



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: 12/8/25 8:12 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: 12/8/2025 8:12 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	94.708	94.708	94.708	4.750	94.708	94.708	94.708	5.125	98.143	98.095	98.027
4.875	95.850	95.811	95.711	4.875	95.850	95.811	95.711	5.250	98.871	98.819	98.747
5.000	96.518	96.475	96.371	5.000	96.518	96.475	96.371	5.375	99.397	99.341	99.265
5.125	97.067	97.024	96.920	5.125	97.067	97.024	96.920	5.500	99.882	99.822	99.743
5.250	97.920	97.859	97.778	5.250	97.822	97.770	97.698	5.625	100.331	100.271	100.192
5.375	98.564	98.503	98.422	5.375	98.417	98.360	98.285	5.750	100.474	100.425	100.410
5.500	99.192	99.132	99.051	5.500	99.096	99.035	98.956	5.875	100.901	100.858	100.837
5.625	99.719	99.658	99.577	5.625	99.676	99.615	99.536	6.000	101.414	101.375	101.350
5.750	100.047	99.984	99.915	5.750	100.047	99.977	99.915	6.125	101.799	101.765	101.734
5.875	100.616	100.556	100.475	5.875	100.590	100.515	100.455	6.250	101.781	101.781	101.745
6.000	101.151	101.090	101.010	6.000	101.088	101.020	100.961	6.375	102.298	102.298	102.257
6.125	101.577	101.517	101.436	6.125	101.567	101.495	101.436	6.500	102.780	102.780	102.733
6.250	101.691	101.626	101.541	6.250	101.568	101.480	101.427	6.625	102.968	102.968	102.917
6.375	102.152	102.086	102.001	6.375	102.040	101.953	101.902	6.750	102.730	102.629	102.658
6.500	102.576	102.492	102.432	6.500	102.576	102.486	102.432	6.875	103.157	103.157	103.095
6.625	103.024	102.939	102.890	6.625	103.024	102.939	102.890	7.000	103.468	103.468	103.401
6.750	102.986	102.880	102.914	6.750	102.986	102.880	102.914	7.125	103.603	103.603	103.531
6.875	103.423	103.320	103.358	6.875	103.423	103.320	103.358	7.250	103.875	103.875	103.797
7.000	103.896	103.790	103.827	7.000	103.896	103.790	103.827	7.375	104.126	104.126	104.043
7.125	104.225	104.119	104.156	7.125	104.225	104.119	104.156	7.500	104.623	104.623	104.535
7.250	104.186	104.061	104.168	7.250	104.186	104.061	104.168	7.625	104.853	104.853	104.759
7.375	104.486	104.366	104.477	7.375	104.486	104.366	104.477	7.750	105.150	105.150	105.108
7.500	104.934	104.811	104.921	7.500	104.934	104.811	104.921	7.875	105.150	105.150	105.150
7.625	105.099	104.974	105.080	7.625	105.099	104.974	105.080	8.000	105.227	105.150	105.232
7.750	105.323	105.181	105.345	7.750	105.323	105.181	105.345				
7.875	105.546	105.403	105.566	7.875	105.546	105.403	105.566				
8.000	105.714	105.564	105.721	8.000	105.714	105.564	105.721				
8.125	105.867	105.729	105.898	8.125	105.867	105.729	105.898				
8.250	105.976	105.819	105.908	8.250	105.976	105.819	105.908				
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	98.479	98.452	98.460	4.625	98.942	98.915	98.923	5.000	95.521	95.478	95.388
4.750	98.909	98.877	98.881	4.750	99.239	99.216	99.212	5.125	96.157	96.113	96.022
4.875	99.274	99.238	99.238	4.875	99.541	99.541	99.498	5.250	97.769	97.717	97.645
5.000	99.694	99.658	99.659	5.000	99.961	99.961	99.844	5.375	98.427	98.358	98.269
5.125	99.933	99.887	99.888	5.125	100.055	100.024	100.010	5.500	99.066	98.998	98.910
5.250	100.265	100.215	100.212	5.250	100.325	100.275	100.272	5.625	99.621	99.554	99.467
5.375	100.617	100.573	100.557	5.375	100.580	100.555	100.519	5.750	100.065	100.004	99.923
5.500	101.024	100.970	100.963	5.500	100.902	100.850	100.841	5.875	100.588	100.525	100.442
5.625	101.209	101.146	101.217	5.625	100.975	100.912	100.983	6.000	101.071	101.005	100.920
5.750	101.502	101.434	101.501	5.750	101.214	101.170	101.213	6.125	101.462	101.394	101.307
5.875	101.823	101.779	101.777	5.875	101.495	101.474	101.438	6.250	101.595	101.524	101.433
6.000	102.168	102.096	102.160	6.000	101.839	101.800	101.756	6.375	102.036	101.964	101.872
6.125	102.460	102.379	102.364	6.125	102.179	102.109	102.082	6.500	102.422	102.350	102.257
6.250	102.696	102.610	102.591	6.250	102.517	102.481	102.443	6.625	102.685	102.613	102.520
6.375	103.080	103.036	103.019	6.375	102.849	102.758	102.775	6.750	102.656	102.593	102.511
6.500	103.294	103.236	103.219	6.500	103.171	103.076	103.089	6.875	103.002	102.937	102.852
6.625	103.650	103.550	103.559	6.625	103.483	103.384	103.393	7.000	103.286	103.222	103.162
6.750	103.836	103.732	103.737	6.750	103.786	103.729	103.669	7.125	103.557	103.492	103.406
6.875	104.180	104.122	104.089	6.875	103.897	103.835	103.779	7.250	103.594	103.470	103.576
7.000	104.338	104.280	104.247	7.000	104.125	104.058	104.010	7.375	103.835	103.710	103.820
7.125	104.468	104.410	104.377	7.125	104.000	103.943	103.909	7.500	104.014	103.892	104.001
7.250	104.031	103.957	103.890	7.250	103.677	103.603	103.536	7.625	104.120	103.994	104.139
7.375	104.483	104.410	104.343	7.375	104.020	103.946	103.879	7.750	103.166	103.113	103.080
								7.875	103.629	103.576	103.543

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: 12/8/2025 8:12 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	98.688	98.647	98.571	5.000	98.632	98.591	98.515	5.000	96.051	95.988	95.925
5.125	99.044	98.998	98.918	5.125	99.067	99.022	98.942	5.125	96.533	96.470	96.407
5.250	99.367	99.317	99.233	5.250	99.432	99.383	99.299	5.250	97.187	97.124	97.062
5.375	99.672	99.617	99.530	5.375	99.722	99.668	99.581	5.375	97.652	97.589	97.527
5.500	99.950	99.891	99.800	5.500	99.926	99.867	99.776	5.500	98.114	98.051	97.989
5.625	100.238	100.174	100.079	5.625	100.052	99.988	99.893	5.625	98.582	98.519	98.457
5.750	100.481	100.413	100.314	5.750	100.173	100.105	100.006	5.750	98.853	98.790	98.728
5.875	100.660	100.587	100.485	5.875	100.290	100.217	100.115	5.875	99.124	99.061	98.999
6.000	100.875	100.798	100.691	6.000	100.419	100.342	100.236	6.000	99.392	99.329	99.266
6.125	101.145	101.064	100.954	6.125	100.572	100.490	100.380	6.125	99.657	99.594	99.532
6.250	101.354	101.268	101.154	6.250	100.733	100.647	100.557	6.250	99.925	99.862	99.799
6.375	101.416	101.326	101.208	6.375	100.857	100.766	100.648	6.375	100.188	100.125	100.063
6.500	101.481	101.386	101.264	6.500	100.947	100.852	100.730	6.500	100.244	100.181	100.119
6.625	101.545	101.446	101.320	6.625	100.985	100.886	100.760	6.625	100.263	100.200	100.138
6.750	101.610	101.506	101.377	6.750	101.059	100.955	100.826	6.750	100.317	100.254	100.191
6.875	100.860	100.797	100.734	6.875	100.907	100.815	100.752	6.875	100.385	100.322	100.259
7.000	100.886	100.823	100.760	7.000	101.065	100.957	100.864	7.000	100.461	100.398	100.335
7.125	100.927	100.864	100.801	7.125	101.207	101.099	101.006	7.125	100.537	100.474	100.412

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	98.790	98.749	98.673	5.000	98.728	98.687	98.612	5.000	96.001	95.938	95.875
5.125	99.145	99.099	99.020	5.125	99.163	99.117	99.037	5.125	96.483	96.420	96.357
5.250	99.468	99.418	99.335	5.250	99.527	99.477	99.393	5.250	97.137	97.074	97.011
5.375	99.773	99.719	99.631	5.375	99.816	99.761	99.674	5.375	97.602	97.539	97.476
5.500	100.052	99.993	99.902	5.500	100.019	99.960	99.869	5.500	98.064	98.001	97.938
5.625	100.340	100.277	100.182	5.625	100.144	100.080	99.985	5.625	98.532	98.469	98.406
5.750	100.585	100.517	100.418	5.750	100.264	100.196	100.098	5.750	98.803	98.740	98.677
5.875	100.766	100.693	100.591	5.875	100.382	100.310	100.207	5.875	99.074	99.011	98.948
6.000	100.983	100.906	100.799	6.000	100.513	100.436	100.330	6.000	99.342	99.279	99.216
6.125	101.256	101.174	101.064	6.125	100.667	100.585	100.475	6.125	99.607	99.544	99.481
6.250	101.466	101.380	101.266	6.250	100.830	100.744	100.630	6.250	99.875	99.812	99.749
6.375	101.530	101.440	101.322	6.375	100.955	100.865	100.747	6.375	100.138	100.075	100.012
6.500	101.596	101.501	101.379	6.500	101.047	100.952	100.830	6.500	100.194	100.131	100.068
6.625	101.662	101.562	101.437	6.625	101.087	100.987	100.862	6.625	100.213	100.150	100.087
6.750	101.728	101.624	101.495	6.750	101.163	101.059	100.929	6.750	100.267	100.204	100.141
6.875	100.810	100.747	100.684	6.875	100.907	100.799	100.706	6.875	100.335	100.272	100.209
7.000	100.836	100.773	100.710	7.000	101.065	100.957	100.864	7.000	100.411	100.348	100.285
7.125	100.877	100.814	100.751	7.125	101.207	101.099	101.006	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: 12/8/2025 8:12 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	95.213	95.170	95.153	4.500	95.213	95.170	95.153	5.000	98.218	98.481	98.371
4.625	95.911	95.868	95.851	4.625	95.911	95.868	95.851	5.125	98.891	98.848	98.815
4.750	97.221	97.628	97.519	4.750	96.956	97.628	97.519	5.250	99.579	99.988	99.866
4.875	97.938	97.934	97.865	4.875	97.532	97.903	97.794	5.375	100.004	100.245	100.122
5.000	98.499	98.495	98.426	5.000	98.218	98.481	98.371	5.500	100.556	100.626	100.503
5.125	98.949	98.945	98.876	5.125	98.891	98.848	98.815	5.625	101.251	101.202	101.121
5.250	99.580	99.988	99.866	5.250	99.579	99.988	99.866	5.750	101.237	101.597	101.488
5.375	100.232	100.245	100.122	5.375	100.004	100.245	100.122	5.875	101.408	101.491	101.381
5.500	100.693	100.640	100.513	5.500	100.556	100.626	100.503	6.000	102.018	101.948	101.897
5.625	101.251	101.202	101.121	5.625	101.251	101.202	101.121	6.125	102.523	102.453	102.403
5.750	101.237	101.597	101.488	5.750	101.237	101.597	101.488	6.250	102.684	102.692	102.609
5.875	101.505	101.491	101.386	5.875	101.408	101.491	101.381	6.375	102.648	102.609	102.643
6.000	102.018	101.948	101.897	6.000	102.018	101.948	101.897	6.500	103.261	103.171	103.123
6.125	102.523	102.453	102.403	6.125	102.523	102.453	102.403	6.625	103.834	103.744	103.696
6.250	102.715	102.695	102.655	6.250	102.684	102.692	102.609	6.750	103.762	103.719	103.685
6.375	102.770	102.747	102.646	6.375	102.648	102.609	102.643	6.875	103.419	103.396	103.258
6.500	103.275	103.251	103.124	6.500	103.261	103.171	103.123	7.000	103.836	103.990	103.841
6.625	103.834	103.744	103.696	6.625	103.834	103.744	103.696	7.125	104.256	104.346	104.197
6.750	104.033	104.013	103.973	6.750	103.762	103.719	103.685	7.250	104.176	104.065	104.032
6.875	103.625	103.591	103.506	6.875	103.419	103.396	103.258	7.375	103.348	103.216	103.247
7.000	104.063	104.029	103.944	7.000	103.836	103.990	103.841	7.500	103.775	103.643	103.675
7.125	104.483	104.449	104.364	7.125	104.256	104.346	104.197	7.625	103.733	103.601	103.633
7.250	104.176	104.065	104.032	7.250	104.176	104.065	104.032	7.750	102.119	101.967	102.049
7.375	103.9079	103.8275	103.8108					7.875	102.514	102.361	102.443
7.5	104.0329	103.9525	103.9358					8.000	102.875	102.722	102.804
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	97.640	97.611	97.637	4.250	97.618	97.611	97.637	4.500	92.101	92.057	92.041
4.375	98.193	98.186	98.212	4.375	98.193	98.186	98.212	4.625	92.798	92.755	92.738
4.500	98.763	98.756	98.782	4.500	98.763	98.756	98.782	4.750	96.376	96.333	96.226
4.625	99.325	99.318	99.345	4.625	99.325	99.318	99.345	4.875	97.093	97.050	96.943
4.750	99.197	99.511	99.295	4.750	99.197	99.511	99.295	5.000	97.653	97.611	97.504
4.875	99.642	99.745	99.535	4.875	99.548	99.745	99.535	5.125	98.104	98.061	97.954
5.000	100.096	100.069	100.073	5.000	100.087	100.069	100.073	5.250	99.164	99.288	99.134
5.125	100.604	100.577	100.591	5.125	100.604	100.577	100.591	5.375	99.816	99.750	99.609
5.250	100.526	100.649	100.466	5.250	100.526	100.649	100.466	5.500	100.277	100.210	100.070
5.375	100.874	100.772	100.585	5.375	100.553	100.772	100.585	5.625	100.714	100.648	100.507
5.500	101.328	101.223	101.068	5.500	101.035	101.090	101.068	5.750	100.700	100.772	100.631
5.625	101.781	101.676	101.519	5.625	101.487	101.438	101.519	5.875	100.886	100.841	100.728
5.750	101.809	101.689	101.660	5.750	101.720	101.676	101.660	6.000	101.350	101.305	101.193
5.875	102.303	102.183	101.964	5.875	101.400	101.349	101.332	6.125	101.852	101.807	101.694
6.000	102.741	102.621	102.402	6.000	101.910	101.866	101.849	6.250	101.731	101.691	101.651
								6.375	101.883	101.917	101.950
								6.500	102.331	102.364	102.398
								6.625	102.765	102.715	102.731
								6.750	102.252	102.172	102.123
								6.875	102.568	102.498	102.377
								7.000	103.006	102.937	102.815

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	99.036	99.288	99.134	5.000	97.370	97.502	97.362	4.500	96.017	96.010	95.911
5.375	99.181	99.295	99.141	5.125	97.937	97.909	97.867	4.625	96.565	96.558	96.460
5.500	99.932	99.883	99.800	5.250	99.036	99.288	99.134	4.750	96.018	95.858	95.589
5.625	100.367	100.318	100.234	5.375	99.181	99.295	99.141	4.875	96.522	96.362	96.093
5.750	100.700	100.772	100.631	5.500	99.932	99.883	99.800	5.000	96.976	96.816	96.547
5.875	100.805	100.755	100.710	5.625	100.367	100.318	100.234	5.125	97.430	97.270	97.001
6.000	101.253	101.203	101.158	5.750	100.750	100.772	100.631	5.250	97.251	97.146	96.944
6.125	101.666	101.616	101.572	5.875	100.812	100.762	100.717	5.375	97.754	97.649	97.446
6.250	101.731	101.691	101.651	6.000	101.327	101.277	101.232	5.500	98.208	98.103	97.900
6.375	101.883	101.917	101.950	6.125	101.823	101.773	101.729	5.625	98.661	98.556	98.354
6.500	102.331	102.364	102.398	6.250	101.734	101.664	101.613	5.750	98.689	98.569	98.392
6.625	102.664	102.698	102.731	6.375	101.683	101.652	101.598	5.875	99.183	99.063	98.844
6.750	102.252	102.172	102.123	6.500	102.242	102.152	102.093	6.000	99.621	99.501	99.282
6.875	102.106	102.026	101.946	6.625	102.620	102.587	102.535	6.125	100.042	99.922	99.703
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	99.579	99.988	99.866	5.250	99.579	99.988	99.866	5.250	99.579	99.988	99.866
5.375	100.004	100.245	100.122	5.375	100.004	100.245	100.122	5.375	100.004	100.245	100.122
5.500	100.496	100.626	100.503	5.500	100.496	100.626	100.503	5.500	100.496	100.626	100.503
5.625	101.141	101.107	101.011	5.625	101.141	101.107	101.011	5.625	101.141	101.107	101.011
5.750	101.237	101.597	101.488	5.750	101.237	101.597	101.488	5.750	101.237	101.597	101.488
5.875	101.649	101.598	101.552	5.875	101.649	101.598	101.552	5.875	101.413	101.491	101.381
6.000	102.060	102.009	101.963	6.000	102.060	102.009	101.963	6.000	102.018	101.948	101.897
6.125	102.510	102.453	102.408	6.125	102.510	102.453	102.408	6.125	102.510	102.439	102.389
6.250	102.684	102.692	102.609	6.250	102.684	102.692	102.609	6.250	102.684	102.692	102.609
6.375	102.821	102.787	102.732	6.375	102.821	102.787	102.732	6.375	102.664	102.631	102.643
6.500	103.191	103.137	103.091	6.500	103.191	103.137	103.091	6.500	103.191	103.125	103.091
6.625	103.724	103.680	103.647	6.625	103.724	103.680	103.647	6.625	103.724	103.680	103.647
6.750	103.762	103.719	103.685	6.750	103.762	103.719	103.685	6.750	103.762	103.719	103.685
6.875	103.614	103.530	103.464	6.875	103.614	103.530	103.464	6.875	103.489	103.405	103.339
7.000	103.992	103.990	103.842	7.000	103.992	103.990	103.842	7.000	103.927	103.990	103.841
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	98.763	98.756	98.782	4.250	97.618	97.611	97.637	5.250	99.036	99.288	99.134
4.625	99.325	99.318	99.345	4.375	98.193	98.186	98.212	5.375	99.181	99.295	99.141
4.750	99.197	99.511	99.295	4.500	98.763	98.756	98.782	5.500	99.932	99.883	99.800
4.875	99.548	99.745	99.535	4.625	99.325	99.318	99.345	5.625	100.367	100.318	100.234
5.000	100.087	100.069	100.073	4.750	99.197	99.153	99.136	5.750	100.700	100.772	100.631
5.125	100.604	100.577	100.591	4.875	99.548	99.520	99.535	5.875	100.805	100.755	100.710
5.250	100.526	100.649	100.466	5.000	100.087	100.059	100.073	6.000	101.253	101.203	101.158
5.375	100.553	100.772	100.585	5.125	100.604	100.577	100.591	6.125	101.666	101.616	101.572
5.500	101.035	101.090	101.068	5.250	100.526	100.483	100.466	6.250	101.731	101.691	101.651
5.625	101.487	101.438	101.519	5.375	100.553	100.504	100.585	6.375	101.883	101.917	101.950
5.750	101.720	101.676	101.660	5.500	101.035	100.987	101.068	6.500	102.331	102.364	102.398
5.875	101.400	101.349	101.332	5.625	101.487	101.438	101.519	6.625	102.664	102.698	102.731
6.000	101.910	101.866	101.849	5.750	101.720	101.676	101.660	6.750	102.252	102.172	102.123

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	99.036	99.288	99.134	5.250	99.036	99.288	99.134	4.500	96.017	96.010	95.911
5.375	99.181	99.295	99.141	5.375	99.181	99.295	99.141	4.625	96.565	96.558	96.460
5.500	99.932	99.883	99.800	5.500	99.932	99.883	99.800	4.750	94.772	94.728	94.711
5.625	100.367	100.318	100.234	5.625	100.367	100.318	100.234	4.875	95.203	95.175	94.990
5.750	100.700	100.772	100.631	5.750	100.750	100.772	100.631	5.000	95.704	95.676	95.491
5.875	100.805	100.755	100.710	5.875	100.580	100.510	100.454	5.125	96.163	96.135	95.950
6.000	101.253	101.203	101.158	6.000	101.252	101.183	101.126	5.250	96.358	96.352	96.345
6.125	101.666	101.616	101.572	6.125	101.637	101.567	101.511	5.375	96.439	96.432	96.426
6.250	101.731	101.691	101.651	6.250	101.734	101.664	101.613	5.500	96.841	96.834	96.827
6.375	101.883	101.917	101.950	6.375	101.619	101.529	101.470	5.625	97.259	97.252	97.246
6.500	102.331	102.364	102.398	6.500	102.242	102.152	102.093	5.750	98.405	98.399	98.392
6.625	102.664	102.698	102.731	6.625	102.575	102.485	102.426	5.875	98.647	98.640	98.634
6.750	102.252	102.172	102.123	6.750	102.250	102.206	102.173	6.000	98.992	98.986	98.979
6.875	102.106	102.026	101.946	6.875	101.698	101.834	101.653	6.125	99.326	99.319	99.313

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: 12/8/2025 8:12 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	98.873	98.840	5.125	98.916	98.873	98.840	4.750	96.856	97.559	97.450
5.250	99.604	99.938	99.816	5.250	99.604	99.938	99.816	4.875	97.557	97.841	97.731
5.375	100.029	100.195	100.072	5.375	100.029	100.195	100.072	5.000	98.243	98.200	98.166
5.500	100.599	100.551	100.470	5.500	100.599	100.551	100.470	5.125	98.916	98.873	98.840
5.625	101.078	101.030	100.949	5.625	101.078	101.030	100.949	5.250	99.604	99.938	99.816
5.750	101.262	101.516	101.406	5.750	101.262	101.516	101.406	5.375	100.029	100.195	100.072
5.875	101.340	101.347	101.259	5.875	101.340	101.347	101.259	5.500	100.599	100.551	100.470
6.000	101.870	101.826	101.786	6.000	101.870	101.826	101.786	5.625	101.078	101.030	100.949
6.125	102.430	102.361	102.310	6.125	102.430	102.361	102.310	5.750	101.262	101.516	101.406
6.250	102.379	102.592	102.509	6.250	102.379	102.592	102.509	5.875	101.340	101.347	101.259
6.375	102.655	102.634	102.668	6.375	102.655	102.634	102.668	6.000	101.870	101.826	101.786
6.500	103.149	103.059	103.075	6.500	103.149	103.059	103.075	6.125	102.430	102.361	102.310
6.625	103.463	103.485	103.519	6.625	103.463	103.485	103.519	6.250	102.379	102.592	102.509
6.750	103.420	103.403	103.259	6.750	103.420	103.403	103.259	6.375	102.655	102.634	102.668
6.875	103.444	103.364	103.283	6.875	103.444	103.364	103.283	6.500	103.149	103.059	103.075
7.000	103.861	103.780	103.700	7.000	103.861	103.780	103.700	6.625	103.463	103.485	103.519
7.125	104.281	104.201	104.120	7.125	104.281	104.201	104.120	6.750	103.420	103.403	103.259
7.250	104.084	103.973	103.940	7.250	104.084	103.973	103.940	6.875	103.444	103.364	103.283
7.375	103.779	103.699	103.682	7.375	103.166	103.034	103.065	7.000	103.861	103.780	103.700
7.500	103.904	103.824	103.807	7.500	103.507	103.404	103.406	7.125	104.281	104.201	104.120
7.625	104.029	103.949	103.932	7.625	103.338	103.206	103.237	7.250	104.084	103.973	103.940
7.750	104.154	104.074	104.057	7.750	101.915	101.762	101.844	7.375	103.166	103.034	103.065
7.875	102.192	102.039	102.121	7.875	102.192	102.039	102.121	7.500	103.507	103.404	103.406
8.000	102.484	102.331	102.413	8.000	102.484	102.331	102.413	7.625	103.338	103.206	103.237
8.125	102.754	102.601	102.683	8.125	102.754	102.601	102.683	7.750	101.915	101.762	101.844
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	97.702	97.695	97.722	4.250	97.702	97.695	97.722	4.875	96.607	96.622	96.537
4.375	98.219	98.212	98.238	4.375	98.219	98.212	98.238	5.000	97.330	97.302	97.260
4.500	98.717	98.710	98.737	4.500	98.717	98.710	98.737	5.125	97.786	97.803	97.716
4.625	99.193	99.186	99.213	4.625	99.193	99.186	99.213	5.250	99.217	99.470	99.347
4.750	99.222	99.567	99.351	4.750	99.222	99.178	99.161	5.375	99.224	99.476	99.353
4.875	99.497	99.770	99.554	4.875	99.497	99.469	99.484	5.500	99.866	99.817	99.733
5.000	99.930	99.906	99.916	5.000	99.930	99.902	99.916	5.625	100.254	100.206	100.122
5.125	100.372	100.332	100.315	5.125	100.328	100.300	100.315	5.750	100.725	100.922	100.813
5.250	100.551	100.549	100.491	5.250	100.551	100.508	100.491	5.875	100.762	100.722	100.682
5.375	100.456	100.703	100.493	5.375	100.416	100.368	100.449	6.000	101.209	101.169	101.129
5.500	100.890	100.856	100.808	5.500	100.776	100.727	100.808	6.125	101.499	101.459	101.419
5.625	101.296	101.262	101.161	5.625	101.222	101.178	101.161	6.250	101.756	101.716	101.676
5.750	101.745	101.701	101.685	5.750	101.745	101.701	101.685	6.375	101.908	101.942	101.975
5.875	101.448	101.412	101.357	5.875	101.418	101.374	101.357	6.500	102.356	102.389	102.423
6.000	101.935	101.891	101.874	6.000	101.935	101.891	101.874	6.625	102.689	102.723	102.756
								6.750	102.277	102.197	102.148
								6.875	102.131	102.051	101.971
								7.000	102.548	102.468	102.388
								7.125	102.969	102.888	102.808
								7.250	102.701	102.590	102.557
								7.375	100.212	100.080	100.054
								7.500	100.553	100.421	100.394
								7.625	100.494	100.362	100.335
								7.750	98.373	98.220	98.152
								7.875	98.650	98.497	98.429
								8.000	98.942	98.789	98.721
								8.125	99.212	99.059	98.991

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	102.356	102.389	102.423	6.125	101.422	101.370	101.326	4.500	95.924	95.917	95.818
6.625	102.689	102.723	102.756	6.250	101.759	101.689	101.638	4.625	96.341	96.334	96.236
6.750	102.277	102.197	102.148	6.375	101.516	101.426	101.367	4.750	94.797	94.753	94.736
6.875	102.131	102.051	101.971	6.500	102.010	101.920	101.861	4.875	95.093	95.065	94.880
7.000	102.548	102.468	102.388	6.625	102.234	102.144	102.085	5.000	95.448	95.420	95.235
7.125	102.969	102.888	102.808	6.750	102.275	102.231	102.198	5.125	95.754	95.726	95.541
7.250	102.701	102.590	102.557	6.875	101.582	101.501	101.437	5.250	96.383	96.377	96.370
7.375	100.212	100.080	100.054	7.000	101.916	101.834	101.786	5.375	96.464	96.457	96.451
7.500	100.553	100.421	100.394	7.125	102.294	102.184	102.150	5.500	96.866	96.859	96.852
7.625	100.494	100.362	100.335	7.250	102.751	102.640	102.607	5.625	97.284	97.277	97.271
7.750	98.373	98.220	98.152	7.375	100.212	100.080	100.054	5.750	98.430	98.424	98.417
7.875	98.650	98.497	98.429	7.500	100.553	100.421	100.394	5.875	98.672	98.665	98.659
8.000	98.942	98.789	98.721	7.625	100.494	100.362	100.335	6.000	99.017	99.011	99.004
8.125	99.212	99.059	98.991	7.750	98.373	98.220	98.152	6.125	99.351	99.344	99.338
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	102.655	102.634	102.668	6.375	102.655	102.634	102.668	6.000	101.870	101.826	101.786
6.500	103.149	103.059	103.075	6.500	103.149	103.059	103.075	6.125	102.430	102.361	102.310
6.625	103.513	103.485	103.519	6.625	103.513	103.485	103.519	6.250	102.379	102.592	102.509
6.750	103.420	103.403	103.259	6.750	103.420	103.403	103.259	6.375	102.655	102.634	102.668
6.875	103.444	103.364	103.283	6.875	103.444	103.364	103.283	6.500	103.149	103.059	103.075
7.000	103.861	103.780	103.700	7.000	103.861	103.780	103.700	6.625	103.513	103.485	103.519
7.125	104.281	104.201	104.120	7.125	104.281	104.201	104.120	6.750	103.420	103.403	103.259
7.250	104.084	103.973	103.940	7.250	104.084	103.973	103.940	6.875	103.444	103.364	103.283
7.375	103.779	103.699	103.682	7.375	103.216	103.084	103.115	7.000	103.861	103.780	103.700
7.500	103.904	103.824	103.807	7.500	103.557	103.425	103.456	7.125	104.281	104.201	104.120
7.625	104.029	103.949	103.932	7.625	103.388	103.256	103.287	7.250	104.084	103.973	103.940
7.750	104.154	104.074	104.057	7.750	101.965	101.812	101.894	7.375	103.216	103.084	103.115
7.875	102.242	102.089	102.171	7.875	102.242	102.089	102.171	7.500	103.557	103.425	103.456
8.000	102.534	102.381	102.463	8.000	102.534	102.381	102.463	7.625	103.388	103.256	103.287
8.125	102.804	102.651	102.733	8.125	102.804	102.651	102.733	7.750	101.965	101.812	101.894
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	98.717	98.710	98.737	4.500	98.717	98.710	98.737	6.625	102.689	102.723	102.756
4.625	99.193	99.186	99.213	4.625	99.193	99.186	99.213	6.750	102.277	102.197	102.148
4.750	99.222	99.567	99.351	4.750	99.222	99.178	99.161	6.875	102.131	102.051	101.971
4.875	99.497	99.770	99.554	4.875	99.497	99.469	99.484	7.000	102.548	102.468	102.388
5.000	99.930	99.906	99.916	5.000	99.930	99.902	99.916	7.125	102.969	102.888	102.808
5.125	100.372	100.332	100.315	5.125	100.328	100.300	100.315	7.250	102.701	102.590	102.557
5.250	100.551	100.549	100.491	5.250	100.551	100.508	100.491	7.375	101.355	101.375	101.375
5.375	100.456	100.703	100.493	5.375	100.416	100.368	100.449	7.500	101.331	101.351	101.351
5.500	100.890	100.856	100.808	5.500	100.776	100.727	100.808	7.625	101.459	101.479	101.479
5.625	101.296	101.262	101.161	5.625	101.222	101.178	101.161	7.750	99.388	99.395	99.336
5.750	101.745	101.701	101.685	5.750	101.745	101.701	101.685	7.875	98.650	98.497	98.429
5.875	101.448	101.412	101.357	5.875	101.418	101.374	101.357	8.000	98.942	98.789	98.721
6.000	101.935	101.891	101.874	6.000	101.935	101.891	101.874	8.125	99.212	99.059	98.991
6.125	102.442	102.398	102.381	6.125	102.442	102.398	102.381				

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	102.356	102.389	102.423	6.125	101.304	101.303	101.194	4.500	95.924	95.917	95.818
6.625	102.689	102.723	102.756	6.250	101.759	101.689	101.638	4.625	96.341	96.334	96.236
6.750	102.277	102.197	102.148	6.375	101.516	101.426	101.367	4.750	94.797	94.753	94.736
6.875	102.131	102.051	101.971	6.500	102.010	101.920	101.861	4.875	95.093	95.065	94.880
7.000	102.548	102.468	102.388	6.625	102.234	102.144	102.085	5.000	95.448	95.420	95.235
7.125	102.969	102.888	102.808	6.750	102.275	102.231	102.198	5.125	95.754	95.726	95.541
7.250	102.701	102.590	102.557	6.875	101.497	101.386	101.380	5.250	96.383	96.377	96.370
7.375	100.212	100.080	100.054	7.000	101.903	101.792	101.786	5.375	96.464	96.457	96.451
7.500	100.553	100.421	100.394	7.125	102.294	102.184	102.150	5.500	96.866	96.859	96.852
7.625	100.494	100.362	100.335	7.250	102.751	102.640	102.607	5.625	97.284	97.277	97.271
7.750	98.373	98.220	98.152	7.375	100.212	100.080	100.054	5.750	98.430	98.424	98.417
7.875	98.650	98.497	98.429	7.500	100.553	100.421	100.394	5.875	98.672	98.665	98.659
8.000	98.942	98.789	98.721	7.625	100.494	100.362	100.335	6.000	99.017	99.011	99.004
8.125	99.212	99.059	98.991	7.750	98.373	98.220	98.152	6.125	99.351	99.344	99.338

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: 12/8/2025 8:12 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	100.906	100.734	100.434	6.750	99.879	99.707	99.407	6.625	98.906	98.734	98.434
6.750	101.379	101.207	100.907	6.875	99.815	99.673	99.373	6.750	99.379	99.207	98.907
6.875	101.315	101.173	100.873	7.000	100.337	100.195	99.895	6.875	99.315	99.173	98.873
7.000	101.837	101.695	101.395	7.125	100.801	100.659	100.359	7.000	99.837	99.695	99.395
7.125	102.301	102.159	101.859	7.250	101.244	101.102	100.802	7.125	100.301	100.159	99.859
7.250	102.744	102.602	102.302	7.375	100.684	100.510	100.210	7.250	100.744	100.602	100.302
7.375	102.184	102.010	101.710	7.500	101.166	100.992	100.692	7.375	100.184	100.010	99.710
7.500	102.666	102.492	102.192	7.625	101.600	101.426	101.126	7.500	100.666	100.492	100.192
7.625	103.100	102.926	102.626	7.750	102.013	101.839	101.539	7.625	101.100	100.926	100.626
7.750	103.513	103.339	103.039	7.875	100.992	100.785	100.485	7.750	101.513	101.339	101.039
7.875	102.492	102.285	101.985	8.000	101.424	101.217	100.917	7.875	100.492	100.285	99.985
8.000	102.924	102.717	102.417	8.125	101.828	101.621	101.321	8.000	100.924	100.717	100.417
8.125	103.328	103.121	102.821	8.250	102.221	102.014	101.714	8.125	101.328	101.121	100.821
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	97.879	97.707	97.407	6.625	100.156	99.984	99.684	6.625	98.156	97.984	97.684
6.875	97.815	97.673	97.373	6.750	100.629	100.457	100.157	6.750	98.629	98.457	98.157
7.000	98.337	98.195	97.895	6.875	100.565	100.423	100.123	6.875	98.565	98.423	98.123
7.125	98.801	98.659	98.359	7.000	101.087	100.945	100.645	7.000	99.087	98.945	98.645
7.250	99.244	99.102	98.802	7.125	101.551	101.409	101.109	7.125	99.551	99.409	99.109
7.375	98.684	98.510	98.210	7.250	101.994	101.852	101.552	7.250	99.994	99.852	99.552
7.500	99.166	98.992	98.692	7.375	101.434	101.260	100.960	7.375	99.434	99.260	98.960
7.625	99.600	99.426	99.126	7.500	101.916	101.742	101.442	7.500	99.916	99.742	99.442
7.750	100.013	99.839	99.539	7.625	102.350	102.176	101.876	7.625	100.350	100.176	99.876
7.875	98.992	98.785	98.485	7.750	102.763	102.589	102.289	7.750	100.763	100.589	100.289
8.000	99.424	99.217	98.917	7.875	101.742	101.535	101.235	7.875	99.742	99.535	99.235
8.125	99.828	99.621	99.321	8.000	102.174	101.967	101.667	8.000	100.174	99.967	99.667
8.250	100.221	100.014	99.714	8.125	102.578	102.371	102.071	8.125	100.578	100.371	100.071

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.