



# Brokers First Funding Wholesale Rate Sheet

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

[bffws.com](http://bffws.com)

Broker Portal: <https://origination.mortgage.meridianlink.com>

Lock Desk: 8:30 AM – 5:00 PM PST

Effective Date: 12/3/25 8:00 AM

Table of Contents	
Page	Product
<a href="#">1</a>	Cover Page
<a href="#">2</a>	Conventional Fixed
<a href="#">5</a>	Conventional ARM
<a href="#">7</a>	Home Ready
<a href="#">9</a>	Home Possible
<a href="#">11</a>	RefiNow
<a href="#">13</a>	FHA Fixed
<a href="#">16</a>	VA Fixed
<a href="#">19</a>	FHA DPA Fixed

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

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

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

Lock Extension Fee's
0.025% Per Day

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

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

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/>

Additional Comments:
Please refer to lock desk policies & procedures on our website.
Any questions can be directed to <a href="mailto:lockdesk@bffws.com">lockdesk@bffws.com</a>



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

# Conventional Fixed Rate Sheet

Effective: 12/3/2025 8:00 PST

Conventional 30 Yr Fixed				Conventional 25 Yr Fixed				Conventional 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.750	95.344	95.344	95.273	4.750	95.344	95.344	95.273	5.125	98.744	98.723	98.663
4.875	96.285	96.254	96.177	4.875	96.285	96.254	96.177	5.250	99.458	99.445	99.382
5.000	96.982	96.915	96.834	5.000	96.982	96.915	96.834	5.375	99.971	99.966	99.899
5.125	97.528	97.463	97.382	5.125	97.528	97.463	97.382	5.500	100.446	100.446	100.376
5.250	98.296	98.233	98.169	5.250	98.246	98.233	98.169	5.625	100.895	100.893	100.823
5.375	98.938	98.869	98.789	5.375	98.870	98.822	98.754	5.750	100.852	100.837	100.773
5.500	99.574	99.493	99.422	5.500	99.574	99.493	99.422	5.875	101.123	101.103	101.044
5.625	100.157	100.081	100.010	5.625	100.157	100.081	100.010	6.000	101.778	101.753	101.698
5.750	100.329	100.278	100.223	5.750	100.309	100.278	100.223	6.125	102.166	102.135	102.085
5.875	100.897	100.829	100.749	5.875	100.855	100.793	100.739	6.250	101.998	101.962	101.918
6.000	101.429	101.360	101.281	6.000	101.369	101.293	101.241	6.375	102.504	102.463	102.423
6.125	101.852	101.783	101.714	6.125	101.852	101.766	101.714	6.500	102.959	102.912	102.877
6.250	101.836	101.768	101.688	6.250	101.615	101.564	101.535	6.625	103.222	103.171	103.140
6.375	102.290	102.221	102.142	6.375	102.130	102.054	102.026	6.750	102.747	102.680	102.722
6.500	102.694	102.625	102.545	6.500	102.668	102.576	102.545	6.875	103.197	103.136	103.136
6.625	103.103	103.007	102.980	6.625	103.103	103.007	102.980	7.000	103.500	103.433	103.433
6.750	102.932	102.866	102.898	6.750	102.932	102.856	102.898	7.125	103.652	103.608	103.591
6.875	103.383	103.285	103.330	6.875	103.383	103.285	103.330	7.250	103.889	103.811	103.811
7.000	103.848	103.742	103.785	7.000	103.848	103.742	103.785	7.375	103.958	103.875	103.987
7.125	104.163	104.051	104.094	7.125	104.163	104.051	104.094	7.500	104.499	104.411	104.411
7.250	104.097	103.999	104.129	7.250	104.097	103.999	104.129	7.625	104.653	104.560	104.560
7.375	104.431	104.314	104.448	7.375	104.431	104.314	104.448	7.750	105.053	104.955	104.955
7.500	104.864	104.743	104.874	7.500	104.864	104.743	104.874	7.875	105.150	105.150	105.150
7.625	104.977	104.853	104.982	7.625	104.977	104.853	104.982	8.000	105.150	105.150	105.189
7.750	105.097	104.979	105.182	7.750	105.097	104.979	105.182				
7.875	105.324	105.199	105.401	7.875	105.324	105.199	105.401				
8.000	105.570	105.523	105.569	8.000	105.570	105.523	105.569				
8.125	105.789	105.742	105.729	8.125	105.789	105.742	105.729				
8.250	105.773	105.634	105.760	8.250	105.773	105.634	105.760				
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	98.668	98.668	98.606	4.625	99.146	99.147	99.133	5.000	96.019	95.928	95.856
4.750	99.064	99.046	99.027	4.750	99.458	99.458	99.423	5.125	96.647	96.561	96.488
4.875	99.615	99.572	99.556	4.875	99.825	99.825	99.775	5.250	98.193	98.180	98.117
5.000	99.923	99.880	99.863	5.000	100.197	100.197	100.152	5.375	98.818	98.769	98.702
5.125	100.266	100.222	100.206	5.125	100.268	100.268	100.227	5.500	99.432	99.351	99.280
5.250	100.433	100.422	100.396	5.250	100.493	100.482	100.456	5.625	99.988	99.912	99.841
5.375	100.912	100.869	100.852	5.375	100.880	100.880	100.829	5.750	100.349	100.281	100.201
5.500	101.180	101.173	101.143	5.500	101.184	101.179	101.132	5.875	100.869	100.798	100.716
5.625	101.454	101.410	101.394	5.625	101.226	101.216	101.174	6.000	101.349	101.275	101.191
5.750	101.627	101.595	101.608	5.750	101.390	101.375	101.372	6.125	101.738	101.663	101.576
5.875	102.023	101.979	101.963	5.875	101.702	101.682	101.682	6.250	101.756	101.683	101.598
6.000	102.270	102.243	102.252	6.000	102.036	102.010	102.010	6.375	102.190	102.115	102.030
6.125	102.510	102.456	102.496	6.125	102.247	102.194	102.234	6.500	102.576	102.501	102.414
6.250	102.730	102.682	102.718	6.250	102.642	102.606	102.606	6.625	102.838	102.763	102.676
6.375	103.189	103.146	103.130	6.375	102.787	102.707	102.806	6.750	102.706	102.656	102.590
6.500	103.389	103.346	103.330	6.500	103.098	103.025	103.120	6.875	103.052	102.999	102.930
6.625	103.537	103.494	103.559	6.625	103.399	103.328	103.423	7.000	103.332	103.281	103.213
6.750	103.793	103.736	103.738	6.750	103.825	103.768	103.692	7.125	103.605	103.553	103.484
6.875	104.179	104.136	104.107	6.875	103.943	103.881	103.809	7.250	103.479	103.366	103.496
7.000	104.337	104.294	104.264	7.000	104.151	104.084	104.036	7.375	103.743	103.611	103.743
7.125	104.468	104.424	104.395	7.125	104.004	103.961	103.932	7.500	103.945	103.802	103.933
7.250	104.052	103.982	103.920	7.250	103.700	103.630	103.568	7.625	104.028	103.892	104.020
7.375	104.502	104.432	104.371	7.375	104.044	103.973	103.912	7.750	103.218	103.170	103.138
								7.875	103.681	103.633	103.601



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: 12/3/2025 8:00 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	98.965	98.933	98.898	5.000	98.808	98.776	98.741	5.000	96.373	96.310	96.247
5.125	99.293	99.256	99.218	5.125	99.227	99.190	99.152	5.125	96.847	96.784	96.721
5.250	99.600	99.559	99.516	5.250	99.583	99.542	99.500	5.250	97.508	97.445	97.382
5.375	99.907	99.861	99.815	5.375	99.874	99.828	99.782	5.375	97.974	97.911	97.848
5.500	100.181	100.131	100.081	5.500	100.114	100.064	100.014	5.500	98.441	98.378	98.316
5.625	100.456	100.401	100.347	5.625	100.328	100.273	100.220	5.625	98.912	98.849	98.787
5.750	100.717	100.657	100.600	5.750	100.517	100.458	100.400	5.750	99.185	99.122	99.060
5.875	100.958	100.894	100.833	5.875	100.671	100.607	100.546	5.875	99.456	99.393	99.331
6.000	101.218	101.150	101.084	6.000	100.802	100.734	100.668	6.000	99.724	99.661	99.599
6.125	101.507	101.434	101.365	6.125	100.903	100.830	100.761	6.125	99.992	99.929	99.867
6.250	101.726	101.649	101.576	6.250	101.042	100.964	100.891	6.250	100.260	100.197	100.134
6.375	101.791	101.709	101.632	6.375	101.184	101.102	101.026	6.375	100.523	100.460	100.398
6.500	101.856	101.770	101.689	6.500	101.300	101.214	101.133	6.500	100.558	100.495	100.433
6.625	101.922	101.831	101.747	6.625	101.375	101.284	101.200	6.625	100.594	100.531	100.468
6.750	101.988	101.893	101.805	6.750	101.450	101.355	101.266	6.750	100.654	100.591	100.528
6.875	101.134	101.071	101.008	6.875	101.319	101.211	101.125	6.875	100.726	100.663	100.600
7.000	101.167	101.104	101.041	7.000	101.477	101.369	101.283	7.000	100.802	100.739	100.676
7.125	101.212	101.149	101.086	7.125	101.618	101.510	101.425	7.125	100.878	100.815	100.752

Conventional 5/6 ARM HB				Conventional 7/6 ARM HB				Conventional 10/6 ARM HB			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.000	99.066	99.033	98.999	5.000	98.903	98.871	98.836	5.000	96.323	96.260	96.197
5.125	99.393	99.356	99.318	5.125	99.321	99.284	99.246	5.125	96.797	96.734	96.671
5.250	99.701	99.659	99.617	5.250	99.676	99.635	99.593	5.250	97.458	97.395	97.332
5.375	100.008	99.962	99.916	5.375	99.966	99.920	99.874	5.375	97.924	97.861	97.798
5.500	100.282	100.232	100.182	5.500	100.205	100.155	100.105	5.500	98.391	98.328	98.265
5.625	100.558	100.503	100.450	5.625	100.419	100.364	100.310	5.625	98.862	98.799	98.736
5.750	100.821	100.761	100.704	5.750	100.608	100.549	100.491	5.750	99.135	99.072	99.009
5.875	101.064	101.000	100.939	5.875	100.762	100.699	100.637	5.875	99.406	99.343	99.280
6.000	101.326	101.258	101.193	6.000	100.895	100.827	100.762	6.000	99.674	99.611	99.548
6.125	101.617	101.544	101.475	6.125	100.998	100.925	100.856	6.125	99.942	99.879	99.816
6.250	101.839	101.762	101.689	6.250	101.139	101.061	100.989	6.250	100.210	100.147	100.084
6.375	101.905	101.823	101.746	6.375	101.283	101.201	101.125	6.375	100.473	100.410	100.347
6.500	101.972	101.885	101.805	6.500	101.401	101.315	101.234	6.500	100.508	100.445	100.382
6.625	102.039	101.948	101.864	6.625	101.478	101.387	101.302	6.625	100.544	100.481	100.418
6.750	102.107	102.011	101.923	6.750	101.555	101.459	101.371	6.750	100.604	100.541	100.478
6.875	101.124	101.021	100.958	6.875	101.319	101.211	101.125	6.875	100.676	100.613	100.550
7.000	101.117	101.054	100.991	7.000	101.477	101.369	101.283	7.000	100.752	100.689	100.626
7.125	101.162	101.099	101.036	7.125	101.618	101.510	101.425	7.125	100.828	100.765	100.702

**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



<b>R/T Refinance LTV / FICO Adjusters: All Products w/Terms &gt; 15 years only</b>									
	≤ 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
<b>Additional R/T Refinance LLPA Adjusters</b>									
	≤ 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
<b>Additional Miscellaneous LLPA Adjusters</b>									
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								



<b>R/T Refinance LTV / FICO Adjusters: All Products w/Terms &gt; 15 years only</b>									
	≤ 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

<b>Additional R/T Refinance LLPA Adjusters</b>									
	≤ 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

<b>Cash-Out Refinance LTV / FICO Adjusters: All Products</b>					
	≤ 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

<b>Additional Cash-Out Refinance LLPA Adjusters</b>					
	≤ 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

<b>Additional Miscellaneous LLPA Adjusters</b>	
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: 12/3/2025 8:00 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	95.838	95.795	95.779	4.500	95.838	95.795	95.779	5.000	98.772	99.054	98.972
4.625	96.534	96.490	96.475	4.625	96.534	96.490	96.475	5.125	99.384	99.389	99.313
4.750	97.740	98.202	98.119	4.750	97.503	98.202	98.119	5.250	99.930	100.357	100.254
4.875	98.455	98.477	98.394	4.875	98.114	98.477	98.394	5.375	100.349	100.613	100.510
5.000	99.012	99.054	98.972	5.000	98.772	99.054	98.972	5.500	100.810	100.994	100.892
5.125	99.453	99.439	99.345	5.125	99.384	99.389	99.313	5.625	101.503	101.475	101.377
5.250	99.930	100.357	100.254	5.250	99.930	100.357	100.254	5.750	101.532	101.885	101.782
5.375	100.542	100.613	100.510	5.375	100.349	100.613	100.510	5.875	101.579	101.779	101.676
5.500	101.000	100.994	100.892	5.500	100.810	100.994	100.892	6.000	102.184	102.160	102.067
5.625	101.503	101.475	101.377	5.625	101.503	101.475	101.377	6.125	102.672	102.641	102.555
5.750	101.532	101.885	101.782	5.750	101.532	101.885	101.782	6.250	102.843	102.893	102.817
5.875	101.777	101.779	101.676	5.875	101.579	101.779	101.676	6.375	102.737	102.712	102.667
6.000	102.241	102.207	102.080	6.000	102.184	102.160	102.067	6.500	103.307	103.263	103.237
6.125	102.741	102.707	102.580	6.125	102.672	102.641	102.555	6.625	103.858	103.815	103.788
6.250	102.924	102.904	102.864	6.250	102.843	102.893	102.817	6.750	103.893	103.850	103.823
6.375	102.965	102.972	102.861	6.375	102.737	102.712	102.667	6.875	103.445	103.450	103.294
6.500	103.468	103.475	103.365	6.500	103.307	103.263	103.237	7.000	103.858	104.044	103.888
6.625	103.943	103.950	103.840	6.625	103.858	103.815	103.788	7.125	104.278	104.400	104.244
6.750	104.147	104.127	104.087	6.750	103.893	103.850	103.823	7.250	104.171	104.060	104.000
6.875	103.712	103.658	103.581	6.875	103.445	103.450	103.294	7.375	103.456	103.324	103.371
7.000	104.148	104.095	104.018	7.000	103.858	104.044	103.888	7.500	103.872	103.741	103.787
7.125	104.556	104.503	104.426	7.125	104.278	104.400	104.244	7.625	103.821	103.689	103.736
7.250	104.171	104.060	104.000	7.250	104.171	104.060	104.000	7.750	102.251	102.099	102.165
7.375	103.9055	103.8525	103.8175					7.875	102.637	102.485	102.551
7.5	104.0305	103.9775	103.9425					8.000	102.992	102.839	102.905
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	97.830	97.825	97.784	4.250	97.796	97.790	97.784	4.500	92.726	92.682	92.667
4.375	98.370	98.364	98.359	4.375	98.370	98.364	98.359	4.625	93.421	93.378	93.362
4.500	98.939	98.932	98.927	4.500	98.939	98.932	98.927	4.750	96.955	96.902	96.770
4.625	99.498	99.491	99.486	4.625	99.498	99.491	99.486	4.875	97.669	97.616	97.485
4.750	99.556	99.838	99.637	4.750	99.556	99.838	99.637	5.000	98.227	98.174	98.042
4.875	99.849	100.072	99.871	4.875	99.757	100.072	99.871	5.125	98.668	98.615	98.483
5.000	100.303	100.395	100.245	5.000	100.289	100.395	100.245	5.250	99.538	99.657	99.523
5.125	100.798	100.770	100.753	5.125	100.798	100.770	100.753	5.375	100.186	100.126	100.002
5.250	100.818	100.841	100.758	5.250	100.818	100.841	100.758	5.500	100.644	100.583	100.459
5.375	101.122	101.125	101.048	5.375	100.710	100.963	100.776	5.625	101.068	101.007	100.884
5.500	101.576	101.578	101.501	5.500	101.182	101.282	101.152	5.750	100.869	101.060	100.926
5.625	102.029	102.031	101.954	5.625	101.628	101.580	101.598	5.875	101.217	101.164	101.018
5.750	101.917	101.918	101.857	5.750	101.917	101.873	101.857	6.000	101.682	101.628	101.482
5.875	102.409	102.412	102.335	5.875	101.499	101.456	101.457	6.125	102.182	102.128	101.982
6.000	102.846	102.849	102.772	6.000	102.014	101.970	101.954	6.250	101.934	101.901	101.867
								6.375	102.008	101.988	101.852
								6.500	102.542	102.522	102.385
								6.625	103.017	102.997	102.860
								6.750	102.306	102.263	102.236
								6.875	102.715	102.625	102.512
								7.000	103.152	103.062	102.949

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	99.384	99.657	99.523	5.000	97.790	98.076	97.962	4.500	96.187	96.181	96.176
5.375	99.441	99.663	99.529	5.125	98.356	98.371	98.294	4.625	96.727	96.720	96.715
5.500	100.191	100.143	100.065	5.250	99.384	99.657	99.523	4.750	96.326	96.321	96.244
5.625	100.624	100.576	100.498	5.375	99.441	99.663	99.529	4.875	96.829	96.824	96.748
5.750	100.869	101.060	100.926	5.500	100.191	100.143	100.065	5.000	97.283	97.278	97.201
5.875	100.963	100.930	100.896	5.625	100.624	100.576	100.498	5.125	97.737	97.732	97.655
6.000	101.405	101.364	101.331	5.750	100.919	101.060	100.926	5.250	97.599	97.602	97.525
6.125	101.782	101.713	101.670	5.875	100.736	100.704	100.625	5.375	98.102	98.105	98.028
6.250	101.934	101.901	101.867	6.000	101.405	101.336	101.293	5.500	98.556	98.558	98.481
6.375	101.926	101.861	101.797	6.125	101.782	101.713	101.670	5.625	99.009	99.011	98.934
6.500	102.367	102.303	102.238	6.250	101.943	101.872	101.825	5.750	98.895	98.898	98.821
6.625	102.696	102.631	102.567	6.375	101.679	101.660	101.565	5.875	99.389	99.392	99.315
6.750	102.306	102.263	102.236	6.500	102.287	102.198	102.174	6.000	99.826	99.829	99.752
6.875	102.132	102.052	101.971	6.625	102.603	102.513	102.489	6.125	100.247	100.249	100.172
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	99.930	100.357	100.254	5.250	99.930	100.357	100.254	5.250	99.930	100.357	100.254
5.375	100.349	100.613	100.510	5.375	100.349	100.613	100.510	5.375	100.349	100.613	100.510
5.500	100.797	100.994	100.892	5.500	100.797	100.994	100.892	5.500	100.797	100.994	100.892
5.625	101.413	101.475	101.373	5.625	101.413	101.475	101.373	5.625	101.413	101.475	101.373
5.750	101.532	101.885	101.782	5.750	101.532	101.885	101.782	5.750	101.532	101.885	101.782
5.875	101.579	101.779	101.676	5.875	101.579	101.779	101.676	5.875	101.579	101.779	101.676
6.000	102.184	102.160	102.067	6.000	102.184	102.160	102.067	6.000	102.184	102.160	102.067
6.125	102.672	102.641	102.555	6.125	102.672	102.641	102.555	6.125	102.672	102.641	102.555
6.250	102.843	102.893	102.817	6.250	102.843	102.893	102.817	6.250	102.843	102.893	102.817
6.375	102.737	102.712	102.667	6.375	102.737	102.712	102.667	6.375	102.737	102.712	102.667
6.500	103.307	103.263	103.237	6.500	103.307	103.263	103.237	6.500	103.307	103.263	103.237
6.625	103.858	103.815	103.788	6.625	103.858	103.815	103.788	6.625	103.858	103.815	103.788
6.750	103.893	103.850	103.823	6.750	103.893	103.850	103.823	6.750	103.893	103.850	103.823
6.875	103.445	103.450	103.294	6.875	103.445	103.450	103.294	6.875	103.445	103.450	103.294
7.000	103.858	104.044	103.888	7.000	103.858	104.044	103.888	7.000	103.858	104.044	103.888
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	98.939	98.932	98.927	4.250	97.796	97.790	97.784	5.250	99.384	99.657	99.523
4.625	99.498	99.491	99.486	4.375	98.370	98.364	98.359	5.375	99.441	99.663	99.529
4.750	99.556	99.838	99.637	4.500	98.939	98.932	98.927	5.500	100.191	100.143	100.065
4.875	99.757	100.072	99.871	4.625	99.498	99.491	99.486	5.625	100.624	100.576	100.498
5.000	100.289	100.395	100.245	4.750	99.556	99.512	99.496	5.750	100.869	101.060	100.926
5.125	100.798	100.770	100.753	4.875	99.757	99.730	99.713	5.875	100.963	100.930	100.896
5.250	100.818	100.841	100.758	5.000	100.289	100.262	100.245	6.000	101.405	101.364	101.331
5.375	100.710	100.963	100.776	5.125	100.798	100.770	100.753	6.125	101.782	101.713	101.670
5.500	101.182	101.282	101.152	5.250	100.818	100.774	100.758	6.250	101.934	101.901	101.867
5.625	101.628	101.580	101.598	5.375	100.710	100.663	100.681	6.375	101.926	101.861	101.797
5.750	101.917	101.873	101.857	5.500	101.182	101.134	101.152	6.500	102.367	102.303	102.238
5.875	101.499	101.456	101.457	5.625	101.628	101.580	101.598	6.625	102.696	102.631	102.567
6.000	102.014	101.970	101.954	5.750	101.917	101.873	101.857	6.750	102.306	102.263	102.236

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	99.384	99.657	99.523	5.250	99.384	99.657	99.523	4.500	96.187	96.181	96.176
5.375	99.441	99.663	99.529	5.375	99.441	99.663	99.529	4.625	96.727	96.720	96.715
5.500	100.191	100.143	100.065	5.500	100.191	100.143	100.065	4.750	95.131	95.087	95.071
5.625	100.624	100.576	100.498	5.625	100.624	100.576	100.498	4.875	95.399	95.372	95.355
5.750	100.869	101.060	100.926	5.750	100.919	101.060	100.926	5.000	95.884	95.856	95.839
5.875	100.963	100.930	100.896	5.875	100.736	100.704	100.625	5.125	96.319	96.292	96.275
6.000	101.405	101.364	101.331	6.000	101.405	101.336	101.293	5.250	96.546	96.481	96.417
6.125	101.782	101.713	101.670	6.125	101.782	101.713	101.670	5.375	96.625	96.560	96.496
6.250	101.934	101.901	101.867	6.250	101.943	101.872	101.825	5.500	97.018	96.954	96.890
6.375	101.926	101.861	101.797	6.375	101.679	101.660	101.565	5.625	97.433	97.369	97.305
6.500	102.367	102.303	102.238	6.500	102.287	102.198	102.174	5.750	98.466	98.402	98.338
6.625	102.696	102.631	102.567	6.625	102.603	102.513	102.489	5.875	98.702	98.638	98.574
6.750	102.306	102.263	102.236	6.750	102.356	102.313	102.286	6.000	99.043	98.978	98.914
6.875	102.132	102.052	101.971	6.875	101.799	101.888	101.715	6.125	99.373	99.308	99.244

**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: 12/3/2025 8:00 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	99.409	99.365	99.338	5.125	99.409	99.365	99.338	4.750	97.486	98.133	98.051
5.250	99.955	100.307	100.204	5.250	99.955	100.307	100.204	4.875	98.139	98.414	98.332
5.375	100.374	100.563	100.460	5.375	100.374	100.563	100.460	5.000	98.797	98.771	98.744
5.500	100.849	100.825	100.723	5.500	100.849	100.825	100.723	5.125	99.409	99.365	99.338
5.625	101.347	101.275	101.201	5.625	101.347	101.275	101.201	5.250	99.955	100.307	100.204
5.750	101.557	101.804	101.701	5.750	101.557	101.804	101.701	5.375	100.374	100.563	100.460
5.875	101.566	101.635	101.532	5.875	101.566	101.635	101.532	5.500	100.849	100.825	100.723
6.000	102.080	102.047	102.013	6.000	102.080	102.047	102.013	5.625	101.347	101.275	101.201
6.125	102.536	102.467	102.424	6.125	102.536	102.467	102.424	5.750	101.557	101.804	101.701
6.250	102.577	102.730	102.655	6.250	102.577	102.730	102.655	5.875	101.566	101.635	101.532
6.375	102.678	102.588	102.565	6.375	102.678	102.588	102.565	6.000	102.080	102.047	102.013
6.500	103.151	103.062	103.038	6.500	103.151	103.062	103.038	6.125	102.536	102.467	102.424
6.625	103.483	103.419	103.354	6.625	103.483	103.419	103.354	6.250	102.577	102.730	102.655
6.750	103.462	103.456	103.363	6.750	103.462	103.456	103.363	6.375	102.678	102.588	102.565
6.875	103.470	103.389	103.309	6.875	103.470	103.389	103.309	6.500	103.151	103.062	103.038
7.000	103.883	103.803	103.723	7.000	103.883	103.803	103.723	6.625	103.483	103.419	103.354
7.125	104.303	104.222	104.142	7.125	104.303	104.222	104.142	6.750	103.462	103.456	103.363
7.250	104.099	103.988	103.928	7.250	104.099	103.988	103.928	6.875	103.470	103.389	103.309
7.375	103.778	103.724	103.690	7.375	103.273	103.142	103.188	7.000	103.883	103.803	103.723
7.500	103.903	103.849	103.815	7.500	103.605	103.474	103.520	7.125	104.303	104.222	104.142
7.625	104.028	103.974	103.940	7.625	103.429	103.298	103.344	7.250	104.099	103.988	103.928
7.750	104.153	104.099	104.065	7.750	102.045	101.893	101.959	7.375	103.273	103.142	103.188
7.875	102.315	102.163	102.229	7.875	102.315	102.163	102.229	7.500	103.605	103.474	103.520
8.000	102.602	102.450	102.516	8.000	102.602	102.450	102.516	7.625	103.429	103.298	103.344
8.125	102.867	102.715	102.781	8.125	102.867	102.715	102.781	7.750	102.045	101.893	101.959
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	97.874	97.867	97.862	4.250	97.874	97.867	97.862	4.875	97.026	97.196	97.113
4.375	98.384	98.377	98.372	4.375	98.384	98.377	98.372	5.000	97.748	97.721	97.686
4.500	98.874	98.868	98.862	4.500	98.874	98.868	98.862	5.125	98.204	98.377	98.294
4.625	99.339	99.333	99.327	4.625	99.339	99.333	99.327	5.250	99.566	99.838	99.735
4.750	99.581	99.894	99.693	4.750	99.581	99.537	99.521	5.375	99.572	99.844	99.742
4.875	99.755	100.097	99.896	4.875	99.688	99.661	99.644	5.500	100.121	100.073	99.994
5.000	100.220	100.233	100.190	5.000	100.108	100.081	100.064	5.625	100.504	100.550	100.448
5.125	100.673	100.659	100.643	5.125	100.492	100.465	100.448	5.750	100.938	101.210	101.107
5.250	100.843	100.799	100.783	5.250	100.843	100.799	100.783	5.875	100.988	100.955	100.921
5.375	100.653	100.894	100.707	5.375	100.559	100.511	100.529	6.000	101.423	101.389	101.356
5.500	101.087	101.087	101.073	5.500	100.908	100.860	100.878	6.125	101.705	101.671	101.638
5.625	101.492	101.492	101.479	5.625	101.421	101.378	101.362	6.250	101.959	101.926	101.892
5.750	101.942	101.898	101.882	5.750	101.942	101.898	101.882	6.375	101.951	101.886	101.822
5.875	101.524	101.528	101.516	5.875	101.524	101.481	101.465	6.500	102.392	102.328	102.263
6.000	102.039	101.995	101.979	6.000	102.039	101.995	101.979	6.625	102.721	102.656	102.592
								6.750	102.331	102.288	102.261
								6.875	102.157	102.077	101.996
								7.000	102.571	102.491	102.410
								7.125	102.990	102.910	102.830
								7.250	102.721	102.610	102.550
								7.375	100.319	100.188	100.234
								7.500	100.651	100.520	100.566
								7.625	100.585	100.453	100.500
								7.750	98.503	98.351	98.417
								7.875	98.774	98.621	98.687
								8.000	99.060	98.908	98.974
								8.125	99.326	99.173	99.239

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	102.392	102.328	102.263	6.125	101.497	101.591	101.488	4.500	96.061	96.054	96.049
6.625	102.721	102.656	102.592	6.250	101.968	101.897	101.850	4.625	96.459	96.453	96.447
6.750	102.331	102.288	102.261	6.375	101.550	101.460	101.437	4.750	95.156	95.112	95.096
6.875	102.157	102.077	101.996	6.500	102.023	101.933	101.910	4.875	95.266	95.239	95.222
7.000	102.571	102.491	102.410	6.625	102.228	102.138	102.114	5.000	95.602	95.575	95.558
7.125	102.990	102.910	102.830	6.750	102.381	102.338	102.311	5.125	95.888	95.861	95.844
7.250	102.721	102.610	102.550	6.875	101.587	101.477	101.504	5.250	96.571	96.506	96.442
7.375	100.319	100.188	100.234	7.000	101.982	101.872	101.899	5.375	96.650	96.585	96.521
7.500	100.651	100.520	100.566	7.125	102.318	102.208	102.148	5.500	97.043	96.979	96.915
7.625	100.585	100.453	100.500	7.250	102.771	102.660	102.600	5.625	97.458	97.394	97.330
7.750	98.503	98.351	98.417	7.375	100.319	100.188	100.234	5.750	98.491	98.427	98.363
7.875	98.774	98.621	98.687	7.500	100.651	100.520	100.566	5.875	98.727	98.663	98.599
8.000	99.060	98.908	98.974	7.625	100.585	100.453	100.500	6.000	99.068	99.003	98.939
8.125	99.326	99.173	99.239	7.750	98.503	98.351	98.417	6.125	99.398	99.333	99.269
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	102.678	102.588	102.565	6.375	102.678	102.588	102.565	6.000	102.080	102.047	102.013
6.500	103.151	103.062	103.038	6.500	103.151	103.062	103.038	6.125	102.536	102.467	102.424
6.625	103.496	103.419	103.382	6.625	103.496	103.419	103.382	6.250	102.577	102.730	102.655
6.750	103.462	103.456	103.363	6.750	103.462	103.456	103.363	6.375	102.678	102.588	102.565
6.875	103.470	103.389	103.309	6.875	103.470	103.389	103.309	6.500	103.151	103.062	103.038
7.000	103.883	103.803	103.723	7.000	103.883	103.803	103.723	6.625	103.496	103.419	103.382
7.125	104.303	104.222	104.142	7.125	104.303	104.222	104.142	6.750	103.462	103.456	103.363
7.250	104.099	103.988	103.928	7.250	104.099	103.988	103.928	6.875	103.470	103.389	103.309
7.375	103.778	103.724	103.690	7.375	103.323	103.192	103.238	7.000	103.883	103.803	103.723
7.500	103.903	103.849	103.815	7.500	103.655	103.524	103.570	7.125	104.303	104.222	104.142
7.625	104.028	103.974	103.940	7.625	103.479	103.348	103.394	7.250	104.099	103.988	103.928
7.750	104.153	104.099	104.065	7.750	102.095	101.943	102.009	7.375	103.323	103.192	103.238
7.875	102.365	102.213	102.279	7.875	102.365	102.213	102.279	7.500	103.655	103.524	103.570
8.000	102.652	102.500	102.566	8.000	102.652	102.500	102.566	7.625	103.479	103.348	103.394
8.125	102.917	102.765	102.831	8.125	102.917	102.765	102.831	7.750	102.095	101.943	102.009
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	98.874	98.868	98.862	4.500	98.874	98.868	98.862	6.625	102.721	102.656	102.592
4.625	99.339	99.333	99.327	4.625	99.339	99.333	99.327	6.750	102.331	102.288	102.261
4.750	99.581	99.894	99.693	4.750	99.581	99.537	99.521	6.875	102.157	102.077	101.996
4.875	99.755	100.097	99.896	4.875	99.688	99.661	99.644	7.000	102.571	102.491	102.410
5.000	100.220	100.233	100.190	5.000	100.108	100.081	100.064	7.125	102.990	102.910	102.830
5.125	100.673	100.659	100.643	5.125	100.492	100.465	100.448	7.250	102.721	102.610	102.550
5.250	100.843	100.799	100.783	5.250	100.843	100.799	100.783	7.375	101.312	101.312	101.318
5.375	100.653	100.894	100.707	5.375	100.559	100.511	100.529	7.500	101.288	101.288	101.294
5.500	101.087	101.087	101.073	5.500	100.908	100.860	100.878	7.625	101.416	101.416	101.421
5.625	101.492	101.492	101.479	5.625	101.421	101.378	101.362	7.750	99.323	99.316	99.319
5.750	101.942	101.898	101.882	5.750	101.942	101.898	101.882	7.875	98.774	98.621	98.687
5.875	101.524	101.528	101.516	5.875	101.524	101.481	101.465	8.000	99.060	98.908	98.974
6.000	102.039	101.995	101.979	6.000	102.039	101.995	101.979	8.125	99.326	99.173	99.239
6.125	102.546	102.503	102.487	6.125	102.546	102.503	102.487				

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	102.392	102.328	102.263	6.125	101.497	101.591	101.488	4.500	96.061	96.054	96.049
6.625	102.721	102.656	102.592	6.250	101.968	101.897	101.850	4.625	96.459	96.453	96.447
6.750	102.331	102.288	102.261	6.375	101.550	101.460	101.437	4.750	95.156	95.112	95.096
6.875	102.157	102.077	101.996	6.500	102.023	101.933	101.910	4.875	95.266	95.239	95.222
7.000	102.571	102.491	102.410	6.625	102.228	102.138	102.114	5.000	95.602	95.575	95.558
7.125	102.990	102.910	102.830	6.750	102.381	102.338	102.311	5.125	95.888	95.861	95.844
7.250	102.721	102.610	102.550	6.875	101.587	101.477	101.504	5.250	96.571	96.506	96.442
7.375	100.319	100.188	100.234	7.000	101.982	101.872	101.899	5.375	96.650	96.585	96.521
7.500	100.651	100.520	100.566	7.125	102.318	102.208	102.148	5.500	97.043	96.979	96.915
7.625	100.585	100.453	100.500	7.250	102.771	102.660	102.600	5.625	97.458	97.394	97.330
7.750	98.503	98.351	98.417	7.375	100.319	100.188	100.234	5.750	98.491	98.427	98.363
7.875	98.774	98.621	98.687	7.500	100.651	100.520	100.566	5.875	98.727	98.663	98.599
8.000	99.060	98.908	98.974	7.625	100.585	100.453	100.500	6.000	99.068	99.003	98.939
8.125	99.326	99.173	99.239	7.750	98.503	98.351	98.417	6.125	99.398	99.333	99.269

**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: 12/3/2025 8:00 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	100.968	100.863	100.563	6.750	99.941	99.836	99.536	6.625	98.968	98.863	98.563
6.750	101.441	101.336	101.036	6.875	99.860	99.688	99.388	6.750	99.441	99.336	99.036
6.875	101.360	101.188	100.888	7.000	100.382	100.210	99.910	6.875	99.360	99.188	98.888
7.000	101.882	101.710	101.410	7.125	100.846	100.674	100.374	7.000	99.882	99.710	99.410
7.125	102.346	102.174	101.874	7.250	101.289	101.117	100.817	7.125	100.346	100.174	99.874
7.250	102.789	102.617	102.317	7.375	100.738	100.531	100.231	7.250	100.789	100.617	100.317
7.375	102.238	102.031	101.731	7.500	101.220	101.013	100.713	7.375	100.238	100.031	99.731
7.500	102.720	102.513	102.213	7.625	101.654	101.447	101.147	7.500	100.720	100.513	100.213
7.625	103.154	102.947	102.647	7.750	102.067	101.860	101.560	7.625	101.154	100.947	100.647
7.750	103.567	103.360	103.060	7.875	101.050	100.813	100.513	7.750	101.567	101.360	101.060
7.875	102.550	102.313	102.013	8.000	101.482	101.245	100.945	7.875	100.550	100.313	100.013
8.000	102.982	102.745	102.445	8.125	101.886	101.649	101.349	8.000	100.982	100.745	100.445
8.125	103.386	103.149	102.849	8.250	102.279	102.042	101.742	8.125	101.386	101.149	100.849
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	97.941	97.836	97.536	6.625	100.218	100.113	99.813	6.625	98.218	98.113	97.813
6.875	97.860	97.688	97.388	6.750	100.691	100.586	100.286	6.750	98.691	98.586	98.286
7.000	98.382	98.210	97.910	6.875	100.610	100.438	100.138	6.875	98.610	98.438	98.138
7.125	98.846	98.674	98.374	7.000	101.132	100.960	100.660	7.000	99.132	98.960	98.660
7.250	99.289	99.117	98.817	7.125	101.596	101.424	101.124	7.125	99.596	99.424	99.124
7.375	98.738	98.531	98.231	7.250	102.039	101.867	101.567	7.250	100.039	99.867	99.567
7.500	99.220	99.013	98.713	7.375	101.488	101.281	100.981	7.375	99.488	99.281	98.981
7.625	99.654	99.447	99.147	7.500	101.970	101.763	101.463	7.500	99.970	99.763	99.463
7.750	100.067	99.860	99.560	7.625	102.404	102.197	101.897	7.625	100.404	100.197	99.897
7.875	99.050	98.813	98.513	7.750	102.817	102.610	102.310	7.750	100.817	100.610	100.310
8.000	99.482	99.245	98.945	7.875	101.800	101.563	101.263	7.875	99.800	99.563	99.263
8.125	99.886	99.649	99.349	8.000	102.232	101.995	101.695	8.000	100.232	99.995	99.695
8.250	100.279	100.042	99.742	8.125	102.636	102.399	102.099	8.125	100.636	100.399	100.099

**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

<sup>(1)</sup> 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.

<sup>(2)</sup> 2ND TD lien that has an interest rate ZERO, No monthly payment are required.