



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: 11/20/25 8:01 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:	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: 11/20/2025 8:01 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	94.668	94.668	94.608	4.750	94.668	94.668	94.608	5.125	98.230	98.172	98.170
4.875	95.793	95.745	95.772	4.875	95.793	95.745	95.772	5.250	98.938	98.876	98.881
5.000	96.446	96.393	96.428	5.000	96.446	96.393	96.428	5.375	99.458	99.390	99.402
5.125	96.992	96.939	96.973	5.125	96.992	96.939	96.973	5.500	99.958	99.887	99.904
5.250	97.846	97.796	97.730	5.250	97.788	97.725	97.730	5.625	100.396	100.324	100.342
5.375	98.486	98.436	98.357	5.375	98.374	98.306	98.318	5.750	100.350	100.319	100.258
5.500	99.123	99.074	99.016	5.500	99.070	98.997	99.016	5.875	100.805	100.718	100.715
5.625	99.652	99.603	99.590	5.625	99.643	99.570	99.590	6.000	101.283	101.262	101.204
5.750	99.978	99.896	99.886	5.750	99.978	99.896	99.886	6.125	101.713	101.687	101.633
5.875	100.531	100.469	100.402	5.875	100.492	100.414	100.402	6.250	101.659	101.600	101.532
6.000	101.059	100.997	100.905	6.000	100.965	100.886	100.873	6.375	102.296	102.259	102.146
6.125	101.501	101.438	101.371	6.125	101.459	101.367	101.371	6.500	102.791	102.749	102.641
6.250	101.570	101.502	101.403	6.250	101.411	101.309	101.283	6.625	102.987	102.939	102.836
6.375	102.034	101.965	101.866	6.375	101.899	101.800	101.769	6.750	102.608	102.487	102.481
6.500	102.434	102.366	102.267	6.500	102.388	102.285	102.261	6.875	103.049	102.991	102.991
6.625	102.821	102.709	102.696	6.625	102.821	102.709	102.696	7.000	103.448	103.369	103.369
6.750	102.774	102.660	102.603	6.750	102.774	102.653	102.603	7.125	103.762	103.652	103.642
6.875	103.202	103.084	103.030	6.875	103.202	103.084	103.030	7.250	103.901	103.828	103.828
7.000	103.624	103.504	103.453	7.000	103.624	103.504	103.453	7.375	104.254	104.120	104.112
7.125	103.952	103.821	103.785	7.125	103.952	103.821	103.785	7.500	104.561	104.470	104.470
7.250	104.006	103.865	103.800	7.250	104.006	103.865	103.800	7.625	104.679	104.589	104.589
7.375	104.331	104.196	104.136	7.375	104.331	104.196	104.136	7.750	105.025	104.931	104.931
7.500	104.763	104.628	104.561	7.500	104.763	104.628	104.561	7.875	105.150	105.150	105.150
7.625	104.904	104.773	104.759	7.625	104.904	104.773	104.759	8.000	105.209	105.150	105.150
7.750	105.137	104.982	104.904	7.750	105.137	104.982	104.904				
7.875	105.363	105.207	105.150	7.875	105.363	105.207	105.150				
8.000	105.523	105.476	105.456	8.000	105.523	105.476	105.456				
8.125	105.739	105.695	105.675	8.125	105.739	105.695	105.675				
8.250	105.910	105.744	105.638	8.250	105.910	105.744	105.638				
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	98.593	98.578	98.564	4.625	98.922	98.922	98.922	5.000	95.522	95.469	95.450
4.750	98.721	98.689	98.677	4.750	99.117	99.060	99.060	5.125	96.149	96.094	96.078
4.875	99.158	99.115	99.101	4.875	99.430	99.430	99.430	5.250	97.775	97.712	97.718
5.000	99.567	99.554	99.542	5.000	99.839	99.839	99.839	5.375	98.361	98.294	98.306
5.125	99.955	99.939	99.927	5.125	99.931	99.917	99.917	5.500	98.981	98.912	98.914
5.250	100.165	100.136	100.115	5.250	100.191	100.163	100.176	5.625	99.536	99.468	99.461
5.375	100.598	100.555	100.542	5.375	100.495	100.495	100.495	5.750	99.977	99.915	99.823
5.500	101.040	101.014	100.992	5.500	100.841	100.840	100.840	5.875	100.497	100.433	100.338
5.625	101.300	101.263	101.249	5.625	100.895	100.889	100.883	6.000	100.968	100.900	100.802
5.750	101.395	101.345	101.315	5.750	101.085	101.074	101.062	6.125	101.353	101.283	101.247
5.875	101.763	101.719	101.706	5.875	101.457	101.441	101.424	6.250	101.490	101.417	101.313
6.000	102.173	102.125	102.094	6.000	101.754	101.732	101.710	6.375	101.921	101.846	101.741
6.125	102.374	102.317	102.291	6.125	101.985	102.011	101.987	6.500	102.287	102.210	102.112
6.250	102.558	102.487	102.467	6.250	102.351	102.319	102.287	6.625	102.564	102.467	102.440
6.375	102.980	102.937	102.923	6.375	102.566	102.578	102.524	6.750	102.516	102.469	102.392
6.500	103.240	103.171	103.130	6.500	102.922	102.883	102.837	6.875	102.856	102.807	102.727
6.625	103.402	103.359	103.346	6.625	103.178	103.163	103.123	7.000	103.142	103.094	103.016
6.750	103.608	103.565	103.551	6.750	103.591	103.538	103.485	7.125	103.420	103.371	103.292
6.875	104.077	104.034	104.020	6.875	103.769	103.711	103.653	7.250	103.478	103.338	103.258
7.000	104.234	104.191	104.178	7.000	104.112	104.049	103.985	7.375	103.720	103.583	103.500
7.125	104.365	104.321	104.308	7.125	103.898	103.855	103.842	7.500	103.913	103.778	103.692
7.250	103.968	103.898	103.858	7.250	103.614	103.544	103.504	7.625	104.013	103.878	103.789
7.375	104.426	104.356	104.315	7.375	103.964	103.894	103.853	7.750	103.185	103.142	103.122
								7.875	103.630	103.586	103.566

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: 11/20/2025 8:01 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	98.880	98.842	98.821	5.000	98.547	98.455	98.437	5.000	96.070	96.007	95.945
5.125	99.202	99.152	99.131	5.125	98.961	98.886	98.842	5.125	96.552	96.489	96.427
5.250	99.501	99.497	99.433	5.250	99.312	99.303	99.235	5.250	97.221	97.158	97.096
5.375	99.820	99.810	99.741	5.375	99.688	99.679	99.610	5.375	97.682	97.619	97.556
5.500	100.094	100.079	100.010	5.500	99.991	99.976	99.906	5.500	98.144	98.081	98.019
5.625	100.312	100.256	100.236	5.625	100.149	100.129	100.093	5.625	98.605	98.542	98.480
5.750	100.561	100.488	100.468	5.750	100.408	100.384	100.363	5.750	98.874	98.811	98.749
5.875	100.782	100.678	100.659	5.875	100.628	100.605	100.584	5.875	99.143	99.080	99.018
6.000	101.026	100.896	100.847	6.000	100.832	100.810	100.789	6.000	99.411	99.348	99.286
6.125	101.309	101.174	101.121	6.125	100.999	100.977	100.956	6.125	99.677	99.614	99.551
6.250	101.524	101.384	101.327	6.250	101.161	101.140	101.119	6.250	99.940	99.877	99.815
6.375	101.583	101.438	101.377	6.375	101.310	101.288	101.268	6.375	100.205	100.142	100.079
6.500	101.643	101.494	101.429	6.500	101.451	101.430	101.410	6.500	100.268	100.205	100.142
6.625	101.704	101.550	101.481	6.625	101.584	101.562	101.542	6.625	100.316	100.253	100.190
6.750	101.765	101.606	101.534	6.750	101.689	101.667	101.647	6.750	100.339	100.276	100.213
6.875	101.377	101.305	101.228	6.875	101.543	101.471	101.394	6.875	100.394	100.331	100.268
7.000	101.373	101.296	101.218	7.000	101.729	101.652	101.574	7.000	100.462	100.399	100.336
7.125	101.371	101.289	101.210	7.125	101.876	101.793	101.715	7.125	100.537	100.474	100.411

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	98.980	98.889	98.871	5.000	98.642	98.551	98.532	5.000	96.020	95.957	95.894
5.125	99.302	99.206	99.184	5.125	99.055	98.959	98.936	5.125	96.502	96.439	96.376
5.250	99.598	99.497	99.470	5.250	99.405	99.304	99.278	5.250	97.171	97.108	97.045
5.375	99.884	99.810	99.748	5.375	99.690	99.679	99.610	5.375	97.632	97.569	97.506
5.500	100.144	100.079	100.010	5.500	99.991	99.976	99.906	5.500	98.094	98.031	97.968
5.625	100.413	100.298	100.260	5.625	100.149	100.129	100.059	5.625	98.555	98.492	98.429
5.750	100.664	100.544	100.502	5.750	100.297	100.272	100.200	5.750	98.824	98.761	98.698
5.875	100.886	100.761	100.716	5.875	100.426	100.395	100.324	5.875	99.093	99.030	98.967
6.000	101.133	101.003	100.954	6.000	100.581	100.546	100.473	6.000	99.361	99.298	99.235
6.125	101.419	101.284	101.231	6.125	100.769	100.728	100.655	6.125	99.627	99.564	99.501
6.250	101.635	101.495	101.438	6.250	100.952	100.906	100.832	6.250	99.890	99.827	99.764
6.375	101.695	101.551	101.490	6.375	101.144	101.093	101.019	6.375	100.155	100.092	100.029
6.500	101.757	101.608	101.543	6.500	101.253	101.197	101.121	6.500	100.218	100.155	100.092
6.625	101.820	101.665	101.597	6.625	101.242	101.180	101.104	6.625	100.266	100.203	100.140
6.750	101.882	101.722	101.650	6.750	101.320	101.253	101.177	6.750	100.289	100.226	100.163
6.875	101.377	101.305	101.228	6.875	101.543	101.471	101.394	6.875	100.344	100.281	100.218
7.000	101.373	101.296	101.218	7.000	101.729	101.652	101.574	7.000	100.412	100.349	100.286
7.125	101.371	101.289	101.210	7.125	101.876	101.793	101.715	7.125	100.487	100.424	100.361

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: 11/20/2025 8:01 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	95.253	95.210	95.197	4.500	95.253	95.210	95.197	5.000	98.229	98.431	98.349
4.625	95.955	95.912	95.899	4.625	95.955	95.912	95.899	5.125	98.891	98.834	98.807
4.750	97.230	97.579	97.496	4.750	96.888	97.579	97.496	5.250	99.488	99.857	99.727
4.875	97.947	97.920	97.849	4.875	97.520	97.854	97.771	5.375	99.875	100.113	99.984
5.000	98.507	98.480	98.409	5.000	98.229	98.431	98.349	5.500	100.514	100.494	100.372
5.125	98.954	98.927	98.856	5.125	98.891	98.834	98.807	5.625	101.207	101.114	101.065
5.250	99.488	99.857	99.727	5.250	99.488	99.857	99.727	5.750	101.171	101.576	101.473
5.375	100.095	100.113	99.984	5.375	99.875	100.113	99.984	5.875	101.397	101.470	101.367
5.500	100.557	100.497	100.372	5.500	100.514	100.494	100.372	6.000	102.017	101.947	101.906
5.625	101.207	101.114	101.065	5.625	101.207	101.114	101.065	6.125	102.567	102.497	102.456
5.750	101.179	101.576	101.473	5.750	101.179	101.576	101.473	6.250	102.748	102.678	102.638
5.875	101.575	101.498	101.459	5.875	101.575	101.498	101.459	6.375	102.432	102.473	102.397
6.000	102.017	101.947	101.906	6.000	102.017	101.947	101.906	6.500	103.014	102.971	102.957
6.125	102.567	102.497	102.456	6.125	102.567	102.497	102.456	6.625	103.578	103.535	103.521
6.250	102.748	102.678	102.638	6.250	102.748	102.678	102.638	6.750	103.723	103.680	103.666
6.375	102.654	102.652	102.608	6.375	102.654	102.556	102.507	6.875	103.280	103.391	103.234
6.500	103.162	103.162	103.118	6.500	103.014	102.971	102.957	7.000	103.736	103.984	103.828
6.625	103.642	103.642	103.598	6.625	103.578	103.535	103.521	7.125	104.220	104.341	104.184
6.750	103.886	103.866	103.826	6.750	103.723	103.680	103.666	7.250	104.586	104.462	104.369
6.875	103.637	103.530	103.401	6.875	103.280	103.391	103.234	7.375	103.334	103.298	103.161
7.000	104.079	103.984	103.843	7.000	103.736	103.984	103.828	7.500	103.757	103.721	103.583
7.125	104.493	104.386	104.257	7.125	104.220	104.341	104.184	7.625	103.711	103.675	103.538
7.250	104.586	104.462	104.369	7.250	104.586	104.462	104.369	7.750	102.089	102.114	101.954
7.375	103.9045	103.8105	103.7165					7.875	102.480	102.505	102.345
7.5	104.0295	103.9355	103.8415					8.000	102.840	102.864	102.704
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	97.437	97.417	97.400	4.250	97.425	97.401	97.400	4.500	92.141	92.098	92.084
4.375	97.999	97.976	97.974	4.375	97.999	97.976	97.974	4.625	92.843	92.800	92.786
4.500	98.568	98.545	98.543	4.500	98.568	98.545	98.543	4.750	96.445	96.380	96.271
4.625	99.128	99.105	99.103	4.625	99.128	99.105	99.103	4.875	97.161	97.096	96.987
4.750	99.116	99.445	99.251	4.750	99.116	99.445	99.251	5.000	97.721	97.656	97.547
4.875	99.527	99.679	99.485	4.875	99.484	99.679	99.485	5.125	98.168	98.103	97.994
5.000	100.019	100.003	99.952	5.000	100.019	100.003	99.952	5.250	99.087	99.063	98.902
5.125	100.531	100.488	100.465	5.125	100.531	100.488	100.465	5.375	99.739	99.665	99.513
5.250	100.511	100.468	100.454	5.250	100.511	100.468	100.454	5.500	100.201	100.127	99.974
5.375	100.829	100.823	100.649	5.375	100.335	100.588	100.401	5.625	100.630	100.556	100.403
5.500	101.284	101.277	101.104	5.500	100.812	100.907	100.719	5.750	100.416	100.688	100.555
5.625	101.739	101.732	101.559	5.625	101.259	101.196	101.150	5.875	100.893	100.827	100.731
5.750	101.684	101.678	101.610	5.750	101.662	101.619	101.605	6.000	101.359	101.293	101.196
5.875	102.181	102.174	102.106	5.875	101.409	101.327	101.259	6.125	101.863	101.797	101.700
6.000	102.620	102.613	102.545	6.000	101.845	101.776	101.762	6.250	101.722	101.682	101.642
								6.375	101.717	101.669	101.598
								6.500	102.236	102.209	102.138
								6.625	102.716	102.689	102.618
								6.750	102.229	102.186	102.173
								6.875	102.641	102.497	102.332
								7.000	103.083	102.939	102.774

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	98.817	99.063	98.902	5.000	97.386	97.321	97.295	4.500	95.819	95.670	95.669
5.375	99.140	99.069	98.995	5.125	97.952	97.887	97.861	4.625	96.362	96.214	96.212
5.500	99.890	99.793	99.745	5.250	98.817	99.063	98.902	4.750	96.002	95.989	95.803
5.625	100.323	100.227	100.178	5.375	99.140	99.069	98.995	4.875	96.507	96.493	96.307
5.750	100.416	100.688	100.555	5.500	99.890	99.793	99.745	5.000	96.962	96.948	96.762
5.875	100.657	100.617	100.577	5.625	100.323	100.227	100.178	5.125	97.417	97.403	97.217
6.000	101.176	101.117	101.047	5.750	100.416	100.688	100.555	5.250	97.305	97.298	97.125
6.125	101.556	101.498	101.427	5.875	100.506	100.447	100.377	5.375	97.809	97.803	97.629
6.250	101.722	101.682	101.642	6.000	101.176	101.117	101.047	5.500	98.264	98.257	98.084
6.375	101.717	101.652	101.588	6.125	101.556	101.498	101.427	5.625	98.719	98.712	98.539
6.500	102.141	102.077	102.012	6.250	101.748	101.678	101.638	5.750	98.664	98.658	98.590
6.625	102.501	102.437	102.372	6.375	101.221	101.485	101.377	5.875	99.161	99.154	99.086
6.750	102.229	102.186	102.173	6.500	101.836	101.911	101.818	6.000	99.600	99.593	99.525
6.875	101.967	101.853	101.740	6.625	102.160	102.234	102.142	6.125	100.023	100.016	99.949
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	99.488	99.857	99.727	5.250	99.488	99.857	99.727	5.250	99.488	99.857	99.727
5.375	99.875	100.113	99.984	5.375	99.875	100.113	99.984	5.375	99.875	100.113	99.984
5.500	100.444	100.494	100.365	5.500	100.444	100.494	100.365	5.500	100.444	100.494	100.365
5.625	101.117	101.024	100.975	5.625	101.117	101.024	100.975	5.625	101.117	101.024	100.975
5.750	101.171	101.576	101.473	5.750	101.171	101.576	101.473	5.750	101.171	101.576	101.473
5.875	101.397	101.470	101.367	5.875	101.397	101.470	101.367	5.875	101.397	101.470	101.367
6.000	102.017	101.947	101.906	6.000	102.017	101.947	101.906	6.000	102.017	101.947	101.906
6.125	102.567	102.497	102.456	6.125	102.567	102.497	102.456	6.125	102.567	102.497	102.456
6.250	102.748	102.678	102.638	6.250	102.748	102.678	102.638	6.250	102.748	102.678	102.638
6.375	102.432	102.473	102.397	6.375	102.432	102.473	102.397	6.375	102.432	102.473	102.397
6.500	103.014	102.971	102.957	6.500	103.014	102.971	102.957	6.500	103.014	102.971	102.957
6.625	103.578	103.535	103.521	6.625	103.578	103.535	103.521	6.625	103.578	103.535	103.521
6.750	103.723	103.680	103.666	6.750	103.723	103.680	103.666	6.750	103.723	103.680	103.666
6.875	103.280	103.391	103.234	6.875	103.280	103.391	103.234	6.875	103.280	103.391	103.234
7.000	103.736	103.984	103.828	7.000	103.736	103.984	103.828	7.000	103.736	103.984	103.828
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	98.568	98.545	98.543	4.250	97.425	97.401	97.400	5.250	98.817	99.063	98.902
4.625	99.128	99.105	99.103	4.375	97.999	97.976	97.974	5.375	99.140	99.069	98.995
4.750	99.116	99.445	99.251	4.500	98.568	98.545	98.543	5.500	99.890	99.793	99.745
4.875	99.484	99.679	99.485	4.625	99.128	99.105	99.103	5.625	100.323	100.227	100.178
5.000	100.019	100.003	99.952	4.750	99.116	99.073	99.059	5.750	100.416	100.688	100.555
5.125	100.531	100.488	100.465	4.875	99.484	99.441	99.417	5.875	100.657	100.617	100.577
5.250	100.511	100.468	100.454	5.000	100.019	99.975	99.952	6.000	101.176	101.117	101.047
5.375	100.335	100.588	100.401	5.125	100.531	100.488	100.465	6.125	101.556	101.498	101.427
5.500	100.812	100.907	100.719	5.250	100.511	100.468	100.454	6.250	101.722	101.682	101.642
5.625	101.259	101.196	101.150	5.375	100.335	100.273	100.227	6.375	101.717	101.652	101.588
5.750	101.662	101.619	101.605	5.500	100.812	100.749	100.703	6.500	102.141	102.077	102.012
5.875	101.409	101.327	101.259	5.625	101.259	101.196	101.150	6.625	102.501	102.437	102.372
6.000	101.845	101.776	101.762	5.750	101.662	101.619	101.605	6.750	102.229	102.186	102.173

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	98.817	99.063	98.902	5.250	98.817	99.063	98.902	4.500	95.819	95.670	95.669
5.375	99.140	99.069	98.995	5.375	99.140	99.069	98.995	4.625	96.362	96.214	96.212
5.500	99.890	99.793	99.745	5.500	99.890	99.793	99.745	4.750	94.691	94.648	94.634
5.625	100.323	100.227	100.178	5.625	100.323	100.227	100.178	4.875	95.132	94.889	94.866
5.750	100.416	100.688	100.555	5.750	100.416	100.688	100.555	5.000	95.625	95.382	95.358
5.875	100.657	100.617	100.577	5.875	100.506	100.447	100.377	5.125	96.072	95.829	95.806
6.000	101.176	101.117	101.047	6.000	101.176	101.117	101.047	5.250	96.334	96.328	96.321
6.125	101.556	101.498	101.427	6.125	101.556	101.498	101.427	5.375	96.420	96.413	96.407
6.250	101.722	101.682	101.642	6.250	101.748	101.678	101.638	5.500	96.826	96.819	96.812
6.375	101.717	101.652	101.588	6.375	101.221	101.485	101.377	5.625	97.243	97.236	97.229
6.500	102.141	102.077	102.012	6.500	101.836	101.911	101.818	5.750	98.302	98.295	98.289
6.625	102.501	102.437	102.372	6.625	102.160	102.234	102.142	5.875	98.550	98.544	98.537
6.750	102.229	102.186	102.173	6.750	102.279	102.236	102.223	6.000	98.900	98.893	98.886
6.875	101.967	101.853	101.740	6.875	101.681	101.641	101.484	6.125	99.227	99.220	99.213

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: 11/20/2025 8:01 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	98.916	98.859	98.832	5.125	98.916	98.859	98.832	4.750	96.913	97.510	97.427
5.250	99.513	99.807	99.677	5.250	99.513	99.807	99.677	4.875	97.545	97.791	97.709
5.375	99.909	100.063	99.934	5.375	99.909	100.063	99.934	5.000	98.254	98.227	98.200
5.500	100.556	100.462	100.414	5.500	100.556	100.462	100.414	5.125	98.916	98.859	98.832
5.625	101.032	100.939	100.891	5.625	101.032	100.939	100.891	5.250	99.513	99.807	99.677
5.750	101.196	101.495	101.392	5.750	101.196	101.495	101.392	5.375	99.909	100.063	99.934
5.875	101.260	101.326	101.223	5.875	101.260	101.326	101.223	5.500	100.556	100.462	100.414
6.000	101.793	101.753	101.712	6.000	101.793	101.753	101.712	5.625	101.032	100.939	100.891
6.125	102.329	102.277	102.207	6.125	102.329	102.277	102.207	5.750	101.196	101.495	101.392
6.250	102.443	102.492	102.416	6.250	102.443	102.492	102.416	5.875	101.260	101.326	101.223
6.375	102.434	102.370	102.306	6.375	102.434	102.370	102.306	6.000	101.793	101.753	101.712
6.500	102.818	102.797	102.704	6.500	102.818	102.797	102.704	6.125	102.329	102.277	102.207
6.625	103.288	103.224	103.160	6.625	103.288	103.224	103.160	6.250	102.443	102.492	102.416
6.750	103.341	103.397	103.284	6.750	103.341	103.397	103.284	6.375	102.434	102.370	102.306
6.875	103.305	103.191	103.077	6.875	103.305	103.191	103.077	6.500	102.818	102.797	102.704
7.000	103.761	103.647	103.534	7.000	103.761	103.647	103.534	6.625	103.288	103.224	103.160
7.125	104.210	104.096	103.982	7.125	104.210	104.096	103.982	6.750	103.341	103.397	103.284
7.250	104.494	104.370	104.277	7.250	104.494	104.370	104.277	6.875	103.305	103.191	103.077
7.375	103.776	103.682	103.589	7.375	103.149	103.113	102.976	7.000	103.761	103.647	103.534
7.500	103.901	103.807	103.714	7.500	103.486	103.450	103.386	7.125	104.210	104.096	103.982
7.625	104.026	103.932	103.839	7.625	103.314	103.278	103.141	7.250	104.494	104.370	104.277
7.750	104.151	104.057	103.964	7.750	101.883	101.908	101.748	7.375	103.149	103.113	102.976
7.875	102.158	102.182	102.022	7.875	102.158	102.182	102.022	7.500	103.486	103.450	103.386
8.000	102.448	102.472	102.313	8.000	102.448	102.472	102.313	7.625	103.314	103.278	103.141
8.125	102.717	102.741	102.581	8.125	102.717	102.741	102.581	7.750	101.883	101.908	101.748
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	97.506	97.482	97.481	4.250	97.506	97.482	97.481	4.875	96.623	96.558	96.532
4.375	98.019	97.995	97.994	4.375	98.019	97.995	97.994	5.000	97.344	97.280	97.254
4.500	98.513	98.489	98.488	4.500	98.513	98.489	98.488	5.125	97.800	97.735	97.709
4.625	98.983	98.959	98.958	4.625	98.983	98.959	98.958	5.250	98.999	99.244	99.115
4.750	99.141	99.501	99.307	4.750	99.141	99.098	99.084	5.375	99.155	99.250	99.121
4.875	99.435	99.704	99.510	4.875	99.424	99.381	99.357	5.500	99.822	99.725	99.677
5.000	99.900	99.886	99.873	5.000	99.850	99.807	99.783	5.625	100.209	100.112	100.064
5.125	100.353	100.339	100.326	5.125	100.241	100.198	100.174	5.750	100.566	100.838	100.736
5.250	100.536	100.493	100.479	5.250	100.536	100.493	100.479	5.875	100.682	100.642	100.602
5.375	100.382	100.519	100.368	5.375	100.192	100.130	100.084	6.000	101.135	101.095	101.055
5.500	100.815	100.809	100.802	5.500	100.627	100.583	100.570	6.125	101.450	101.410	101.370
5.625	101.221	101.215	101.208	5.625	101.162	101.119	101.105	6.250	101.747	101.707	101.667
5.750	101.687	101.644	101.630	5.750	101.687	101.644	101.630	6.375	101.742	101.677	101.613
5.875	101.336	101.329	101.323	5.875	101.320	101.277	101.264	6.500	102.166	102.102	102.037
6.000	101.844	101.801	101.787	6.000	101.844	101.801	101.787	6.625	102.526	102.462	102.397
								6.750	102.254	102.211	102.198
								6.875	101.992	101.878	101.765
								7.000	102.449	102.335	102.221
								7.125	102.897	102.783	102.670
								7.250	102.761	102.637	102.544
								7.375	100.195	100.101	99.964
								7.500	100.532	100.438	100.301
								7.625	100.470	100.376	100.239
								7.750	98.342	98.216	98.056
								7.875	98.616	98.490	98.331
								8.000	98.906	98.780	98.621
								8.125	99.175	99.049	98.890

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	102.166	102.102	102.037	6.125	101.292	101.222	101.181	4.500	95.709	95.561	95.559
6.625	102.526	102.462	102.397	6.250	101.773	101.703	101.663	4.625	96.117	95.968	95.967
6.750	102.254	102.211	102.198	6.375	101.104	101.179	101.086	4.750	94.716	94.673	94.659
6.875	101.992	101.878	101.765	6.500	101.583	101.658	101.565	4.875	95.012	94.769	94.745
7.000	102.449	102.335	102.221	6.625	101.809	101.867	101.774	5.000	95.358	95.115	95.091
7.125	102.897	102.783	102.670	6.750	102.304	102.261	102.248	5.125	95.655	95.523	95.510
7.250	102.761	102.637	102.544	6.875	101.469	101.387	101.272	5.250	96.359	96.353	96.346
7.375	100.195	100.101	99.964	7.000	101.869	101.787	101.672	5.375	96.445	96.438	96.432
7.500	100.532	100.438	100.301	7.125	102.345	102.221	102.128	5.500	96.851	96.844	96.837
7.625	100.470	100.376	100.239	7.250	102.811	102.687	102.594	5.625	97.268	97.261	97.254
7.750	98.342	98.216	98.056	7.375	100.195	100.101	99.964	5.750	98.327	98.320	98.314
7.875	98.616	98.490	98.331	7.500	100.532	100.438	100.324	5.875	98.575	98.569	98.562
8.000	98.906	98.780	98.621	7.625	100.470	100.376	100.239	6.000	98.925	98.918	98.911
8.125	99.175	99.049	98.890	7.750	98.342	98.216	98.056	6.125	99.252	99.245	99.238
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	102.434	102.370	102.306	6.375	102.434	102.370	102.306	6.000	101.793	101.753	101.712
6.500	102.818	102.797	102.704	6.500	102.818	102.797	102.704	6.125	102.329	102.277	102.207
6.625	103.288	103.224	103.160	6.625	103.288	103.224	103.160	6.250	102.443	102.492	102.416
6.750	103.341	103.397	103.284	6.750	103.341	103.397	103.284	6.375	102.434	102.370	102.306
6.875	103.305	103.191	103.077	6.875	103.305	103.191	103.077	6.500	102.818	102.797	102.704
7.000	103.761	103.647	103.534	7.000	103.761	103.647	103.534	6.625	103.288	103.224	103.160
7.125	104.210	104.096	103.982	7.125	104.210	104.096	103.982	6.750	103.341	103.397	103.284
7.250	104.494	104.370	104.277	7.250	104.494	104.370	104.277	6.875	103.305	103.191	103.077
7.375	103.776	103.682	103.589	7.375	103.199	103.163	103.026	7.000	103.761	103.647	103.534
7.500	103.901	103.807	103.714	7.500	103.536	103.500	103.386	7.125	104.210	104.096	103.982
7.625	104.026	103.932	103.839	7.625	103.364	103.328	103.191	7.250	104.494	104.370	104.277
7.750	104.151	104.057	103.964	7.750	101.933	101.958	101.798	7.375	103.199	103.163	103.026
7.875	102.208	102.232	102.072	7.875	102.208	102.232	102.072	7.500	103.536	103.500	103.386
8.000	102.498	102.522	102.363	8.000	102.498	102.522	102.363	7.625	103.364	103.328	103.191
8.125	102.767	102.791	102.631	8.125	102.767	102.791	102.631	7.750	101.933	101.958	101.798
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	98.513	98.489	98.488	4.500	98.513	98.489	98.488	6.625	102.526	102.462	102.397
4.625	98.983	98.959	98.958	4.625	98.983	98.959	98.958	6.750	102.254	102.211	102.198
4.750	99.141	99.501	99.307	4.750	99.141	99.098	99.084	6.875	101.992	101.878	101.765
4.875	99.435	99.704	99.510	4.875	99.424	99.381	99.357	7.000	102.449	102.335	102.221
5.000	99.900	99.886	99.873	5.000	99.850	99.807	99.783	7.125	102.897	102.783	102.670
5.125	100.353	100.339	100.326	5.125	100.241	100.198	100.174	7.250	102.761	102.637	102.544
5.250	100.536	100.493	100.479	5.250	100.536	100.493	100.479	7.375	101.159	101.092	101.025
5.375	100.382	100.519	100.368	5.375	100.192	100.130	100.084	7.500	101.135	101.068	101.001
5.500	100.815	100.809	100.802	5.500	100.627	100.583	100.570	7.625	101.262	101.195	101.128
5.625	101.221	101.215	101.208	5.625	101.162	101.119	101.105	7.750	99.215	99.175	99.135
5.750	101.687	101.644	101.630	5.750	101.687	101.644	101.630	7.875	98.616	98.490	98.331
5.875	101.336	101.329	101.323	5.875	101.320	101.277	101.264	8.000	98.906	98.780	98.621
6.000	101.844	101.801	101.787	6.000	101.844	101.801	101.787	8.125	99.175	99.049	98.890
6.125	102.355	102.312	102.298	6.125	102.355	102.312	102.298				

VA 25 Yr Fixed HB IRRRL				VA 20 Yr Fixed HB IRRRL				VA 15 Yr Fixed HB IRRRL			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
6.500	102.166	102.102	102.037	6.125	101.292	101.222	101.181	4.500	95.709	95.561	95.559
6.625	102.526	102.462	102.397	6.250	101.773	101.703	101.663	4.625	96.117	95.968	95.967
6.750	102.254	102.211	102.198	6.375	101.104	101.179	101.086	4.750	94.716	94.673	94.659
6.875	101.992	101.878	101.765	6.500	101.583	101.658	101.565	4.875	95.012	94.769	94.745
7.000	102.449	102.335	102.221	6.625	101.809	101.867	101.774	5.000	95.358	95.115	95.091
7.125	102.897	102.783	102.670	6.750	102.304	102.261	102.248	5.125	95.655	95.523	95.510
7.250	102.761	102.637	102.544	6.875	101.469	101.387	101.272	5.250	96.359	96.353	96.346
7.375	100.195	100.101	99.964	7.000	101.869	101.787	101.672	5.375	96.445	96.438	96.432
7.500	100.532	100.438	100.301	7.125	102.345	102.221	102.128	5.500	96.851	96.844	96.837
7.625	100.470	100.376	100.239	7.250	102.811	102.687	102.594	5.625	97.268	97.261	97.254
7.750	98.342	98.216	98.056	7.375	100.195	100.101	99.964	5.750	98.327	98.320	98.314
7.875	98.616	98.490	98.331	7.500	100.532	100.438	100.324	5.875	98.575	98.569	98.562
8.000	98.906	98.780	98.621	7.625	100.470	100.376	100.239	6.000	98.925	98.918	98.911
8.125	99.175	99.049	98.890	7.750	98.342	98.216	98.056	6.125	99.252	99.245	99.238

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: 11/20/2025 8:01 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	100.814	100.701	100.401	6.750	99.807	99.694	99.394	6.625	98.814	98.701	98.401
6.750	101.307	101.194	100.894	6.875	99.843	99.645	99.345	6.750	99.307	99.194	98.894
6.875	101.343	101.145	100.845	7.000	100.375	100.177	99.877	6.875	99.343	99.145	98.845
7.000	101.875	101.677	101.377	7.125	100.849	100.651	100.351	7.000	99.875	99.677	99.377
7.125	102.349	102.151	101.851	7.250	101.292	101.094	100.794	7.125	100.349	100.151	99.851
7.250	102.792	102.594	102.294	7.375	100.737	100.517	100.217	7.250	100.792	100.594	100.294
7.375	102.237	102.017	101.717	7.500	101.229	101.009	100.709	7.375	100.237	100.017	99.717
7.500	102.729	102.509	102.209	7.625	101.663	101.443	101.143	7.500	100.729	100.509	100.209
7.625	103.163	102.943	102.643	7.750	102.086	101.866	101.566	7.625	101.163	100.943	100.643
7.750	103.586	103.366	103.066	7.875	101.087	100.856	100.556	7.750	101.586	101.366	101.066
7.875	102.587	102.356	102.056	8.000	101.519	101.288	100.988	7.875	100.587	100.356	100.056
8.000	103.019	102.788	102.488	8.125	101.923	101.692	101.392	8.000	101.019	100.788	100.488
8.125	103.423	103.192	102.892	8.250	102.316	102.085	101.785	8.125	101.423	101.192	100.892
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	97.807	97.694	97.394	6.625	100.064	99.951	99.651	6.625	98.064	97.951	97.651
6.875	97.843	97.645	97.345	6.750	100.557	100.444	100.144	6.750	98.557	98.444	98.144
7.000	98.375	98.177	97.877	6.875	100.593	100.395	100.095	6.875	98.593	98.395	98.095
7.125	98.849	98.651	98.351	7.000	101.125	100.927	100.627	7.000	99.125	98.927	98.627
7.250	99.292	99.094	98.794	7.125	101.599	101.401	101.101	7.125	99.599	99.401	99.101
7.375	98.737	98.517	98.217	7.250	102.042	101.844	101.544	7.250	100.042	99.844	99.544
7.500	99.229	99.009	98.709	7.375	101.487	101.267	100.967	7.375	99.487	99.267	98.967
7.625	99.663	99.443	99.143	7.500	101.979	101.759	101.459	7.500	99.979	99.759	99.459
7.750	100.086	99.866	99.566	7.625	102.413	102.193	101.893	7.625	100.413	100.193	99.893
7.875	99.087	98.856	98.556	7.750	102.836	102.616	102.316	7.750	100.836	100.616	100.316
8.000	99.519	99.288	98.988	7.875	101.837	101.606	101.306	7.875	99.837	99.606	99.306
8.125	99.923	99.692	99.392	8.000	102.269	102.038	101.738	8.000	100.269	100.038	99.738
8.250	100.316	100.085	99.785	8.125	102.673	102.442	102.142	8.125	100.673	100.442	100.142

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.