102.323	6.625	103.454	103.401	103.374
6.250	102.656	102.636	102.596	6.250	102.606	102.555	102.497	6.750	103.593	103.539	103.513
6.375	102.656	102.636	102.556	6.375	102.347	102.374	102.295	6.875	103.264	103.272	103.135
6.500	103.165	103.144	103.064	6.500	102.898	102.845	102.818	7.000	103.710	103.866	103.729
6.625	103.643	103.623	103.543	6.625	103.454	103.401	103.374	7.125	104.146	104.222	104.085
6.750	103.758	103.738	103.698	6.750	103.593	103.539	103.513	7.250	104.402	104.291	104.211
6.875	103.623	103.529	103.376	6.875	103.264	103.272	103.135	7.375	103.301	103.266	103.109
7.000	104.064	103.970	103.816	7.000	103.710	103.866	103.729	7.500	103.724	103.689	103.533
7.125	104.476	104.382	104.229	7.125	104.146	104.222	104.085	7.625	103.669	103.635	103.488
7.250	104.402	104.291	104.211	7.250	104.402	104.291	104.211	7.750	101.819	101.813	101.686
7.375	104.0095	103.9135	103.8055					7.875	102.210	102.204	102.078
7.5	104.1345	104.0385	103.9305					8.000	102.570	102.564	102.437
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	97.464	97.417	97.430	4.250	97.396	97.349	97.430	4.500	92.421	92.377	92.363
4.375	97.970	97.923	98.004	4.375	97.970	97.923	98.004	4.625	93.119	93.075	93.061
4.500	98.538	98.492	98.573	4.500	98.538	98.492	98.573	4.750	96.686	96.621	96.496
4.625	99.098	99.052	99.133	4.625	99.098	99.052	99.133	4.875	97.400	97.334	97.209
4.750	99.173	99.575	99.352	4.750	99.173	99.575	99.352	5.000	97.954	97.889	97.764
4.875	99.613	99.809	99.586	4.875	99.463	99.809	99.586	5.125	98.395	98.330	98.204
5.000	100.068	100.133	99.990	5.000	99.997	100.133	99.990	5.250	99.329	99.269	99.148
5.125	100.522	100.482	100.503	5.125	100.510	100.446	100.503	5.375	99.977	99.917	99.796
5.250	100.597	100.553	100.539	5.250	100.597	100.553	100.539	5.500	100.436	100.375	100.255
5.375	100.878	100.871	100.804	5.375	100.370	100.668	100.425	5.625	100.861	100.801	100.680
5.500	101.333	101.326	101.259	5.500	100.846	100.987	100.860	5.750	100.492	100.627	100.495
5.625	101.787	101.780	101.713	5.625	101.293	101.273	101.307	5.875	100.970	100.904	100.778
5.750	101.730	101.716	101.644	5.750	101.665	101.621	101.608	6.000	101.437	101.371	101.245
5.875	102.226	102.213	102.140	5.875	101.358	101.383	101.393	6.125	101.939	101.873	101.747
6.000	102.665	102.652	102.579	6.000	101.839	101.819	101.829	6.250	101.694	101.661	101.628
								6.375	101.699	101.653	101.546
								6.500	102.238	102.191	102.085
								6.625	102.717	102.670	102.563
								6.750	102.124	102.049	102.019
								6.875	102.627	102.497	102.306
								7.000	103.067	102.937	102.747

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	98.853	99.107	98.949	5.000	97.490	97.529	97.473	4.500	95.889	95.843	95.699
5.375	99.065	99.082	98.997	5.125	98.055	98.031	98.038	4.625	96.433	96.386	96.242
5.500	99.786	99.759	99.746	5.250	98.853	99.107	98.949	4.750	96.088	96.048	95.949
5.625	100.219	100.192	100.178	5.375	99.037	99.082	98.997	4.875	96.593	96.553	96.453
5.750	100.492	100.627	100.495	5.500	99.786	99.759	99.746	5.000	97.048	97.007	96.908
5.875	100.634	100.601	100.567	5.625	100.219	100.192	100.178	5.125	97.502	97.462	97.363
6.000	101.062	101.029	100.995	5.750	100.542	100.627	100.495	5.250	97.354	97.347	97.280
6.125	101.408	101.375	101.341	5.875	100.446	100.416	100.378	5.375	97.858	97.851	97.784
6.250	101.694	101.661	101.628	6.000	100.953	100.974	100.929	5.500	98.313	98.306	98.239
6.375	101.392	101.385	101.274	6.125	101.441	101.416	101.375	5.625	98.767	98.760	98.693
6.500	101.807	101.726	101.646	6.250	101.706	101.638	101.597	5.750	98.710	98.696	98.624
6.625	102.187	102.107	102.026	6.375	101.189	101.385	101.274	5.875	99.206	99.193	99.120
6.750	102.124	102.049	102.019	6.500	101.658	101.699	101.612	6.000	99.645	99.632	99.559
6.875	101.952	101.876	101.801	6.625	102.108	102.104	102.062	6.125	100.068	100.054	99.981
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	99.702	99.901	99.774	5.250	99.702	99.901	99.774	5.250	99.702	99.901	99.774
5.375	99.918	100.126	99.999	5.375	99.918	100.126	99.999	5.375	99.918	100.126	99.999
5.500	100.537	100.632	100.505	5.500	100.537	100.632	100.505	5.500	100.537	100.632	100.505
5.625	101.086	101.113	100.987	5.625	101.086	101.113	100.987	5.625	101.086	101.113	100.987
5.750	101.329	101.514	101.414	5.750	101.329	101.514	101.414	5.750	101.329	101.514	101.414
5.875	101.441	101.411	101.371	5.875	101.441	101.411	101.371	5.875	101.279	101.314	101.214
6.000	101.889	101.852	101.781	6.000	101.889	101.852	101.781	6.000	101.889	101.852	101.781
6.125	102.431	102.363	102.323	6.125	102.431	102.363	102.323	6.125	102.431	102.363	102.323
6.250	102.606	102.555	102.497	6.250	102.606	102.555	102.497	6.250	102.606	102.555	102.497
6.375	102.347	102.374	102.295	6.375	102.347	102.374	102.295	6.375	102.324	102.374	102.294
6.500	102.898	102.845	102.818	6.500	102.898	102.845	102.818	6.500	102.898	102.845	102.818
6.625	103.454	103.401	103.374	6.625	103.454	103.401	103.374	6.625	103.454	103.401	103.374
6.750	103.593	103.539	103.513	6.750	103.593	103.539	103.513	6.750	103.593	103.539	103.513
6.875	103.264	103.272	103.135	6.875	103.264	103.272	103.135	6.875	103.264	103.272	103.135
7.000	103.710	103.866	103.729	7.000	103.710	103.866	103.729	7.000	103.710	103.866	103.729
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	98.538	98.492	98.573	4.250	97.396	97.349	97.430	5.250	98.853	99.107	98.949
4.625	99.098	99.052	99.133	4.375	97.970	97.923	98.004	5.375	99.065	99.082	98.997
4.750	99.173	99.575	99.352	4.500	98.538	98.492	98.573	5.500	99.786	99.759	99.746
4.875	99.463	99.809	99.586	4.625	99.098	99.052	99.133	5.625	100.219	100.192	100.178
5.000	99.997	100.133	99.990	4.750	99.173	99.129	99.116	5.750	100.492	100.627	100.495
5.125	100.510	100.446	100.503	4.875	99.463	99.398	99.456	5.875	100.634	100.601	100.567
5.250	100.597	100.553	100.539	5.000	99.997	99.933	99.990	6.000	101.062	101.029	100.995
5.375	100.370	100.668	100.425	5.125	100.510	100.446	100.503	6.125	101.408	101.375	101.341
5.500	100.846	100.987	100.860	5.250	100.597	100.553	100.539	6.250	101.694	101.661	101.628
5.625	101.293	101.273	101.307	5.375	100.370	100.350	100.384	6.375	101.392	101.385	101.274
5.750	101.665	101.621	101.608	5.500	100.846	100.826	100.860	6.500	101.807	101.726	101.646
5.875	101.358	101.383	101.393	5.625	101.293	101.273	101.307	6.625	102.187	102.107	102.026
6.000	101.839	101.819	101.829	5.750	101.665	101.621	101.608	6.750	102.124	102.049	102.019

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	98.853	99.107	98.949	5.250	98.853	99.107	98.949	4.500	95.889	95.843	95.699
5.375	99.065	99.082	98.997	5.375	99.037	99.082	98.997	4.625	96.433	96.386	96.242
5.500	99.786	99.759	99.746	5.500	99.786	99.759	99.746	4.750	94.748	94.704	94.691
5.625	100.219	100.192	100.178	5.625	100.219	100.192	100.178	4.875	95.211	95.147	94.904
5.750	100.492	100.627	100.495	5.750	100.542	100.627	100.495	5.000	95.704	95.640	95.397
5.875	100.634	100.601	100.567	5.875	100.271	100.304	100.260	5.125	96.152	96.088	95.845
6.000	101.062	101.029	100.995	6.000	100.940	100.974	100.929	5.250	96.679	96.670	96.662
6.125	101.408	101.375	101.341	6.125	101.320	101.354	101.309	5.375	96.761	96.752	96.744
6.250	101.694	101.661	101.628	6.250	101.706	101.638	101.597	5.500	97.162	97.154	97.145
6.375	101.392	101.385	101.274	6.375	101.098	101.385	101.274	5.625	97.581	97.573	97.565
6.500	101.807	101.726	101.646	6.500	101.589	101.699	101.612	5.750	98.435	98.354	98.274
6.625	102.187	102.107	102.026	6.625	101.913	102.023	101.936	5.875	98.677	98.597	98.517
6.750	102.124	102.049	102.019	6.750	102.149	102.096	102.069	6.000	99.025	98.944	98.864
6.875	101.952	101.876	101.801	6.875	101.285	101.522	101.354	6.125	99.350	99.270	99.189

Government Adjustments

FICO	
> 720+	0.125
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

Loan Amount Adjustments

\$75K - \$99,999	-0.75
\$100K - \$150K	-0.375

Other Adjustments

2 Unit	-0.5
3-4 units	-1
MFH	-1.75
Non-Owner/2nd Home (Streamline or IRRRL on	-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: 11/13/2025 8:13 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	99.227	99.168	99.141	5.125	99.227	99.168	99.141	4.750	97.158	97.680	97.593
5.250	99.727	99.726	99.641	5.250	99.727	99.726	99.641	4.875	97.868	98.055	97.968
5.375	99.943	100.045	99.918	5.375	99.943	100.045	99.918	5.000	98.554	98.495	98.468
5.500	100.562	100.489	100.449	5.500	100.562	100.489	100.449	5.125	99.227	99.168	99.141
5.625	101.111	101.037	100.997	5.625	101.111	101.037	100.997	5.250	99.727	99.726	99.641
5.750	101.354	101.308	101.241	5.750	101.354	101.308	101.241	5.375	99.943	100.045	99.918
5.875	101.237	101.203	101.170	5.875	101.237	101.203	101.170	5.500	100.562	100.489	100.449
6.000	101.745	101.711	101.678	6.000	101.745	101.711	101.678	5.625	101.111	101.037	100.997
6.125	102.204	102.167	102.134	6.125	102.204	102.167	102.134	5.750	101.354	101.308	101.241
6.250	102.379	102.330	102.270	6.250	102.379	102.330	102.270	5.875	101.237	101.203	101.170
6.375	102.110	102.095	101.994	6.375	102.110	102.095	101.994	6.000	101.745	101.711	101.678
6.500	102.535	102.605	102.473	6.500	102.535	102.605	102.473	6.125	102.204	102.167	102.134
6.625	103.072	103.019	102.992	6.625	103.072	103.019	102.992	6.250	102.379	102.330	102.270
6.750	103.292	103.278	103.142	6.750	103.292	103.278	103.142	6.375	102.110	102.095	101.994
6.875	103.289	103.214	103.139	6.875	103.289	103.214	103.139	6.500	102.535	102.605	102.473
7.000	103.735	103.660	103.584	7.000	103.735	103.660	103.584	6.625	103.072	103.019	102.992
7.125	104.171	104.096	104.020	7.125	104.171	104.096	104.020	6.750	103.292	103.278	103.142
7.250	104.330	104.219	104.139	7.250	104.330	104.219	104.139	6.875	103.289	103.214	103.139
7.375	103.881	103.785	103.678	7.375	103.106	103.031	102.924	7.000	103.735	103.660	103.584
7.500	104.006	103.910	103.803	7.500	103.444	103.369	103.262	7.125	104.171	104.096	104.020
7.625	104.131	104.035	103.928	7.625	103.272	103.198	103.091	7.250	104.330	104.219	104.139
7.750	104.256	104.160	104.053	7.750	101.613	101.567	101.480	7.375	103.106	103.031	102.924
7.875	101.888	101.842	101.755	7.875	101.888	101.842	101.755	7.500	103.444	103.369	103.262
8.000	102.178	102.133	102.046	8.000	102.178	102.133	102.046	7.625	103.272	103.198	103.091
8.125	102.447	102.402	102.315	8.125	102.447	102.402	102.315	7.750	101.613	101.567	101.480
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	97.477	97.430	97.511	4.250	97.477	97.430	97.511	4.875	96.727	96.663	96.710
4.375	97.989	97.943	98.024	4.375	97.989	97.943	98.024	5.000	97.449	97.384	97.432
4.500	98.483	98.437	98.518	4.500	98.483	98.437	98.518	5.125	97.903	97.839	97.886
4.625	98.953	98.907	98.988	4.625	98.953	98.907	98.988	5.250	98.909	99.163	99.037
4.750	99.198	99.632	99.409	4.750	99.198	99.154	99.141	5.375	99.052	99.232	99.105
4.875	99.469	99.834	99.611	4.875	99.403	99.339	99.396	5.500	99.718	99.652	99.678
5.000	99.934	99.970	99.884	5.000	99.829	99.765	99.822	5.625	100.105	100.095	100.065
5.125	100.387	100.364	100.337	5.125	100.221	100.156	100.214	5.750	100.517	100.652	100.551
5.250	100.622	100.578	100.564	5.250	100.622	100.578	100.564	5.875	100.659	100.626	100.592
5.375	100.412	100.599	100.376	5.375	100.227	100.208	100.241	6.000	101.087	101.054	101.020
5.500	100.846	100.830	100.810	5.500	100.638	100.594	100.596	6.125	101.433	101.400	101.366
5.625	101.252	101.236	101.216	5.625	101.167	101.123	101.110	6.250	101.719	101.686	101.653
5.750	101.690	101.646	101.633	5.750	101.690	101.646	101.633	6.375	101.417	101.337	101.257
5.875	101.365	101.356	101.343	5.875	101.347	101.303	101.290	6.500	101.832	101.751	101.671
6.000	101.864	101.820	101.807	6.000	101.864	101.820	101.807	6.625	102.212	102.132	102.051
								6.750	102.149	102.074	102.044
								6.875	101.977	101.901	101.826
								7.000	102.422	102.347	102.272
								7.125	102.858	102.783	102.708
								7.250	102.602	102.491	102.411
								7.375	99.915	99.840	99.688
								7.500	100.252	100.177	100.062
								7.625	100.191	100.116	99.964
								7.750	98.071	98.025	97.789
								7.875	98.346	98.300	98.063
								8.000	98.637	98.591	98.354
								8.125	98.906	98.860	98.623

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	101.832	101.751	101.671	6.125	101.256	101.221	101.148	4.500	95.780	95.733	95.589
6.625	102.212	102.132	102.051	6.250	101.731	101.663	101.622	4.625	96.188	96.141	95.998
6.750	102.149	102.074	102.044	6.375	101.111	101.107	101.062	4.750	94.773	94.729	94.716
6.875	101.977	101.901	101.826	6.500	101.497	101.493	101.450	4.875	95.092	95.028	94.785
7.000	102.422	102.347	102.272	6.625	101.902	101.898	101.855	5.000	95.439	95.374	95.187
7.125	102.858	102.783	102.708	6.750	102.174	102.121	102.094	5.125	95.736	95.672	95.599
7.250	102.602	102.491	102.411	6.875	101.390	101.348	101.290	5.250	96.704	96.695	96.687
7.375	99.915	99.840	99.688	7.000	101.726	101.686	101.626	5.375	96.786	96.777	96.769
7.500	100.252	100.177	100.062	7.125	102.196	102.084	102.004	5.500	97.187	97.179	97.170
7.625	100.191	100.116	99.964	7.250	102.652	102.541	102.461	5.625	97.606	97.598	97.590
7.750	98.071	98.025	97.789	7.375	99.915	99.840	99.688	5.750	98.460	98.379	98.299
7.875	98.346	98.300	98.063	7.500	100.252	100.177	100.112	5.875	98.702	98.622	98.542
8.000	98.637	98.591	98.354	7.625	100.191	100.116	99.964	6.000	99.050	98.969	98.889
8.125	98.906	98.860	98.623	7.750	98.071	98.025	97.789	6.125	99.375	99.295	99.214
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	102.110	102.125	101.994	6.375	102.110	102.125	101.994	6.000	101.745	101.711	101.678
6.500	102.535	102.605	102.473	6.500	102.535	102.605	102.473	6.125	102.204	102.180	102.134
6.625	103.072	103.019	102.992	6.625	103.072	103.019	102.992	6.250	102.379	102.330	102.270
6.750	103.292	103.278	103.142	6.750	103.292	103.278	103.142	6.375	102.110	102.125	101.994
6.875	103.289	103.214	103.139	6.875	103.289	103.214	103.139	6.500	102.535	102.605	102.473
7.000	103.735	103.660	103.584	7.000	103.735	103.660	103.584	6.625	103.072	103.019	102.992
7.125	104.171	104.096	104.020	7.125	104.171	104.096	104.020	6.750	103.292	103.278	103.142
7.250	104.330	104.219	104.139	7.250	104.330	104.219	104.139	6.875	103.289	103.214	103.139
7.375	103.881	103.785	103.678	7.375	103.156	103.081	102.974	7.000	103.735	103.660	103.584
7.500	104.006	103.910	103.803	7.500	103.494	103.419	103.312	7.125	104.171	104.096	104.020
7.625	104.131	104.035	103.928	7.625	103.322	103.248	103.141	7.250	104.330	104.219	104.139
7.750	104.256	104.160	104.053	7.750	101.663	101.617	101.530	7.375	103.156	103.081	102.974
7.875	101.938	101.892	101.805	7.875	101.938	101.892	101.805	7.500	103.494	103.419	103.312
8.000	102.228	102.183	102.096	8.000	102.228	102.183	102.096	7.625	103.322	103.248	103.141
8.125	102.497	102.452	102.365	8.125	102.497	102.452	102.365	7.750	101.663	101.617	101.530
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	98.483	98.437	98.518	4.500	98.483	98.437	98.518	6.625	102.212	102.132	102.051
4.625	98.953	98.907	98.988	4.625	98.953	98.907	98.988	6.750	102.149	102.074	102.044
4.750	99.198	99.632	99.409	4.750	99.198	99.154	99.141	6.875	101.977	101.901	101.826
4.875	99.469	99.834	99.611	4.875	99.403	99.339	99.396	7.000	102.422	102.347	102.272
5.000	99.934	99.970	99.884	5.000	99.829	99.765	99.822	7.125	102.858	102.783	102.708
5.125	100.387	100.364	100.337	5.125	100.221	100.156	100.214	7.250	102.602	102.491	102.411
5.250	100.622	100.578	100.564	5.250	100.622	100.578	100.564	7.375	100.960	100.994	100.994
5.375	100.412	100.599	100.376	5.375	100.227	100.208	100.241	7.500	100.936	100.969	100.969
5.500	100.846	100.830	100.810	5.500	100.638	100.594	100.596	7.625	101.064	101.097	101.097
5.625	101.252	101.236	101.216	5.625	101.167	101.123	101.110	7.750	99.024	99.072	99.072
5.750	101.690	101.646	101.633	5.750	101.690	101.646	101.633	7.875	98.346	98.300	98.063
5.875	101.365	101.356	101.343	5.875	101.347	101.303	101.290	8.000	98.637	98.591	98.354
6.000	101.864	101.820	101.807	6.000	101.864	101.820	101.807	8.125	98.906	98.860	98.623
6.125	102.372	102.327	102.314	6.125	102.372	102.327	102.314				

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	101.832	101.751	101.671	6.125	101.256	101.221	101.148	4.500	95.780	95.733	95.589
6.625	102.212	102.132	102.051	6.250	101.731	101.663	101.622	4.625	96.188	96.141	95.998
6.750	102.149	102.074	102.044	6.375	100.858	100.928	100.881	4.750	94.773	94.729	94.716
6.875	101.977	101.901	101.826	6.500	101.337	101.407	101.361	4.875	95.092	95.028	94.785
7.000	102.422	102.347	102.272	6.625	101.685	101.632	101.605	5.000	95.439	95.374	95.187
7.125	102.858	102.783	102.708	6.750	102.174	102.121	102.094	5.125	95.736	95.672	95.599
7.250	102.602	102.491	102.411	6.875	101.132	101.020	100.940	5.250	96.704	96.695	96.687
7.375	99.915	99.840	99.688	7.000	101.671	101.560	101.479	5.375	96.786	96.777	96.769
7.500	100.252	100.177	100.062	7.125	102.196	102.084	102.004	5.500	97.187	97.179	97.170
7.625	100.191	100.116	99.964	7.250	102.652	102.541	102.461	5.625	97.606	97.598	97.590
7.750	98.071	98.025	97.789	7.375	99.915	99.840	99.688	5.750	98.460	98.379	98.299
7.875	98.346	98.300	98.063	7.500	100.252	100.177	100.112	5.875	98.702	98.622	98.542
8.000	98.637	98.591	98.354	7.625	100.191	100.116	99.964	6.000	99.050	98.969	98.889
8.125	98.906	98.860	98.623	7.750	98.071	98.025	97.789	6.125	99.375	99.295	99.214

Government Adjustments

FICO	
> 720+	0.125
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
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 on	-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: 11/13/2025 8:13 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
6.625	100.330	100.199	99.899	6.750	99.303	99.172	98.872	6.625	98.330	98.199	97.899
6.750	100.803	100.672	100.372	6.875	99.609	99.409	99.109	6.750	98.803	98.672	98.372
6.875	101.109	100.909	100.609	7.000	100.131	99.931	99.631	6.875	99.109	98.909	98.609
7.000	101.631	101.431	101.131	7.125	100.595	100.395	100.095	7.000	99.631	99.431	99.131
7.125	102.095	101.895	101.595	7.250	101.038	100.838	100.538	7.125	100.095	99.895	99.595
7.250	102.538	102.338	102.038	7.375	100.580	100.355	100.055	7.250	100.538	100.338	100.038
7.375	102.080	101.855	101.555	7.500	101.062	100.837	100.537	7.375	100.080	99.855	99.555
7.500	102.562	102.337	102.037	7.625	101.496	101.271	100.971	7.500	100.562	100.337	100.037
7.625	102.996	102.771	102.471	7.750	101.909	101.684	101.384	7.625	100.996	100.771	100.471
7.750	103.409	103.184	102.884	7.875	100.865	100.615	100.315	7.750	101.409	101.184	100.884
7.875	102.365	102.115	101.815	8.000	101.297	101.047	100.747	7.875	100.365	100.115	99.815
8.000	102.797	102.547	102.247	8.125	101.701	101.451	101.151	8.000	100.797	100.547	100.247
8.125	103.201	102.951	102.651	8.250	102.094	101.844	101.544	8.125	101.201	100.951	100.651
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	97.303	97.172	96.872	6.625	99.580	99.449	99.149	6.625	97.580	97.449	97.149
6.875	97.609	97.409	97.109	6.750	100.053	99.922	99.622	6.750	98.053	97.922	97.622
7.000	98.131	97.931	97.631	6.875	100.359	100.159	99.859	6.875	98.359	98.159	97.859
7.125	98.595	98.395	98.095	7.000	100.881	100.681	100.381	7.000	98.881	98.681	98.381
7.250	99.038	98.838	98.538	7.125	101.345	101.145	100.845	7.125	99.345	99.145	98.845
7.375	98.580	98.355	98.055	7.250	101.788	101.588	101.288	7.250	99.788	99.588	99.288
7.500	99.062	98.837	98.537	7.375	101.330	101.105	100.805	7.375	99.330	99.105	98.805
7.625	99.496	99.271	98.971	7.500	101.812	101.587	101.287	7.500	99.812	99.587	99.287
7.750	99.909	99.684	99.384	7.625	102.246	102.021	101.721	7.625	100.246	100.021	99.721
7.875	98.865	98.615	98.315	7.750	102.659	102.434	102.134	7.750	100.659	100.434	100.134
8.000	99.297	99.047	98.747	7.875	101.615	101.365	101.065	7.875	99.615	99.365	99.065
8.125	99.701	99.451	99.151	8.000	102.047	101.797	101.497	8.000	100.047	99.797	99.497
8.250	100.094	99.844	99.544	8.125	102.451	102.201	101.901	8.125	100.451	100.201	99.901

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.