



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: 12/4/25 7:56 AM

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

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

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

Lock Extension Fee's
0.025% Per Day

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

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

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

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

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



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

Conventional Fixed Rate Sheet

Effective: 12/4/2025 7:56 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	94.967	94.967	94.967	4.750	94.967	94.967	94.967	5.125	98.653	98.634	98.578
4.875	96.197	96.165	96.076	4.875	96.197	96.165	96.076	5.250	99.367	99.354	99.294
5.000	96.895	96.827	96.735	5.000	96.895	96.827	96.735	5.375	99.880	99.871	99.808
5.125	97.441	97.371	97.278	5.125	97.441	97.371	97.278	5.500	100.354	100.349	100.283
5.250	98.222	98.167	98.091	5.250	98.157	98.144	98.085	5.625	100.804	100.797	100.730
5.375	98.861	98.805	98.730	5.375	98.781	98.732	98.668	5.750	100.636	100.636	100.621
5.500	99.485	99.429	99.354	5.500	99.485	99.399	99.332	5.875	101.090	101.054	101.000
5.625	100.059	99.978	99.911	5.625	100.059	99.978	99.911	6.000	101.562	101.562	101.536
5.750	100.309	100.277	100.227	5.750	100.309	100.277	100.227	6.125	101.951	101.951	101.920
5.875	100.874	100.809	100.761	5.875	100.874	100.809	100.761	6.250	101.874	101.813	101.777
6.000	101.390	101.316	101.261	6.000	101.390	101.310	101.261	6.375	102.373	102.318	102.276
6.125	101.873	101.780	101.731	6.125	101.873	101.780	101.731	6.500	102.820	102.770	102.723
6.250	101.807	101.747	101.666	6.250	101.618	101.567	101.542	6.625	103.081	103.036	102.984
6.375	102.253	102.193	102.113	6.375	102.114	102.034	102.010	6.750	102.733	102.675	102.712
6.500	102.661	102.595	102.535	6.500	102.661	102.562	102.535	6.875	103.169	103.169	103.107
6.625	103.109	103.005	102.982	6.625	103.109	103.005	102.982	7.000	103.523	103.513	103.487
6.750	102.982	102.902	102.948	6.750	102.982	102.902	102.948	7.125	103.835	103.825	103.798
6.875	103.434	103.331	103.380	6.875	103.434	103.331	103.380	7.250	103.925	103.925	103.848
7.000	103.900	103.788	103.835	7.000	103.900	103.788	103.835	7.375	104.241	104.233	104.226
7.125	104.218	104.097	104.144	7.125	104.218	104.097	104.144	7.500	104.545	104.537	104.530
7.250	104.006	103.912	104.026	7.250	104.006	103.907	104.026	7.625	104.844	104.844	104.751
7.375	104.321	104.283	104.324	7.375	104.321	104.283	104.324	7.750	105.150	105.150	105.108
7.500	104.759	104.697	104.754	7.500	104.759	104.697	104.754	7.875	105.150	105.150	105.150
7.625	104.893	104.765	104.881	7.625	104.893	104.765	104.881	8.000	105.150	105.150	105.150
7.750	105.150	105.150	105.128	7.750	105.150	105.150	105.128				
7.875	105.281	105.155	105.345	7.875	105.281	105.155	105.345				
8.000	105.538	105.489	105.508	8.000	105.538	105.489	105.508				
8.125	105.757	105.708	105.676	8.125	105.757	105.708	105.676				
8.250	105.848	105.708	105.807	8.250	105.848	105.708	105.807				
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	98.928	98.913	98.929	4.625	99.071	99.072	99.045	5.000	95.931	95.841	95.763
4.750	98.962	98.969	98.939	4.750	99.396	99.396	99.342	5.125	96.559	96.471	96.392
4.875	99.443	99.399	99.383	4.875	99.761	99.761	99.711	5.250	98.105	98.092	98.032
5.000	99.771	99.749	99.715	5.000	100.133	100.133	100.088	5.375	98.729	98.679	98.616
5.125	100.175	100.161	100.120	5.125	100.201	100.201	100.160	5.500	99.343	99.259	99.193
5.250	100.309	100.296	100.273	5.250	100.369	100.357	100.334	5.625	99.900	99.819	99.752
5.375	100.811	100.768	100.751	5.375	100.733	100.733	100.717	5.750	100.304	100.244	100.163
5.500	101.130	101.087	101.018	5.500	101.036	101.032	101.020	5.875	100.820	100.757	100.674
5.625	101.439	101.410	101.330	5.625	101.079	101.069	101.062	6.000	101.296	101.231	101.146
5.750	101.581	101.546	101.516	5.750	101.306	101.291	101.291	6.125	101.709	101.616	101.567
5.875	101.937	101.894	101.878	5.875	101.617	101.597	101.597	6.250	101.712	101.645	101.559
6.000	102.226	102.194	102.160	6.000	101.950	101.925	101.925	6.375	102.138	102.071	101.984
6.125	102.438	102.386	102.356	6.125	102.188	102.157	102.157	6.500	102.521	102.453	102.365
6.250	102.664	102.621	102.605	6.250	102.599	102.563	102.563	6.625	102.779	102.711	102.648
6.375	103.168	103.125	103.109	6.375	102.831	102.755	102.831	6.750	102.646	102.603	102.539
6.500	103.353	103.309	103.293	6.500	103.143	103.068	103.139	6.875	102.988	102.942	102.876
6.625	103.583	103.512	103.579	6.625	103.443	103.372	103.440	7.000	103.266	103.222	103.157
6.750	103.758	103.692	103.756	6.750	103.775	103.718	103.643	7.125	103.535	103.489	103.423
6.875	104.186	104.142	104.112	6.875	103.899	103.837	103.768	7.250	103.394	103.281	103.400
7.000	104.344	104.300	104.269	7.000	104.106	104.039	104.048	7.375	103.657	103.522	103.642
7.125	104.473	104.430	104.399	7.125	104.004	103.961	103.930	7.500	103.857	103.709	103.828
7.250	104.058	103.987	103.924	7.250	103.703	103.633	103.569	7.625	103.942	103.801	103.949
7.375	104.505	104.435	104.371	7.375	104.041	103.971	103.908	7.750	103.186	103.137	103.105
								7.875	103.649	103.600	103.567

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: 12/4/2025 7:56 PST

Conventional 5/6 ARM				Conventional 7/6 ARM				Conventional 10/6 ARM			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.000	99.025	98.984	98.952	5.000	98.651	98.618	98.588	5.000	96.220	96.157	96.094
5.125	99.358	99.311	99.284	5.125	99.069	99.032	98.998	5.125	96.682	96.619	96.556
5.250	99.682	99.629	99.606	5.250	99.425	99.384	99.345	5.250	97.342	97.279	97.216
5.375	99.985	99.927	99.906	5.375	99.715	99.669	99.627	5.375	97.805	97.742	97.679
5.500	100.277	100.214	100.194	5.500	100.080	100.013	99.990	5.500	98.273	98.210	98.148
5.625	100.551	100.482	100.462	5.625	100.398	100.326	100.303	5.625	98.743	98.680	98.618
5.750	100.801	100.726	100.706	5.750	100.688	100.610	100.588	5.750	99.015	98.952	98.890
5.875	100.998	100.917	100.898	5.875	100.915	100.832	100.811	5.875	99.285	99.222	99.159
6.000	101.182	101.095	101.076	6.000	101.128	101.038	101.018	6.000	99.552	99.489	99.426
6.125	101.357	101.284	101.220	6.125	101.303	101.209	101.188	6.125	99.820	99.757	99.695
6.250	101.577	101.499	101.430	6.250	101.468	101.368	101.347	6.250	100.086	100.023	99.961
6.375	101.640	101.558	101.485	6.375	101.606	101.501	101.480	6.375	100.347	100.284	100.222
6.500	101.706	101.619	101.576	6.500	101.747	101.634	101.614	6.500	100.363	100.300	100.238
6.625	101.798	101.681	101.661	6.625	101.887	101.770	101.750	6.625	100.415	100.352	100.289
6.750	101.877	101.753	101.734	6.750	102.000	101.877	101.857	6.750	100.482	100.419	100.356
6.875	101.367	101.290	101.212	6.875	101.557	101.481	101.402	6.875	100.558	100.495	100.433
7.000	101.353	101.275	101.197	7.000	101.719	101.641	101.563	7.000	100.634	100.571	100.509
7.125	101.355	101.276	101.198	7.125	101.854	101.775	101.696	7.125	100.710	100.647	100.585

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	98.959	98.897	98.858	5.000	98.746	98.714	98.683	5.000	96.170	96.107	96.044
5.125	99.304	99.242	99.177	5.125	99.164	99.127	99.092	5.125	96.632	96.569	96.506
5.250	99.618	99.555	99.477	5.250	99.519	99.477	99.439	5.250	97.292	97.229	97.166
5.375	99.933	99.869	99.790	5.375	99.808	99.761	99.720	5.375	97.755	97.692	97.629
5.500	100.222	100.157	100.078	5.500	100.047	99.996	99.951	5.500	98.223	98.160	98.097
5.625	100.475	100.408	100.330	5.625	100.260	100.205	100.155	5.625	98.693	98.630	98.567
5.750	100.673	100.614	100.560	5.750	100.449	100.389	100.336	5.750	98.965	98.902	98.839
5.875	100.916	100.852	100.794	5.875	100.603	100.539	100.482	5.875	99.235	99.172	99.109
6.000	101.178	101.109	101.048	6.000	100.736	100.667	100.606	6.000	99.502	99.439	99.376
6.125	101.468	101.395	101.330	6.125	100.838	100.765	100.700	6.125	99.770	99.707	99.644
6.250	101.690	101.612	101.543	6.250	100.979	100.901	100.832	6.250	100.036	99.973	99.910
6.375	101.755	101.672	101.600	6.375	101.143	101.071	100.993	6.375	100.297	100.234	100.171
6.500	101.822	101.735	101.659	6.500	101.259	101.185	101.107	6.500	100.313	100.250	100.187
6.625	101.889	101.798	101.717	6.625	101.317	101.225	101.145	6.625	100.365	100.302	100.239
6.750	101.957	101.861	101.777	6.750	101.393	101.304	101.226	6.750	100.432	100.369	100.306
6.875	101.367	101.290	101.212	6.875	101.557	101.481	101.402	6.875	100.508	100.445	100.382
7.000	101.353	101.275	101.197	7.000	101.719	101.641	101.563	7.000	100.584	100.521	100.458
7.125	101.355	101.276	101.198	7.125	101.854	101.775	101.696	7.125	100.660	100.597	100.534

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: 12/4/2025 7:56 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	95.583	95.540	95.524	4.500	95.583	95.540	95.524	5.000	98.620	98.834	98.752
4.625	96.276	96.233	96.217	4.625	96.276	96.233	96.217	5.125	99.213	99.169	99.141
4.750	97.605	97.982	97.899	4.750	97.310	97.982	97.899	5.250	99.939	100.186	100.043
4.875	98.318	98.299	98.205	4.875	97.962	98.257	98.174	5.375	100.358	100.442	100.300
5.000	98.871	98.852	98.758	5.000	98.620	98.834	98.752	5.500	100.791	100.824	100.681
5.125	99.309	99.290	99.196	5.125	99.213	99.169	99.141	5.625	101.415	101.362	101.247
5.250	99.939	100.186	100.043	5.250	99.939	100.186	100.043	5.750	101.431	101.742	101.639
5.375	100.536	100.483	100.356	5.375	100.358	100.442	100.300	5.875	101.501	101.635	101.533
5.500	100.992	100.939	100.812	5.500	100.791	100.824	100.681	6.000	102.073	102.017	101.956
5.625	101.484	101.431	101.304	5.625	101.415	101.362	101.247	6.125	102.557	102.498	102.440
5.750	101.431	101.742	101.639	5.750	101.431	101.742	101.639	6.250	102.724	102.736	102.660
5.875	101.852	101.771	101.756	5.875	101.852	101.771	101.756	6.375	102.662	102.619	102.591
6.000	102.258	102.176	102.163	6.000	102.258	102.176	102.163	6.500	103.228	103.185	103.156
6.125	102.696	102.644	102.602	6.125	102.696	102.613	102.602	6.625	103.776	103.733	103.705
6.250	102.878	102.858	102.818	6.250	102.724	102.736	102.660	6.750	103.808	103.765	103.736
6.375	102.855	102.874	102.798	6.375	102.853	102.751	102.746	6.875	103.367	103.364	103.221
6.500	103.357	103.377	103.300	6.500	103.228	103.185	103.156	7.000	103.776	103.958	103.815
6.625	103.831	103.851	103.774	6.625	103.776	103.733	103.705	7.125	104.193	104.314	104.171
6.750	104.069	104.049	104.009	6.750	103.808	103.765	103.736	7.250	104.067	103.957	103.899
6.875	103.630	103.571	103.469	6.875	103.515	103.391	103.368	7.375	103.274	103.138	103.151
7.000	104.065	104.006	103.904	7.000	103.888	103.958	103.815	7.500	103.692	103.556	103.569
7.125	104.472	104.413	104.312	7.125	104.193	104.314	104.171	7.625	103.642	103.506	103.519
7.250	104.067	103.957	103.899	7.250	104.067	103.957	103.899	7.750	102.066	101.908	101.973
7.375	103.8665	103.7795	103.7565					7.875	102.452	102.295	102.359
7.5	103.9915	103.9045	103.8815					8.000	102.808	102.651	102.715
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	97.726	97.715	97.677	4.250	97.726	97.715	97.677	4.500	92.471	92.427	92.411
4.375	98.301	98.290	98.251	4.375	98.301	98.290	98.251	4.625	93.164	93.121	93.105
4.500	98.869	98.858	98.820	4.500	98.869	98.858	98.820	4.750	96.819	96.762	96.630
4.625	99.429	99.418	99.380	4.625	99.429	99.418	99.380	4.875	97.533	97.475	97.343
4.750	99.378	99.609	99.347	4.750	99.378	99.609	99.347	5.000	98.086	98.028	97.896
4.875	99.759	99.843	99.677	4.875	99.640	99.843	99.581	5.125	98.524	98.466	98.334
5.000	100.212	100.207	100.131	5.000	100.173	100.166	100.107	5.250	99.534	99.486	99.326
5.125	100.683	100.661	100.617	5.125	100.683	100.651	100.617	5.375	100.180	100.114	99.973
5.250	100.713	100.763	100.654	5.250	100.713	100.763	100.654	5.500	100.636	100.569	100.429
5.375	101.052	101.049	100.973	5.375	100.672	100.885	100.698	5.625	101.058	100.992	100.851
5.500	101.505	101.503	101.426	5.500	101.144	101.204	101.045	5.750	100.893	100.917	100.783
5.625	101.957	101.955	101.878	5.625	101.592	101.539	101.492	5.875	101.163	101.102	100.965
5.750	101.888	101.889	101.813	5.750	101.827	101.784	101.768	6.000	101.627	101.566	101.428
5.875	102.382	102.383	102.306	5.875	101.476	101.432	101.416	6.125	102.126	102.065	101.928
6.000	102.819	102.820	102.743	6.000	101.988	101.945	101.929	6.250	101.882	101.836	101.789
								6.375	101.899	101.891	101.788
								6.500	102.431	102.424	102.320
								6.625	102.905	102.898	102.794
								6.750	102.227	102.177	102.149
								6.875	102.633	102.538	102.400
								7.000	103.069	102.973	102.835

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	99.254	99.486	99.312	5.000	97.720	97.856	97.742	4.500	96.119	96.108	95.944
5.375	99.397	99.492	99.318	5.125	98.286	98.254	98.209	4.625	96.660	96.649	96.485
5.500	100.097	100.044	99.927	5.250	99.254	99.486	99.312	4.750	96.235	96.230	96.153
5.625	100.531	100.478	100.360	5.375	99.347	99.492	99.318	4.875	96.739	96.734	96.657
5.750	100.893	100.917	100.783	5.500	100.097	100.044	99.927	5.000	97.192	97.187	97.111
5.875	100.923	100.876	100.829	5.625	100.531	100.478	100.360	5.125	97.646	97.641	97.564
6.000	101.355	101.308	101.262	5.750	100.943	100.917	100.796	5.250	97.528	97.526	97.450
6.125	101.655	101.585	101.538	5.875	100.608	100.560	100.460	5.375	98.032	98.029	97.953
6.250	101.882	101.836	101.789	6.000	101.277	101.204	101.129	5.500	98.485	98.483	98.406
6.375	101.806	101.742	101.678	6.125	101.655	101.582	101.507	5.625	98.937	98.935	98.858
6.500	102.244	102.180	102.116	6.250	101.824	101.754	101.706	5.750	98.868	98.869	98.793
6.625	102.569	102.505	102.441	6.375	101.548	101.503	101.396	5.875	99.362	99.363	99.286
6.750	102.227	102.177	102.149	6.500	102.159	102.064	102.003	6.000	99.799	99.800	99.723
6.875	102.055	101.975	101.894	6.625	102.477	102.382	102.321	6.125	100.219	100.220	100.143
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	99.939	100.186	100.043	5.250	99.939	100.186	100.043	5.250	99.939	100.186	100.043
5.375	100.358	100.442	100.300	5.375	100.358	100.442	100.300	5.375	100.358	100.442	100.300
5.500	100.791	100.824	100.681	5.500	100.791	100.824	100.681	5.500	100.791	100.824	100.681
5.625	101.305	101.305	101.162	5.625	101.305	101.305	101.162	5.625	101.305	101.305	101.162
5.750	101.431	101.742	101.639	5.750	101.431	101.742	101.639	5.750	101.431	101.742	101.639
5.875	101.501	101.635	101.533	5.875	101.501	101.635	101.533	5.875	101.501	101.635	101.533
6.000	102.073	102.017	101.956	6.000	102.073	102.017	101.956	6.000	102.073	102.017	101.956
6.125	102.557	102.498	102.440	6.125	102.557	102.498	102.440	6.125	102.557	102.498	102.440
6.250	102.724	102.736	102.660	6.250	102.724	102.736	102.660	6.250	102.724	102.736	102.660
6.375	102.662	102.619	102.591	6.375	102.662	102.619	102.591	6.375	102.662	102.619	102.591
6.500	103.228	103.185	103.156	6.500	103.228	103.185	103.156	6.500	103.228	103.185	103.156
6.625	103.776	103.733	103.705	6.625	103.776	103.733	103.705	6.625	103.776	103.733	103.705
6.750	103.808	103.765	103.736	6.750	103.808	103.765	103.736	6.750	103.808	103.765	103.736
6.875	103.367	103.364	103.221	6.875	103.367	103.364	103.221	6.875	103.367	103.364	103.221
7.000	103.776	103.958	103.815	7.000	103.776	103.958	103.815	7.000	103.776	103.958	103.815
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	98.869	98.858	98.820	4.250	97.726	97.715	97.677	5.250	99.254	99.486	99.312
4.625	99.429	99.418	99.380	4.375	98.301	98.290	98.251	5.375	99.397	99.492	99.318
4.750	99.378	99.609	99.347	4.500	98.869	98.858	98.820	5.500	100.097	100.044	99.927
4.875	99.640	99.843	99.581	4.625	99.429	99.418	99.380	5.625	100.531	100.478	100.360
5.000	100.173	100.166	100.107	4.750	99.378	99.335	99.319	5.750	100.893	100.917	100.783
5.125	100.683	100.651	100.617	4.875	99.640	99.608	99.574	5.875	100.923	100.876	100.829
5.250	100.713	100.763	100.654	5.000	100.173	100.141	100.107	6.000	101.355	101.308	101.262
5.375	100.672	100.885	100.698	5.125	100.683	100.651	100.617	6.125	101.655	101.585	101.538
5.500	101.144	101.204	101.045	5.250	100.713	100.670	100.654	6.250	101.882	101.836	101.789
5.625	101.592	101.539	101.492	5.375	100.672	100.619	100.573	6.375	101.806	101.742	101.678
5.750	101.827	101.784	101.768	5.500	101.144	101.092	101.045	6.500	102.244	102.180	102.116
5.875	101.476	101.432	101.416	5.625	101.592	101.539	101.492	6.625	102.569	102.505	102.441
6.000	101.988	101.945	101.929	5.750	101.827	101.784	101.768	6.750	102.227	102.177	102.149

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	99.254	99.486	99.312	5.250	99.254	99.486	99.312	4.500	96.119	96.108	95.944
5.375	99.397	99.492	99.318	5.375	99.347	99.492	99.318	4.625	96.660	96.649	96.485
5.500	100.097	100.044	99.927	5.500	100.097	100.044	99.927	4.750	94.953	94.910	94.894
5.625	100.531	100.478	100.360	5.625	100.531	100.478	100.360	4.875	95.285	95.253	95.018
5.750	100.893	100.917	100.783	5.750	100.943	100.917	100.796	5.000	95.772	95.739	95.505
5.875	100.923	100.876	100.829	5.875	100.608	100.560	100.460	5.125	96.211	96.179	95.944
6.000	101.355	101.308	101.262	6.000	101.277	101.204	101.129	5.250	96.477	96.413	96.349
6.125	101.655	101.585	101.538	6.125	101.655	101.582	101.507	5.375	96.552	96.488	96.423
6.250	101.882	101.836	101.789	6.250	101.824	101.754	101.706	5.500	96.945	96.880	96.816
6.375	101.806	101.742	101.678	6.375	101.548	101.503	101.396	5.625	97.355	97.291	97.227
6.500	102.244	102.180	102.116	6.500	102.159	102.064	102.003	5.750	98.443	98.378	98.314
6.625	102.569	102.505	102.441	6.625	102.477	102.382	102.321	5.875	98.676	98.611	98.547
6.750	102.227	102.177	102.149	6.750	102.270	102.227	102.199	6.000	99.014	98.949	98.885
6.875	102.055	101.975	101.894	6.875	101.619	101.802	101.628	6.125	99.336	99.272	99.208

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: 12/4/2025 7:56 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	99.238	99.194	99.166	5.125	99.238	99.194	99.166	4.750	97.335	97.913	97.830
5.250	99.964	100.136	99.993	5.250	99.964	100.136	99.993	4.875	97.987	98.194	98.112
5.375	100.383	100.392	100.262	5.375	100.383	100.392	100.262	5.000	98.645	98.592	98.538
5.500	100.816	100.755	100.695	5.500	100.816	100.755	100.695	5.125	99.238	99.194	99.166
5.625	101.249	101.187	101.127	5.625	101.249	101.187	101.127	5.250	99.964	100.136	99.993
5.750	101.456	101.660	101.558	5.750	101.456	101.660	101.558	5.375	100.383	100.392	100.262
5.875	101.526	101.492	101.432	5.875	101.526	101.492	101.432	5.500	100.816	100.755	100.695
6.000	102.038	101.991	101.944	6.000	102.038	101.991	101.944	5.625	101.249	101.187	101.127
6.125	102.424	102.377	102.330	6.125	102.424	102.377	102.330	5.750	101.456	101.660	101.558
6.250	102.520	102.636	102.560	6.250	102.520	102.636	102.560	5.875	101.526	101.492	101.432
6.375	102.562	102.468	102.417	6.375	102.562	102.468	102.417	6.000	102.038	101.991	101.944
6.500	103.039	102.944	102.894	6.500	103.039	102.944	102.894	6.125	102.424	102.377	102.330
6.625	103.357	103.293	103.245	6.625	103.357	103.293	103.245	6.250	102.520	102.636	102.560
6.750	103.394	103.371	103.276	6.750	103.394	103.371	103.276	6.375	102.562	102.468	102.417
6.875	103.392	103.312	103.232	6.875	103.392	103.312	103.232	6.500	103.039	102.944	102.894
7.000	103.801	103.721	103.640	7.000	103.801	103.721	103.640	6.625	103.357	103.293	103.245
7.125	104.218	104.138	104.057	7.125	104.218	104.138	104.057	6.750	103.394	103.371	103.276
7.250	103.995	103.885	103.827	7.250	103.995	103.885	103.827	6.875	103.392	103.312	103.232
7.375	103.739	103.652	103.628	7.375	103.092	102.956	102.969	7.000	103.801	103.721	103.640
7.500	103.864	103.777	103.753	7.500	103.425	103.289	103.302	7.125	104.218	104.138	104.057
7.625	103.989	103.902	103.878	7.625	103.250	103.114	103.127	7.250	103.995	103.885	103.827
7.750	104.114	104.027	104.003	7.750	101.860	101.703	101.767	7.375	103.092	102.956	102.969
7.875	102.131	101.974	102.038	7.875	102.131	101.974	102.038	7.500	103.425	103.289	103.302
8.000	102.419	102.261	102.325	8.000	102.419	102.261	102.325	7.625	103.250	103.114	103.127
8.125	102.685	102.527	102.591	8.125	102.685	102.527	102.591	7.750	101.860	101.703	101.767
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	97.805	97.794	97.756	4.250	97.805	97.794	97.756	4.875	96.956	96.976	96.893
4.375	98.316	98.305	98.267	4.375	98.316	98.305	98.267	5.000	97.678	97.646	97.601
4.500	98.808	98.797	98.758	4.500	98.808	98.797	98.758	5.125	98.133	98.157	98.074
4.625	99.275	99.263	99.225	4.625	99.275	99.263	99.225	5.250	99.435	99.667	99.525
4.750	99.403	99.665	99.404	4.750	99.403	99.360	99.344	5.375	99.442	99.674	99.531
4.875	99.646	99.868	99.616	4.875	99.574	99.542	99.508	5.500	100.027	99.974	99.857
5.000	100.110	100.097	100.080	5.000	99.996	99.964	99.929	5.625	100.412	100.380	100.242
5.125	100.563	100.549	100.533	5.125	100.382	100.350	100.316	5.750	100.918	101.067	100.964
5.250	100.738	100.695	100.679	5.250	100.738	100.695	100.679	5.875	100.948	100.901	100.854
5.375	100.575	100.816	100.629	5.375	100.523	100.470	100.424	6.000	101.380	101.333	101.287
5.500	101.009	101.009	100.994	5.500	100.872	100.819	100.773	6.125	101.656	101.610	101.563
5.625	101.415	101.415	101.400	5.625	101.334	101.291	101.274	6.250	101.907	101.861	101.814
5.750	101.852	101.809	101.793	5.750	101.852	101.809	101.793	6.375	101.831	101.767	101.703
5.875	101.501	101.498	101.484	5.875	101.501	101.457	101.441	6.500	102.269	102.205	102.141
6.000	102.013	101.970	101.954	6.000	102.013	101.970	101.954	6.625	102.594	102.530	102.466
								6.750	102.252	102.202	102.174
								6.875	102.080	102.000	101.919
								7.000	102.489	102.408	102.328
								7.125	102.906	102.825	102.745
								7.250	102.617	102.507	102.449
								7.375	100.138	100.002	99.957
								7.500	100.471	100.335	100.291
								7.625	100.406	100.270	100.225
								7.750	98.318	98.161	98.075
								7.875	98.589	98.432	98.346
								8.000	98.877	98.720	98.634
								8.125	99.143	98.986	98.900

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	102.269	102.205	102.141	6.125	101.382	101.448	101.345	4.500	95.998	95.986	95.823
6.625	102.594	102.530	102.466	6.250	101.849	101.779	101.731	4.625	96.399	96.387	96.224
6.750	102.252	102.202	102.174	6.375	101.423	101.329	101.268	4.750	94.978	94.935	94.919
6.875	102.080	102.000	101.919	6.500	101.900	101.805	101.744	4.875	95.155	95.123	94.888
7.000	102.489	102.408	102.328	6.625	102.107	102.013	101.952	5.000	95.493	95.461	95.291
7.125	102.906	102.825	102.745	6.750	102.295	102.252	102.224	5.125	95.783	95.750	95.720
7.250	102.617	102.507	102.449	6.875	101.409	101.294	101.270	5.250	96.502	96.438	96.374
7.375	100.138	100.002	99.957	7.000	101.806	101.691	101.667	5.375	96.577	96.513	96.448
7.500	100.471	100.335	100.291	7.125	102.216	102.106	102.048	5.500	96.970	96.905	96.841
7.625	100.406	100.270	100.225	7.250	102.667	102.557	102.499	5.625	97.380	97.316	97.252
7.750	98.318	98.161	98.075	7.375	100.138	100.002	99.957	5.750	98.468	98.403	98.339
7.875	98.589	98.432	98.346	7.500	100.471	100.335	100.291	5.875	98.701	98.636	98.572
8.000	98.877	98.720	98.634	7.625	100.406	100.270	100.225	6.000	99.039	98.974	98.910
8.125	99.143	98.986	98.900	7.750	98.318	98.161	98.075	6.125	99.361	99.297	99.233
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	102.562	102.468	102.417	6.375	102.562	102.468	102.417	6.000	102.038	101.991	101.944
6.500	103.039	102.944	102.894	6.500	103.039	102.944	102.894	6.125	102.424	102.377	102.330
6.625	103.387	103.293	103.245	6.625	103.387	103.293	103.245	6.250	102.520	102.636	102.560
6.750	103.394	103.371	103.276	6.750	103.394	103.371	103.276	6.375	102.562	102.468	102.417
6.875	103.392	103.312	103.232	6.875	103.392	103.312	103.232	6.500	103.039	102.944	102.894
7.000	103.801	103.721	103.640	7.000	103.801	103.721	103.640	6.625	103.387	103.293	103.245
7.125	104.218	104.138	104.057	7.125	104.218	104.138	104.057	6.750	103.394	103.371	103.276
7.250	103.995	103.885	103.827	7.250	103.995	103.885	103.827	6.875	103.392	103.312	103.232
7.375	103.739	103.652	103.628	7.375	103.142	103.006	103.019	7.000	103.801	103.721	103.640
7.500	103.864	103.777	103.753	7.500	103.475	103.339	103.352	7.125	104.218	104.138	104.057
7.625	103.989	103.902	103.878	7.625	103.300	103.164	103.177	7.250	103.995	103.885	103.827
7.750	104.114	104.027	104.003	7.750	101.910	101.753	101.817	7.375	103.142	103.006	103.019
7.875	102.181	102.024	102.088	7.875	102.181	102.024	102.088	7.500	103.475	103.339	103.352
8.000	102.469	102.311	102.375	8.000	102.469	102.311	102.375	7.625	103.300	103.164	103.177
8.125	102.735	102.577	102.641	8.125	102.735	102.577	102.641	7.750	101.910	101.753	101.817
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	98.808	98.797	98.758	4.500	98.808	98.797	98.758	6.625	102.594	102.530	102.466
4.625	99.275	99.263	99.225	4.625	99.275	99.263	99.225	6.750	102.252	102.202	102.174
4.750	99.403	99.665	99.404	4.750	99.403	99.360	99.344	6.875	102.080	102.000	101.919
4.875	99.646	99.868	99.616	4.875	99.574	99.542	99.508	7.000	102.489	102.408	102.328
5.000	100.110	100.097	100.080	5.000	99.996	99.964	99.929	7.125	102.906	102.825	102.745
5.125	100.563	100.549	100.533	5.125	100.382	100.350	100.316	7.250	102.617	102.507	102.449
5.250	100.738	100.695	100.679	5.250	100.738	100.695	100.679	7.375	101.274	101.267	101.266
5.375	100.575	100.816	100.629	5.375	100.523	100.470	100.424	7.500	101.250	101.243	101.241
5.500	101.009	101.009	100.994	5.500	100.872	100.819	100.773	7.625	101.378	101.371	101.369
5.625	101.415	101.415	101.400	5.625	101.334	101.291	101.274	7.750	99.311	99.317	99.313
5.750	101.852	101.809	101.793	5.750	101.852	101.809	101.793	7.875	98.589	98.432	98.346
5.875	101.501	101.498	101.484	5.875	101.501	101.457	101.441	8.000	98.877	98.720	98.634
6.000	102.013	101.970	101.954	6.000	102.013	101.970	101.954	8.125	99.143	98.986	98.900
6.125	102.521	102.478	102.461	6.125	102.521	102.478	102.461				

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	102.269	102.205	102.141	6.125	101.382	101.448	101.345	4.500	95.998	95.986	95.823
6.625	102.594	102.530	102.466	6.250	101.849	101.779	101.731	4.625	96.399	96.387	96.224
6.750	102.252	102.202	102.174	6.375	101.423	101.329	101.268	4.750	94.978	94.935	94.919
6.875	102.080	102.000	101.919	6.500	101.900	101.805	101.744	4.875	95.155	95.123	94.888
7.000	102.489	102.408	102.328	6.625	102.107	102.013	101.952	5.000	95.493	95.461	95.291
7.125	102.906	102.825	102.745	6.750	102.295	102.252	102.224	5.125	95.783	95.750	95.720
7.250	102.617	102.507	102.449	6.875	101.409	101.294	101.270	5.250	96.502	96.438	96.374
7.375	100.138	100.002	99.957	7.000	101.806	101.691	101.667	5.375	96.577	96.513	96.448
7.500	100.471	100.335	100.291	7.125	102.216	102.106	102.048	5.500	96.970	96.905	96.841
7.625	100.406	100.270	100.225	7.250	102.667	102.557	102.499	5.625	97.380	97.316	97.252
7.750	98.318	98.161	98.075	7.375	100.138	100.002	99.957	5.750	98.468	98.403	98.339
7.875	98.589	98.432	98.346	7.500	100.471	100.335	100.291	5.875	98.701	98.636	98.572
8.000	98.877	98.720	98.634	7.625	100.406	100.270	100.225	6.000	99.039	98.974	98.910
8.125	99.143	98.986	98.900	7.750	98.318	98.161	98.075	6.125	99.361	99.297	99.233

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: 12/4/2025 7:56 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	100.953	100.812	100.512	6.750	99.926	99.785	99.485	6.625	98.953	98.812	98.512
6.750	101.426	101.285	100.985	6.875	99.780	99.619	99.319	6.750	99.426	99.285	98.985
6.875	101.280	101.119	100.819	7.000	100.302	100.141	99.841	6.875	99.280	99.119	98.819
7.000	101.802	101.641	101.341	7.125	100.766	100.605	100.305	7.000	99.802	99.641	99.341
7.125	102.266	102.105	101.805	7.250	101.209	101.048	100.748	7.125	100.266	100.105	99.805
7.250	102.709	102.548	102.248	7.375	100.653	100.462	100.162	7.250	100.709	100.548	100.248
7.375	102.153	101.962	101.662	7.500	101.135	100.944	100.644	7.375	100.153	99.962	99.662
7.500	102.635	102.444	102.144	7.625	101.569	101.378	101.078	7.500	100.635	100.444	100.144
7.625	103.069	102.878	102.578	7.750	101.982	101.791	101.491	7.625	101.069	100.878	100.578
7.750	103.482	103.291	102.991	7.875	100.962	100.744	100.444	7.750	101.482	101.291	100.991
7.875	102.462	102.244	101.944	8.000	101.394	101.176	100.876	7.875	100.462	100.244	99.944
8.000	102.894	102.676	102.376	8.125	101.798	101.580	101.280	8.000	100.894	100.676	100.376
8.125	103.298	103.080	102.780	8.250	102.191	101.973	101.673	8.125	101.298	101.080	100.780
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	97.926	97.785	97.485	6.625	100.203	100.062	99.762	6.625	98.203	98.062	97.762
6.875	97.780	97.619	97.319	6.750	100.676	100.535	100.235	6.750	98.676	98.535	98.235
7.000	98.302	98.141	97.841	6.875	100.530	100.369	100.069	6.875	98.530	98.369	98.069
7.125	98.766	98.605	98.305	7.000	101.052	100.891	100.591	7.000	99.052	98.891	98.591
7.250	99.209	99.048	98.748	7.125	101.516	101.355	101.055	7.125	99.516	99.355	99.055
7.375	98.653	98.462	98.162	7.250	101.959	101.798	101.498	7.250	99.959	99.798	99.498
7.500	99.135	98.944	98.644	7.375	101.403	101.212	100.912	7.375	99.403	99.212	98.912
7.625	99.569	99.378	99.078	7.500	101.885	101.694	101.394	7.500	99.885	99.694	99.394
7.750	99.982	99.791	99.491	7.625	102.319	102.128	101.828	7.625	100.319	100.128	99.828
7.875	98.962	98.744	98.444	7.750	102.732	102.541	102.241	7.750	100.732	100.541	100.241
8.000	99.394	99.176	98.876	7.875	101.712	101.494	101.194	7.875	99.712	99.494	99.194
8.125	99.798	99.580	99.280	8.000	102.144	101.926	101.626	8.000	100.144	99.926	99.626
8.250	100.191	99.973	99.673	8.125	102.548	102.330	102.030	8.125	100.548	100.330	100.030

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.