



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: 11/17/25 12:16 PM

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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

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

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

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 Costa Mesa, CA 92626	250 Baker St., Suite 200 Costa Mesa, CA 92626

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

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

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: 11/17/2025 12:16 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	94.592	94.592	94.592	4.750	94.592	94.592	94.592	5.125	97.992	97.936	97.918
4.875	95.655	95.609	95.620	4.875	95.655	95.609	95.620	5.250	98.725	98.665	98.655
5.000	96.331	96.280	96.298	5.000	96.331	96.280	96.298	5.375	99.263	99.198	99.194
5.125	96.877	96.826	96.845	5.125	96.877	96.826	96.845	5.500	99.777	99.709	99.711
5.250	97.706	97.646	97.549	5.250	97.605	97.578	97.549	5.625	100.218	100.150	100.152
5.375	98.367	98.308	98.249	5.375	98.306	98.278	98.249	5.750	100.327	100.267	100.257
5.500	99.026	98.967	98.933	5.500	98.990	98.962	98.933	5.875	100.803	100.721	100.702
5.625	99.580	99.520	99.484	5.625	99.541	99.513	99.484	6.000	101.245	101.205	101.184
5.750	99.841	99.763	99.737	5.750	99.841	99.763	99.737	6.125	101.691	101.633	101.607
5.875	100.428	100.361	100.318	5.875	100.420	100.337	100.318	6.250	101.548	101.517	101.486
6.000	100.970	100.904	100.824	6.000	100.924	100.836	100.824	6.375	102.207	102.170	102.134
6.125	101.457	101.390	101.324	6.125	101.423	101.336	101.324	6.500	102.719	102.678	102.637
6.250	101.436	101.370	101.236	6.250	101.309	101.274	101.236	6.625	102.906	102.859	102.813
6.375	101.932	101.866	101.723	6.375	101.786	101.752	101.713	6.750	102.604	102.490	102.434
6.500	102.344	102.277	102.174	6.500	102.293	102.212	102.174	6.875	102.989	102.896	102.839
6.625	102.725	102.620	102.591	6.625	102.725	102.620	102.591	7.000	103.409	103.302	103.257
6.750	102.700	102.585	102.521	6.750	102.700	102.585	102.521	7.125	103.724	103.617	103.572
6.875	103.144	103.032	102.966	6.875	103.144	103.032	102.966	7.250	103.855	103.765	103.692
7.000	103.615	103.502	103.438	7.000	103.615	103.502	103.438	7.375	104.301	104.170	104.116
7.125	103.902	103.779	103.728	7.125	103.902	103.779	103.728	7.500	104.608	104.479	104.425
7.250	103.998	103.865	103.794	7.250	103.998	103.865	103.794	7.625	104.632	104.543	104.455
7.375	104.347	104.220	104.162	7.375	104.347	104.220	104.162	7.750	104.944	104.850	104.757
7.500	104.763	104.637	104.548	7.500	104.763	104.637	104.548	7.875	105.150	105.150	105.150
7.625	104.909	104.782	104.701	7.625	104.909	104.782	104.701	8.000	105.150	105.150	105.150
7.750	105.033	104.884	104.791	7.750	105.033	104.884	104.791				
7.875	105.258	105.139	105.040	7.875	105.258	105.139	105.040				
8.000	105.418	105.369	105.353	8.000	105.418	105.369	105.353				
8.125	105.623	105.579	105.563	8.125	105.623	105.579	105.563				
8.250	105.608	105.446	105.337	8.250	105.608	105.446	105.337				
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	98.509	98.401	98.401	4.625	98.869	98.820	98.820	5.000	95.402	95.351	95.316
4.750	98.723	98.663	98.650	4.750	99.095	99.024	99.036	5.125	96.041	95.988	95.956
4.875	99.124	99.066	99.053	4.875	99.460	99.378	99.378	5.250	97.629	97.562	97.551
5.000	99.592	99.535	99.522	5.000	99.941	99.867	99.867	5.375	98.299	98.224	98.162
5.125	99.959	99.893	99.880	5.125	100.064	99.996	99.996	5.500	98.956	98.881	98.790
5.250	100.149	100.125	100.105	5.250	100.235	100.194	100.191	5.625	99.517	99.444	99.340
5.375	100.552	100.511	100.496	5.375	100.518	100.473	100.477	5.750	99.849	99.782	99.655
5.500	101.001	100.988	100.965	5.500	100.842	100.798	100.801	5.875	100.442	100.373	100.228
5.625	101.263	101.240	101.225	5.625	100.878	100.853	100.848	6.000	100.979	100.907	100.759
5.750	101.343	101.349	101.331	5.750	101.078	101.084	101.066	6.125	101.460	101.384	101.233
5.875	101.731	101.693	101.674	5.875	101.432	101.432	101.417	6.250	101.446	101.375	101.227
6.000	102.117	102.145	102.113	6.000	101.724	101.724	101.703	6.375	101.939	101.866	101.717
6.125	102.281	102.306	102.275	6.125	101.997	102.054	102.013	6.500	102.347	102.271	102.121
6.250	102.513	102.564	102.531	6.250	102.363	102.363	102.332	6.625	102.611	102.536	102.400
6.375	102.997	102.953	102.940	6.375	102.558	102.558	102.522	6.750	102.588	102.534	102.400
6.500	103.197	103.249	103.208	6.500	102.887	102.887	102.846	6.875	103.007	102.949	102.813
6.625	103.419	103.376	103.362	6.625	103.140	103.148	103.093	7.000	103.289	103.233	103.098
6.750	103.621	103.577	103.564	6.750	103.528	103.528	103.477	7.125	103.590	103.533	103.397
6.875	104.092	104.049	104.035	6.875	103.702	103.702	103.645	7.250	103.532	103.400	103.304
7.000	104.244	104.200	104.187	7.000	104.010	104.010	103.948	7.375	103.779	103.647	103.551
7.125	104.376	104.333	104.319	7.125	103.905	103.862	103.849	7.500	103.960	103.833	103.735
7.250	103.989	103.919	103.879	7.250	103.637	103.566	103.526	7.625	104.063	103.936	103.835
7.375	104.446	104.376	104.336	7.375	103.986	103.915	103.875	7.750	103.075	103.031	103.015
								7.875	103.524	103.480	103.463

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: 11/17/2025 12:16 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	98.743	98.682	98.661	5.000	98.398	98.282	98.282	5.000	96.144	96.081	96.019
5.125	99.065	99.009	98.988	5.125	98.812	98.692	98.689	5.125	96.627	96.564	96.501
5.250	99.355	99.317	99.296	5.250	99.157	99.033	99.025	5.250	97.293	97.230	97.167
5.375	99.627	99.584	99.563	5.375	99.426	99.331	99.308	5.375	97.754	97.691	97.629
5.500	99.868	99.847	99.826	5.500	99.668	99.644	99.621	5.500	98.217	98.154	98.091
5.625	100.119	100.097	100.077	5.625	99.944	99.920	99.898	5.625	98.679	98.616	98.553
5.750	100.360	100.332	100.312	5.750	100.214	100.191	100.169	5.750	98.948	98.885	98.823
5.875	100.641	100.524	100.505	5.875	100.473	100.450	100.429	5.875	99.218	99.155	99.092
6.000	100.923	100.771	100.741	6.000	100.703	100.680	100.659	6.000	99.486	99.423	99.360
6.125	101.206	101.050	101.016	6.125	100.871	100.848	100.828	6.125	99.751	99.688	99.625
6.250	101.420	101.260	101.222	6.250	101.034	101.012	100.992	6.250	100.015	99.952	99.890
6.375	101.480	101.315	101.274	6.375	101.185	101.163	101.143	6.375	100.280	100.217	100.154
6.500	101.542	101.372	101.326	6.500	101.323	101.302	101.281	6.500	100.342	100.279	100.217
6.625	101.603	101.429	101.380	6.625	101.438	101.417	101.397	6.625	100.384	100.321	100.258
6.750	101.666	101.487	101.434	6.750	101.526	101.505	101.485	6.750	100.413	100.350	100.287
6.875	101.059	100.958	100.873	6.875	101.254	101.154	101.068	6.875	100.470	100.407	100.344
7.000	101.043	100.942	100.857	7.000	101.421	101.320	101.235	7.000	100.539	100.476	100.414
7.125	101.019	100.920	100.857	7.125	101.561	101.461	101.375	7.125	100.615	100.552	100.489

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	98.843	98.728	98.728	5.000	98.494	98.378	98.378	5.000	96.094	96.031	95.968
5.125	99.165	99.045	99.042	5.125	98.907	98.787	98.784	5.125	96.577	96.514	96.451
5.250	99.455	99.331	99.324	5.250	99.251	99.126	99.119	5.250	97.243	97.180	97.117
5.375	99.727	99.598	99.587	5.375	99.519	99.390	99.379	5.375	97.704	97.641	97.578
5.500	99.966	99.833	99.818	5.500	99.744	99.610	99.595	5.500	98.167	98.104	98.041
5.625	100.206	100.068	100.049	5.625	99.953	99.815	99.796	5.625	98.629	98.566	98.503
5.750	100.463	100.320	100.298	5.750	100.138	99.995	99.973	5.750	98.898	98.835	98.772
5.875	100.746	100.599	100.572	5.875	100.288	100.141	100.114	5.875	99.168	99.105	99.042
6.000	101.030	100.878	100.848	6.000	100.416	100.265	100.234	6.000	99.436	99.373	99.310
6.125	101.315	101.159	101.125	6.125	100.515	100.415	100.352	6.125	99.701	99.638	99.575
6.250	101.532	101.371	101.333	6.250	100.710	100.647	100.584	6.250	99.965	99.902	99.839
6.375	101.593	101.428	101.386	6.375	100.838	100.738	100.652	6.375	100.230	100.167	100.104
6.500	101.656	101.486	101.441	6.500	100.978	100.878	100.792	6.500	100.292	100.229	100.166
6.625	101.719	101.545	101.495	6.625	100.984	100.884	100.798	6.625	100.334	100.271	100.208
6.750	101.782	101.603	101.550	6.750	101.061	100.961	100.875	6.750	100.363	100.300	100.237
6.875	101.059	100.958	100.873	6.875	101.254	101.154	101.068	6.875	100.420	100.357	100.294
7.000	101.043	100.942	100.857	7.000	101.421	101.320	101.235	7.000	100.489	100.426	100.363
7.125	101.019	100.919	100.833	7.125	101.561	101.461	101.375	7.125	100.565	100.502	100.439

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: 11/17/2025 12:16 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	95.239	95.196	95.182	4.500	95.239	95.196	95.182	5.000	98.216	98.404	98.334
4.625	95.941	95.897	95.884	4.625	95.941	95.897	95.884	5.125	98.894	98.836	98.810
4.750	97.188	97.489	97.419	4.750	96.850	97.489	97.419	5.250	99.504	99.777	99.653
4.875	97.904	97.871	97.779	4.875	97.525	97.826	97.756	5.375	99.893	100.002	99.878
5.000	98.465	98.431	98.339	5.000	98.216	98.404	98.334	5.500	100.394	100.508	100.384
5.125	98.915	98.881	98.810	5.125	98.894	98.836	98.810	5.625	101.018	100.989	100.943
5.250	99.504	99.777	99.653	5.250	99.504	99.777	99.653	5.750	101.178	101.397	101.313
5.375	100.155	100.088	99.957	5.375	99.893	100.002	99.878	5.875	101.253	101.197	101.142
5.500	100.617	100.550	100.420	5.500	100.394	100.508	100.384	6.000	101.871	101.800	101.760
5.625	101.117	101.050	100.943	5.625	101.018	100.989	100.943	6.125	102.419	102.348	102.308
5.750	101.178	101.397	101.313	5.750	101.178	101.397	101.313	6.250	102.600	102.532	102.489
5.875	101.449	101.402	101.295	5.875	101.253	101.197	101.142	6.375	102.322	102.351	102.265
6.000	101.915	101.868	101.760	6.000	101.871	101.800	101.760	6.500	102.902	102.859	102.845
6.125	102.419	102.372	102.308	6.125	102.419	102.348	102.308	6.625	103.465	103.422	103.408
6.250	102.612	102.592	102.552	6.250	102.600	102.532	102.489	6.750	103.609	103.565	103.552
6.375	102.632	102.618	102.546	6.375	102.322	102.351	102.265	6.875	103.248	103.265	103.148
6.500	103.142	103.129	103.056	6.500	102.902	102.859	102.845	7.000	103.704	103.859	103.713
6.625	103.623	103.609	103.537	6.625	103.465	103.422	103.408	7.125	104.151	104.215	104.069
6.750	103.748	103.728	103.688	6.750	103.609	103.565	103.552	7.250	104.456	104.346	104.266
6.875	103.576	103.482	103.331	6.875	103.248	103.265	103.148	7.375	103.329	103.280	103.194
7.000	104.019	103.925	103.774	7.000	103.704	103.859	103.713	7.500	103.756	103.707	103.621
7.125	104.433	104.339	104.188	7.125	104.151	104.215	104.069	7.625	103.705	103.655	103.579
7.250	104.456	104.346	104.266	7.250	104.456	104.346	104.266	7.750	101.835	101.858	101.758
7.375	104.0585	103.9685	103.8745					7.875	102.229	102.253	102.153
7.5	104.1835	104.0935	103.9995					8.000	102.591	102.615	102.515
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	97.381	97.361	97.334	4.250	97.290	97.226	97.334	4.500	92.127	92.083	92.070
4.375	97.887	97.867	97.908	4.375	97.865	97.801	97.908	4.625	92.828	92.784	92.771
4.500	98.434	98.370	98.478	4.500	98.434	98.370	98.478	4.750	96.402	96.331	96.200
4.625	98.996	98.932	99.039	4.625	98.996	98.932	99.039	4.875	97.119	97.047	96.916
4.750	99.039	99.430	99.230	4.750	99.039	99.430	99.230	5.000	97.679	97.608	97.477
4.875	99.501	99.664	99.464	4.875	99.323	99.664	99.464	5.125	98.129	98.057	97.927
5.000	99.956	99.988	99.910	5.000	99.861	99.988	99.910	5.250	99.146	99.065	98.921
5.125	100.411	100.398	100.426	5.125	100.377	100.342	100.426	5.375	99.799	99.718	99.574
5.250	100.464	100.465	100.408	5.250	100.464	100.465	100.408	5.500	100.261	100.181	100.037
5.375	100.818	100.811	100.744	5.375	100.276	100.588	100.394	5.625	100.691	100.610	100.466
5.500	101.273	101.266	101.199	5.500	100.757	100.906	100.827	5.750	100.361	100.509	100.394
5.625	101.728	101.721	101.653	5.625	101.207	101.217	101.277	5.875	100.890	100.824	100.697
5.750	101.704	101.697	101.630	5.750	101.630	101.587	101.573	6.000	101.356	101.290	101.163
5.875	102.201	102.194	102.127	5.875	101.312	101.344	101.381	6.125	101.860	101.794	101.667
6.000	102.640	102.633	102.566	6.000	101.834	101.791	101.819	6.250	101.730	101.688	101.646
								6.375	101.675	101.635	101.536
								6.500	102.215	102.175	102.077
								6.625	102.696	102.656	102.558
								6.750	102.115	102.072	102.058
								6.875	102.580	102.450	102.262
								7.000	103.022	102.892	102.705

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	98.746	98.983	98.828	5.000	97.208	97.175	97.215	4.500	95.788	95.599	95.606
5.375	98.932	98.958	98.866	5.125	97.773	97.739	97.781	4.625	96.335	96.146	96.153
5.500	99.664	99.598	99.616	5.250	98.746	98.983	98.828	4.750	95.976	95.963	95.888
5.625	100.098	100.032	100.050	5.375	98.914	98.958	98.866	4.875	96.481	96.467	96.393
5.750	100.361	100.509	100.394	5.500	99.664	99.598	99.616	5.000	96.936	96.923	96.848
5.875	100.624	100.583	100.541	5.625	100.098	100.032	100.050	5.125	97.391	97.378	97.303
6.000	101.105	101.063	101.021	5.750	100.390	100.509	100.394	5.250	97.294	97.287	97.220
6.125	101.433	101.391	101.349	5.875	100.260	100.248	100.242	5.375	97.798	97.791	97.724
6.250	101.730	101.688	101.646	6.000	100.931	100.919	100.914	5.500	98.253	98.246	98.179
6.375	101.402	101.362	101.242	6.125	101.314	101.302	101.297	5.625	98.708	98.701	98.633
6.500	101.828	101.748	101.703	6.250	101.625	101.554	101.514	5.750	98.684	98.677	98.610
6.625	102.196	102.115	102.035	6.375	101.067	101.362	101.236	5.875	99.181	99.174	99.107
6.750	102.115	102.072	102.058	6.500	101.676	101.733	101.703	6.000	99.620	99.613	99.546
6.875	101.936	101.886	101.835	6.625	102.007	102.064	102.035	6.125	100.043	100.037	99.969
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	99.504	99.777	99.653	5.250	99.504	99.777	99.653	5.250	99.504	99.777	99.653
5.375	99.893	100.002	99.878	5.375	99.893	100.002	99.878	5.375	99.893	100.002	99.878
5.500	100.376	100.508	100.384	5.500	100.376	100.508	100.384	5.500	100.376	100.508	100.384
5.625	100.929	100.989	100.866	5.625	100.929	100.989	100.866	5.625	100.929	100.989	100.866
5.750	101.178	101.397	101.313	5.750	101.178	101.397	101.313	5.750	101.178	101.397	101.313
5.875	101.449	101.419	101.380	5.875	101.449	101.419	101.380	5.875	101.253	101.197	101.146
6.000	101.871	101.800	101.760	6.000	101.871	101.800	101.760	6.000	101.871	101.800	101.760
6.125	102.419	102.348	102.308	6.125	102.419	102.348	102.308	6.125	102.419	102.348	102.308
6.250	102.600	102.532	102.489	6.250	102.600	102.532	102.489	6.250	102.600	102.532	102.489
6.375	102.364	102.358	102.311	6.375	102.364	102.358	102.311	6.375	102.322	102.351	102.265
6.500	102.902	102.859	102.845	6.500	102.902	102.859	102.845	6.500	102.902	102.859	102.845
6.625	103.465	103.422	103.408	6.625	103.465	103.422	103.408	6.625	103.465	103.422	103.408
6.750	103.609	103.565	103.552	6.750	103.609	103.565	103.552	6.750	103.609	103.565	103.552
6.875	103.248	103.265	103.148	6.875	103.248	103.265	103.148	6.875	103.248	103.265	103.148
7.000	103.704	103.859	103.713	7.000	103.704	103.859	103.713	7.000	103.704	103.859	103.713
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	98.434	98.370	98.478	4.250	97.290	97.226	97.334	5.250	98.746	98.983	98.828
4.625	98.996	98.932	99.039	4.375	97.865	97.801	97.908	5.375	98.932	98.958	98.866
4.750	99.039	99.430	99.230	4.500	98.434	98.370	98.478	5.500	99.664	99.598	99.616
4.875	99.323	99.664	99.464	4.625	98.996	98.932	99.039	5.625	100.098	100.032	100.050
5.000	99.861	99.988	99.910	4.750	99.039	98.995	98.982	5.750	100.361	100.509	100.394
5.125	100.377	100.342	100.426	4.875	99.323	99.288	99.372	5.875	100.624	100.590	100.552
5.250	100.464	100.465	100.408	5.000	99.861	99.826	99.910	6.000	101.105	101.067	101.029
5.375	100.276	100.588	100.394	5.125	100.377	100.342	100.426	6.125	101.542	101.514	101.475
5.500	100.757	100.906	100.827	5.250	100.464	100.421	100.408	6.250	101.730	101.688	101.646
5.625	101.207	101.217	101.277	5.375	100.276	100.286	100.346	6.375	101.402	101.362	101.242
5.750	101.630	101.587	101.573	5.500	100.757	100.767	100.827	6.500	101.828	101.748	101.703
5.875	101.312	101.344	101.381	5.625	101.207	101.217	101.277	6.625	102.196	102.115	102.035
6.000	101.834	101.791	101.819	5.750	101.630	101.587	101.573	6.750	102.115	102.072	102.058

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	98.746	98.983	98.828	5.250	98.746	98.983	98.828	4.500	95.788	95.599	95.606
5.375	98.932	98.958	98.866	5.375	98.914	98.958	98.866	4.625	96.335	96.146	96.153
5.500	99.664	99.598	99.616	5.500	99.664	99.598	99.616	4.750	94.614	94.570	94.557
5.625	100.098	100.032	100.050	5.625	100.098	100.032	100.050	4.875	95.077	94.842	94.826
5.750	100.361	100.509	100.394	5.750	100.390	100.509	100.394	5.000	95.577	95.342	95.326
5.875	100.624	100.590	100.552	5.875	100.260	100.248	100.242	5.125	96.034	95.799	95.783
6.000	101.105	101.067	101.029	6.000	100.931	100.919	100.914	5.250	96.292	96.283	96.275
6.125	101.542	101.514	101.475	6.125	101.314	101.302	101.297	5.375	96.383	96.374	96.366
6.250	101.730	101.688	101.646	6.250	101.625	101.554	101.514	5.500	96.792	96.783	96.775
6.375	101.402	101.362	101.242	6.375	101.067	101.362	101.236	5.625	97.212	97.204	97.195
6.500	101.828	101.748	101.703	6.500	101.676	101.733	101.703	5.750	98.307	98.299	98.291
6.625	102.196	102.115	102.035	6.625	102.007	102.064	102.035	5.875	98.560	98.552	98.543
6.750	102.115	102.072	102.058	6.750	102.165	102.122	102.108	6.000	98.915	98.907	98.899
6.875	101.936	101.886	101.835	6.875	101.297	101.515	101.338	6.125	99.247	99.239	99.231

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: 11/17/2025 12:16 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	98.919	98.861	98.835	5.125	98.919	98.861	98.835	4.750	96.875	97.326	97.256
5.250	99.529	99.602	99.478	5.250	99.529	99.602	99.478	4.875	97.550	97.701	97.631
5.375	99.918	99.921	99.797	5.375	99.918	99.921	99.797	5.000	98.241	98.201	98.184
5.500	100.401	100.339	100.293	5.500	100.401	100.339	100.293	5.125	98.919	98.861	98.835
5.625	100.954	100.868	100.815	5.625	100.954	100.868	100.815	5.250	99.529	99.602	99.478
5.750	101.203	101.190	101.106	5.750	101.203	101.190	101.106	5.375	99.918	99.921	99.797
5.875	101.227	101.185	101.143	5.875	101.227	101.185	101.143	5.500	100.401	100.339	100.293
6.000	101.787	101.745	101.703	6.000	101.787	101.745	101.703	5.625	100.954	100.868	100.815
6.125	102.226	102.184	102.142	6.125	102.226	102.184	102.142	5.750	101.203	101.190	101.106
6.250	102.367	102.325	102.283	6.250	102.367	102.325	102.283	5.875	101.227	101.185	101.143
6.375	102.172	102.201	102.142	6.375	102.172	102.201	102.142	6.000	101.787	101.745	101.703
6.500	102.690	102.720	102.630	6.500	102.690	102.720	102.630	6.125	102.226	102.184	102.142
6.625	103.083	103.040	103.026	6.625	103.083	103.040	103.026	6.250	102.367	102.325	102.283
6.750	103.247	103.272	103.170	6.750	103.247	103.272	103.170	6.375	102.172	102.201	102.142
6.875	103.273	103.223	103.173	6.875	103.273	103.223	103.173	6.500	102.690	102.720	102.630
7.000	103.729	103.679	103.629	7.000	103.729	103.679	103.629	6.625	103.083	103.040	103.026
7.125	104.176	104.126	104.075	7.125	104.176	104.126	104.075	6.750	103.247	103.272	103.170
7.250	104.364	104.254	104.174	7.250	104.364	104.254	104.174	6.875	103.273	103.223	103.173
7.375	103.931	103.840	103.746	7.375	103.135	103.046	103.009	7.000	103.729	103.679	103.629
7.500	104.056	103.965	103.871	7.500	103.475	103.386	103.350	7.125	104.176	104.126	104.075
7.625	104.181	104.090	103.996	7.625	103.306	103.217	103.181	7.250	104.364	104.254	104.174
7.750	104.306	104.215	104.121	7.750	101.629	101.613	101.553	7.375	103.135	103.046	103.009
7.875	101.907	101.890	101.830	7.875	101.907	101.890	101.830	7.500	103.475	103.386	103.350
8.000	102.199	102.183	102.123	8.000	102.199	102.183	102.123	7.625	103.306	103.217	103.181
8.125	102.470	102.453	102.393	8.125	102.470	102.453	102.393	7.750	101.629	101.613	101.553
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	97.374	97.310	97.418	4.250	97.374	97.310	97.418	4.875	96.445	96.371	96.453
4.375	97.890	97.826	97.933	4.375	97.890	97.826	97.933	5.000	97.167	97.093	97.175
4.500	98.387	98.323	98.431	4.500	98.387	98.323	98.431	5.125	97.622	97.548	97.630
4.625	98.862	98.798	98.905	4.625	98.862	98.798	98.905	5.250	98.802	99.039	98.916
4.750	99.064	99.487	99.286	4.750	99.064	99.020	99.007	5.375	98.957	99.108	98.984
4.875	99.342	99.689	99.489	4.875	99.271	99.236	99.320	5.500	99.597	99.492	99.549
5.000	99.807	99.825	99.780	5.000	99.702	99.667	99.751	5.625	99.986	99.971	99.938
5.125	100.260	100.246	100.233	5.125	100.099	100.064	100.148	5.750	100.386	100.534	100.450
5.250	100.489	100.446	100.433	5.250	100.489	100.446	100.433	5.875	100.649	100.608	100.566
5.375	100.303	100.519	100.325	5.375	100.139	100.149	100.209	6.000	101.130	101.088	101.046
5.500	100.737	100.730	100.723	5.500	100.596	100.553	100.567	6.125	101.458	101.416	101.374
5.625	101.143	101.136	101.129	5.625	101.130	101.087	101.074	6.250	101.755	101.713	101.671
5.750	101.655	101.612	101.598	5.750	101.655	101.612	101.598	6.375	101.427	101.347	101.267
5.875	101.337	101.313	101.307	5.875	101.337	101.293	101.280	6.500	101.853	101.773	101.692
6.000	101.859	101.816	101.802	6.000	101.859	101.816	101.802	6.625	102.221	102.140	102.060
								6.750	102.140	102.097	102.083
								6.875	101.961	101.911	101.860
								7.000	102.417	102.366	102.316
								7.125	102.863	102.813	102.763
								7.250	102.631	102.521	102.441
								7.375	99.943	99.809	99.772
								7.500	100.284	100.169	100.116
								7.625	100.225	100.091	100.054
								7.750	98.088	97.921	97.861
								7.875	98.365	98.199	98.138
								8.000	98.657	98.491	98.431
								8.125	98.928	98.762	98.701

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	101.853	101.773	101.692	6.125	101.169	101.103	101.058	4.500	95.692	95.503	95.510
6.625	102.221	102.140	102.060	6.250	101.650	101.579	101.539	4.625	96.107	95.918	95.926
6.750	102.140	102.097	102.083	6.375	100.950	100.967	100.977	4.750	94.639	94.595	94.582
6.875	101.961	101.911	101.860	6.500	101.438	101.455	101.466	4.875	94.966	94.732	94.716
7.000	102.417	102.366	102.316	6.625	101.697	101.672	101.683	5.000	95.320	95.085	95.069
7.125	102.863	102.813	102.763	6.750	102.190	102.147	102.133	5.125	95.625	95.477	95.464
7.250	102.631	102.521	102.441	6.875	101.142	101.032	100.952	5.250	96.317	96.308	96.300
7.375	99.943	99.809	99.772	7.000	101.687	101.578	101.498	5.375	96.408	96.399	96.391
7.500	100.284	100.169	100.116	7.125	102.215	102.106	102.026	5.500	96.817	96.808	96.800
7.625	100.225	100.091	100.054	7.250	102.681	102.571	102.491	5.625	97.237	97.229	97.220
7.750	98.088	97.921	97.861	7.375	99.943	99.809	99.772	5.750	98.332	98.324	98.316
7.875	98.365	98.199	98.138	7.500	100.301	100.219	100.166	5.875	98.585	98.577	98.568
8.000	98.657	98.491	98.431	7.625	100.225	100.091	100.054	6.000	98.940	98.932	98.924
8.125	98.928	98.762	98.701	7.750	98.088	97.921	97.861	6.125	99.272	99.264	99.256
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	102.202	102.231	102.142	6.375	102.202	102.231	102.142	6.000	101.787	101.745	101.703
6.500	102.690	102.720	102.630	6.500	102.690	102.720	102.630	6.125	102.226	102.184	102.142
6.625	103.083	103.040	103.026	6.625	103.083	103.040	103.026	6.250	102.367	102.325	102.283
6.750	103.247	103.272	103.170	6.750	103.247	103.272	103.170	6.375	102.202	102.231	102.142
6.875	103.273	103.223	103.173	6.875	103.273	103.223	103.173	6.500	102.690	102.720	102.630
7.000	103.729	103.679	103.629	7.000	103.729	103.679	103.629	6.625	103.083	103.040	103.026
7.125	104.176	104.126	104.075	7.125	104.176	104.126	104.075	6.750	103.247	103.272	103.170
7.250	104.364	104.254	104.174	7.250	104.364	104.254	104.174	6.875	103.273	103.223	103.173
7.375	103.931	103.840	103.746	7.375	103.185	103.096	103.059	7.000	103.729	103.679	103.629
7.500	104.056	103.965	103.871	7.500	103.525	103.436	103.400	7.125	104.176	104.126	104.075
7.625	104.181	104.090	103.996	7.625	103.356	103.267	103.231	7.250	104.364	104.254	104.174
7.750	104.306	104.215	104.121	7.750	101.679	101.663	101.603	7.375	103.185	103.096	103.059
7.875	101.957	101.940	101.880	7.875	101.957	101.940	101.880	7.500	103.525	103.436	103.400
8.000	102.249	102.233	102.173	8.000	102.249	102.233	102.173	7.625	103.356	103.267	103.231
8.125	102.520	102.503	102.443	8.125	102.520	102.503	102.443	7.750	101.679	101.663	101.603
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	98.387	98.323	98.431	4.500	98.387	98.323	98.431	6.625	102.221	102.140	102.060
4.625	98.862	98.798	98.905	4.625	98.862	98.798	98.905	6.750	102.140	102.097	102.083
4.750	99.064	99.487	99.286	4.750	99.064	99.020	99.007	6.875	101.961	101.911	101.860
4.875	99.342	99.689	99.489	4.875	99.271	99.236	99.320	7.000	102.417	102.366	102.316
5.000	99.807	99.825	99.780	5.000	99.702	99.667	99.751	7.125	102.863	102.813	102.763
5.125	100.260	100.246	100.233	5.125	100.099	100.064	100.148	7.250	102.631	102.521	102.441
5.250	100.489	100.446	100.433	5.250	100.489	100.446	100.433	7.375	101.389	101.391	101.398
5.375	100.303	100.519	100.325	5.375	100.139	100.149	100.209	7.500	101.364	101.367	101.373
5.500	100.737	100.730	100.723	5.500	100.596	100.553	100.567	7.625	101.492	101.494	101.501
5.625	101.143	101.136	101.129	5.625	101.130	101.087	101.074	7.750	99.521	99.522	99.522
5.750	101.655	101.612	101.598	5.750	101.655	101.612	101.598	7.875	98.365	98.199	98.138
5.875	101.337	101.313	101.307	5.875	101.337	101.293	101.280	8.000	98.657	98.491	98.431
6.000	101.859	101.816	101.802	6.000	101.859	101.816	101.802	8.125	98.928	98.762	98.701
6.125	102.370	102.326	102.313	6.125	102.370	102.326	102.313				

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	101.853	101.773	101.692	6.125	101.169	101.103	101.058	4.500	95.692	95.503	95.510
6.625	102.221	102.140	102.060	6.250	101.650	101.579	101.539	4.625	96.107	95.918	95.926
6.750	102.140	102.097	102.083	6.375	100.950	100.967	100.977	4.750	94.639	94.595	94.582
6.875	101.961	101.911	101.860	6.500	101.438	101.455	101.466	4.875	94.966	94.732	94.716
7.000	102.417	102.366	102.316	6.625	101.697	101.672	101.683	5.000	95.320	95.085	95.069
7.125	102.863	102.813	102.763	6.750	102.190	102.147	102.133	5.125	95.625	95.477	95.464
7.250	102.631	102.521	102.441	6.875	101.142	101.032	100.952	5.250	96.317	96.308	96.300
7.375	99.943	99.809	99.772	7.000	101.687	101.578	101.498	5.375	96.408	96.399	96.391
7.500	100.284	100.169	100.116	7.125	102.215	102.106	102.026	5.500	96.817	96.808	96.800
7.625	100.225	100.091	100.054	7.250	102.681	102.571	102.491	5.625	97.237	97.229	97.220
7.750	98.088	97.921	97.861	7.375	99.943	99.809	99.772	5.750	98.332	98.324	98.316
7.875	98.365	98.199	98.138	7.500	100.301	100.219	100.166	5.875	98.585	98.577	98.568
8.000	98.657	98.491	98.431	7.625	100.225	100.091	100.054	6.000	98.940	98.932	98.924
8.125	98.928	98.762	98.701	7.750	98.088	97.921	97.861	6.125	99.272	99.264	99.256

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: 11/17/2025 12:16 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	100.325	100.193	99.893	6.750	99.318	99.186	98.886	6.625	98.325	98.193	97.893
6.750	100.818	100.686	100.386	6.875	99.579	99.379	99.079	6.750	98.818	98.686	98.386
6.875	101.079	100.879	100.579	7.000	100.111	99.911	99.611	6.875	99.079	98.879	98.579
7.000	101.611	101.411	101.111	7.125	100.585	100.385	100.085	7.000	99.611	99.411	99.111
7.125	102.085	101.885	101.585	7.250	101.028	100.828	100.528	7.125	100.085	99.885	99.585
7.250	102.528	102.328	102.028	7.375	100.545	100.320	100.020	7.250	100.528	100.328	100.028
7.375	102.045	101.820	101.520	7.500	101.037	100.812	100.512	7.375	100.045	99.820	99.520
7.500	102.537	102.312	102.012	7.625	101.471	101.246	100.946	7.500	100.537	100.312	100.012
7.625	102.971	102.746	102.446	7.750	101.894	101.669	101.369	7.625	100.971	100.746	100.446
7.750	103.394	103.169	102.869	7.875	100.855	100.605	100.305	7.750	101.394	101.169	100.869
7.875	102.355	102.105	101.805	8.000	101.287	101.037	100.737	7.875	100.355	100.105	99.805
8.000	102.787	102.537	102.237	8.125	101.691	101.441	101.141	8.000	100.787	100.537	100.237
8.125	103.191	102.941	102.641	8.250	102.084	101.834	101.534	8.125	101.191	100.941	100.641
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	97.318	97.186	96.886	6.625	99.575	99.443	99.143	6.625	97.575	97.443	97.143
6.875	97.579	97.379	97.079	6.750	100.068	99.936	99.636	6.750	98.068	97.936	97.636
7.000	98.111	97.911	97.611	6.875	100.329	100.129	99.829	6.875	98.329	98.129	97.829
7.125	98.585	98.385	98.085	7.000	100.861	100.661	100.361	7.000	98.861	98.661	98.361
7.250	99.028	98.828	98.528	7.125	101.335	101.135	100.835	7.125	99.335	99.135	98.835
7.375	98.545	98.320	98.020	7.250	101.778	101.578	101.278	7.250	99.778	99.578	99.278
7.500	99.037	98.812	98.512	7.375	101.295	101.070	100.770	7.375	99.295	99.070	98.770
7.625	99.471	99.246	98.946	7.500	101.787	101.562	101.262	7.500	99.787	99.562	99.262
7.750	99.894	99.669	99.369	7.625	102.221	101.996	101.696	7.625	100.221	99.996	99.696
7.875	98.855	98.605	98.305	7.750	102.644	102.419	102.119	7.750	100.644	100.419	100.119
8.000	99.287	99.037	98.737	7.875	101.605	101.355	101.055	7.875	99.605	99.355	99.055
8.125	99.691	99.441	99.141	8.000	102.037	101.787	101.487	8.000	100.037	99.787	99.487
8.250	100.084	99.834	99.534	8.125	102.441	102.191	101.891	8.125	100.441	100.191	99.891

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.