



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: 12/12/25 8:14 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 < 30 days:	Worse-case
pricing + 0.25%	
Locks expired or cancelled > 30 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: 12/12/2025 8:14 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	94.481	94.363	94.363	4.750	94.481	94.363	94.363	5.125	98.001	97.897	97.862
4.875	95.583	95.511	95.483	4.875	95.583	95.511	95.483	5.250	98.732	98.625	98.587
5.000	96.249	96.172	96.140	5.000	96.249	96.172	96.140	5.375	99.256	99.145	99.104
5.125	96.871	96.767	96.732	5.125	96.871	96.767	96.732	5.500	99.738	99.624	99.580
5.250	97.766	97.657	97.618	5.250	97.766	97.657	97.618	5.625	100.187	100.073	100.029
5.375	98.361	98.247	98.204	5.375	98.361	98.247	98.204	5.750	100.377	100.278	100.263
5.500	99.038	98.919	98.872	5.500	99.038	98.919	98.872	5.875	100.896	100.822	100.801
5.625	99.621	99.502	99.455	5.625	99.621	99.502	99.455	6.000	101.303	101.234	101.208
5.750	99.991	99.887	99.833	5.750	99.991	99.887	99.833	6.125	101.711	101.603	101.567
5.875	100.532	100.424	100.365	5.875	100.532	100.424	100.365	6.250	101.689	101.624	101.555
6.000	101.025	100.924	100.871	6.000	101.025	100.924	100.871	6.375	102.143	102.088	102.047
6.125	101.511	101.400	101.347	6.125	101.511	101.400	101.347	6.500	102.649	102.599	102.552
6.250	101.606	101.544	101.468	6.250	101.478	101.411	101.341	6.625	102.836	102.764	102.690
6.375	102.058	101.996	101.920	6.375	101.946	101.880	101.812	6.750	102.786	102.789	102.705
6.500	102.484	102.414	102.343	6.500	102.484	102.414	102.343	6.875	103.156	103.156	103.093
6.625	102.941	102.876	102.807	6.625	102.941	102.876	102.807	7.000	103.486	103.495	103.433
6.750	102.916	102.870	102.811	6.750	102.862	102.849	102.801	7.125	103.801	103.811	103.747
6.875	103.313	103.309	103.227	6.875	103.304	103.309	103.227	7.250	103.891	103.993	103.894
7.000	103.790	103.793	103.708	7.000	103.790	103.793	103.708	7.375	104.327	104.305	104.298
7.125	104.120	104.121	104.037	7.125	104.120	104.121	104.037	7.500	104.637	104.635	104.608
7.250	104.188	104.166	104.133	7.250	104.128	104.126	104.118	7.625	104.814	104.814	104.721
7.375	104.521	104.519	104.511	7.375	104.521	104.519	104.511	7.750	105.099	105.099	105.000
7.500	104.855	104.910	104.845	7.500	104.855	104.910	104.845	7.875	105.150	105.243	105.150
7.625	105.035	105.070	104.981	7.625	104.975	105.070	104.970	8.000	105.238	105.384	105.264
7.750	105.101	105.253	105.137	7.750	105.101	105.253	105.137				
7.875	105.316	105.463	105.345	7.875	105.316	105.463	105.345				
8.000	105.624	105.630	105.563	8.000	105.624	105.630	105.563				
8.125	105.843	105.801	105.781	8.125	105.843	105.801	105.781				
8.250	105.916	105.853	105.726	8.250	105.916	105.853	105.726				
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	98.639	98.610	98.595	4.625	99.022	98.992	98.965	5.000	95.312	95.227	95.195
4.750	98.956	98.922	98.874	4.750	99.350	99.284	99.236	5.125	96.768	96.664	96.628
4.875	99.320	99.281	99.230	4.875	99.675	99.572	99.521	5.250	97.713	97.604	97.565
5.000	99.743	99.704	99.653	5.000	100.093	99.920	99.882	5.375	98.308	98.194	98.151
5.125	99.972	99.914	99.891	5.125	100.172	100.034	99.967	5.500	98.895	98.776	98.729
5.250	100.293	100.239	100.168	5.250	100.351	100.297	100.226	5.625	99.461	99.342	99.296
5.375	100.637	100.579	100.535	5.375	100.605	100.547	100.472	5.750	99.846	99.783	99.707
5.500	101.052	100.994	100.920	5.500	100.927	100.869	100.794	5.875	100.370	100.305	100.227
5.625	101.262	101.194	101.167	5.625	101.028	100.960	100.932	6.000	100.884	100.787	100.729
5.750	101.554	101.481	101.449	5.750	101.383	101.199	101.184	6.125	101.349	101.244	101.191
5.875	101.870	101.789	101.772	5.875	101.679	101.500	101.499	6.250	101.511	101.442	101.361
6.000	102.222	102.145	102.109	6.000	101.987	101.849	101.851	6.375	101.942	101.873	101.790
6.125	102.524	102.437	102.464	6.125	102.252	102.191	102.181	6.500	102.331	102.260	102.177
6.250	102.759	102.666	102.689	6.250	102.625	102.568	102.532	6.625	102.603	102.533	102.449
6.375	103.138	103.093	103.076	6.375	102.878	102.780	102.823	6.750	102.685	102.632	102.567
6.500	103.338	103.293	103.276	6.500	103.198	103.103	103.135	6.875	103.032	102.977	102.909
6.625	103.677	103.571	103.606	6.625	103.509	103.402	103.437	7.000	103.315	103.260	103.194
6.750	103.862	103.763	103.782	6.750	103.792	103.763	103.706	7.125	103.590	103.534	103.466
6.875	104.296	104.236	104.203	6.875	104.071	104.047	103.985	7.250	103.502	103.601	103.501
7.000	104.454	104.394	104.361	7.000	104.141	104.106	104.052	7.375	103.739	103.838	103.740
7.125	104.584	104.525	104.491	7.125	104.117	104.058	104.024	7.500	103.917	104.020	103.922
7.250	104.331	104.250	104.183	7.250	103.977	103.896	103.829	7.625	104.026	104.127	104.027
7.375	104.783	104.702	104.635	7.375	104.321	104.240	104.173	7.750	103.272	103.226	103.210
								7.875	103.735	103.689	103.673

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: 12/12/2025 8:14 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	98.843	98.794	98.759	5.000	98.386	98.343	98.274	5.000	96.198	96.135	96.073
5.125	99.173	99.124	99.086	5.125	98.802	98.753	98.681	5.125	96.678	96.615	96.552
5.250	99.492	99.445	99.405	5.250	99.148	99.095	99.018	5.250	97.332	97.269	97.207
5.375	99.792	99.745	99.703	5.375	99.468	99.413	99.368	5.375	97.796	97.733	97.671
5.500	100.082	100.035	99.990	5.500	99.832	99.779	99.731	5.500	98.258	98.195	98.133
5.625	100.352	100.307	100.259	5.625	100.147	100.096	100.046	5.625	98.726	98.663	98.600
5.750	100.598	100.554	100.504	5.750	100.433	100.385	100.333	5.750	98.996	98.933	98.871
5.875	100.792	100.750	100.697	5.875	100.658	100.612	100.558	5.875	99.267	99.204	99.141
6.000	100.973	100.932	100.877	6.000	100.873	100.830	100.773	6.000	99.534	99.471	99.408
6.125	101.119	101.080	101.022	6.125	101.063	101.023	100.963	6.125	99.799	99.736	99.674
6.250	101.320	101.227	101.159	6.250	101.242	101.204	101.142	6.250	100.066	100.003	99.940
6.375	101.411	101.339	101.275	6.375	101.396	101.361	101.297	6.375	100.329	100.266	100.204
6.500	101.482	101.449	101.382	6.500	101.539	101.506	101.439	6.500	100.381	100.318	100.255
6.625	101.572	101.541	101.471	6.625	101.658	101.628	101.557	6.625	100.403	100.340	100.277
6.750	101.647	101.618	101.545	6.750	101.761	101.733	101.661	6.750	100.457	100.394	100.332
6.875	101.154	101.076	100.998	6.875	101.283	101.204	101.126	6.875	100.526	100.463	100.400
7.000	101.135	101.057	100.979	7.000	101.442	101.364	101.285	7.000	100.602	100.539	100.477
7.125	101.128	101.050	100.972	7.125	101.575	101.497	101.419	7.125	100.678	100.615	100.553

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	98.744	98.666	98.588	5.000	98.483	98.439	98.371	5.000	96.148	96.085	96.022
5.125	99.098	99.019	98.941	5.125	98.897	98.849	98.777	5.125	96.628	96.565	96.502
5.250	99.416	99.338	99.260	5.250	99.242	99.189	99.113	5.250	97.282	97.219	97.156
5.375	99.732	99.653	99.575	5.375	99.512	99.454	99.374	5.375	97.746	97.683	97.620
5.500	100.018	99.940	99.862	5.500	99.738	99.675	99.592	5.500	98.208	98.145	98.082
5.625	100.263	100.185	100.107	5.625	99.950	99.882	99.794	5.625	98.676	98.613	98.550
5.750	100.480	100.407	100.316	5.750	100.150	100.077	99.986	5.750	98.946	98.883	98.820
5.875	100.719	100.641	100.546	5.875	100.337	100.259	100.164	5.875	99.217	99.154	99.091
6.000	100.964	100.881	100.782	6.000	100.481	100.398	100.299	6.000	99.484	99.421	99.358
6.125	101.220	101.132	101.030	6.125	100.564	100.484	100.421	6.125	99.749	99.686	99.623
6.250	101.431	101.339	101.232	6.250	100.782	100.719	100.656	6.250	100.016	99.953	99.890
6.375	101.525	101.427	101.317	6.375	101.078	100.981	100.870	6.375	100.279	100.216	100.153
6.500	101.595	101.493	101.379	6.500	101.221	101.119	101.005	6.500	100.331	100.268	100.205
6.625	101.630	101.523	101.405	6.625	101.102	100.995	100.877	6.625	100.353	100.290	100.227
6.750	101.677	101.565	101.443	6.750	101.106	101.028	100.950	6.750	100.407	100.344	100.281
6.875	101.154	101.076	100.998	6.875	101.283	101.204	101.126	6.875	100.476	100.413	100.350
7.000	101.135	101.057	100.979	7.000	101.442	101.364	101.285	7.000	100.552	100.489	100.426
7.125	101.128	101.050	100.972	7.125	101.575	101.497	101.419	7.125	100.628	100.565	100.502

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: 12/12/2025 8:14 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	95.021	94.977	94.960	4.500	95.021	94.977	94.960	5.000	98.061	98.297	98.211
4.625	95.719	95.674	95.658	4.625	95.719	95.674	95.658	5.125	98.709	98.650	98.616
4.750	96.847	97.445	97.358	4.750	96.753	97.445	97.358	5.250	99.393	99.811	99.692
4.875	97.564	97.720	97.633	4.875	97.402	97.720	97.633	5.375	99.838	100.067	99.948
5.000	98.125	98.297	98.211	5.000	98.061	98.297	98.211	5.500	100.416	100.449	100.329
5.125	98.709	98.650	98.616	5.125	98.709	98.650	98.616	5.625	101.081	101.002	100.959
5.250	99.393	99.811	99.692	5.250	99.393	99.811	99.692	5.750	101.114	101.555	101.472
5.375	99.904	100.067	99.948	5.375	99.838	100.067	99.948	5.875	101.436	101.449	101.366
5.500	100.416	100.449	100.329	5.500	100.416	100.449	100.329	6.000	102.035	101.962	101.912
5.625	101.081	101.002	100.959	5.625	101.081	101.002	100.959	6.125	102.526	102.453	102.403
5.750	101.175	101.555	101.472	5.750	101.175	101.555	101.472	6.250	102.600	102.655	102.563
5.875	101.674	101.623	101.577	5.875	101.674	101.623	101.577	6.375	102.570	102.535	102.481
6.000	102.087	102.037	101.990	6.000	102.087	102.037	101.990	6.500	103.115	103.062	103.011
6.125	102.533	102.485	102.435	6.125	102.533	102.485	102.435	6.625	103.669	103.616	103.566
6.250	102.600	102.655	102.563	6.250	102.600	102.655	102.563	6.750	103.607	103.559	103.504
6.375	102.729	102.693	102.639	6.375	102.729	102.693	102.639	6.875	103.616	103.532	103.466
6.500	103.181	103.148	103.050	6.500	103.115	103.062	103.011	7.000	104.056	104.047	103.932
6.625	103.669	103.624	103.566	6.625	103.669	103.616	103.566	7.125	104.385	104.403	104.288
6.750	103.856	103.836	103.796	6.750	103.607	103.559	103.504	7.250	104.186	104.108	104.075
6.875	103.743	103.659	103.593	6.875	103.743	103.659	103.593	7.375	103.541	103.550	103.411
7.000	104.167	104.096	103.971	7.000	104.122	104.047	103.971	7.500	103.969	103.978	103.839
7.125	104.587	104.515	104.382	7.125	104.385	104.403	104.288	7.625	103.927	103.9359	103.7979
7.250	104.186	104.108	104.075	7.250	104.186	104.108	104.075	7.75	102.3036	102.3306	102.207
7.375	104.0695	104.0085	103.9245	7.375	103.5405	103.5495	103.4114	7.875	102.6985	102.7255	102.6019
7.5	104.1945	104.1335	104.0495	7.5	103.9686	103.9775	103.8394	8	103.0604	103.0874	102.9638
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	97.515	97.483	97.449	4.250	97.490	97.453	97.449	4.500	91.909	91.864	91.848
4.375	98.066	98.029	98.024	4.375	98.066	98.029	98.024	4.625	92.606	92.562	92.545
4.500	98.636	98.599	98.595	4.500	98.636	98.599	98.595	4.750	96.012	95.984	95.867
4.625	99.199	99.162	99.158	4.625	99.199	99.162	99.158	4.875	96.728	96.667	96.545
4.750	99.200	99.401	99.148	4.750	99.200	99.401	99.148	5.000	97.289	97.319	97.201
4.875	99.586	99.635	99.499	4.875	99.586	99.635	99.499	5.125	97.757	97.722	97.691
5.000	100.126	100.060	100.039	5.000	100.126	100.060	100.039	5.250	98.856	99.111	98.960
5.125	100.644	100.579	100.558	5.125	100.644	100.579	100.558	5.375	99.498	99.435	99.313
5.250	100.505	100.750	100.542	5.250	100.505	100.750	100.542	5.500	99.959	99.897	99.774
5.375	100.940	100.925	100.853	5.375	100.616	100.873	100.664	5.625	100.417	100.354	100.232
5.500	101.394	101.379	101.307	5.500	101.099	101.192	101.029	5.750	100.357	100.574	100.459
5.625	101.848	101.833	101.761	5.625	101.551	101.519	101.482	5.875	100.804	100.752	100.710
5.750	101.843	101.828	101.756	5.750	101.730	101.685	101.669	6.000	101.253	101.203	101.159
5.875	102.337	102.322	102.250	5.875	101.450	101.405	101.389	6.125	101.739	101.657	101.573
6.000	102.775	102.760	102.688	6.000	101.967	101.922	101.905	6.250	101.707	101.673	101.640
								6.375	101.706	101.641	101.577
								6.500	102.204	102.144	102.020
								6.625	102.681	102.621	102.497
								6.750	102.358	102.304	102.251
								6.875	102.673	102.565	102.395
								7.000	103.121	103.013	102.843

FHA 25 Yr Fixed HB				FHA 20 Yr Fixed HB				FHA 15 Yr Fixed HB			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.250	98.852	99.111	98.960	5.000	97.190	97.319	97.201	4.500	95.891	95.854	95.725
5.375	99.041	99.117	98.967	5.125	97.757	97.722	97.691	4.625	96.440	96.403	96.274
5.500	99.792	99.713	99.667	5.250	98.852	99.111	98.960	4.750	95.958	95.943	95.871
5.625	100.227	100.148	100.102	5.375	99.041	99.117	98.967	4.875	96.462	96.447	96.375
5.750	100.357	100.574	100.459	5.500	99.792	99.713	99.667	5.000	96.916	96.901	96.829
5.875	100.804	100.752	100.710	5.625	100.227	100.148	100.102	5.125	97.370	97.355	97.283
6.000	101.253	101.203	101.159	5.750	100.277	100.574	100.459	5.250	97.317	97.302	97.230
6.125	101.669	101.620	101.573	5.875	100.809	100.758	100.715	5.375	97.820	97.805	97.733
6.250	101.707	101.673	101.640	6.000	101.326	101.275	101.231	5.500	98.274	98.259	98.187
6.375	101.706	101.641	101.577	6.125	101.823	101.775	101.728	5.625	98.728	98.713	98.641
6.500	102.104	102.040	101.975	6.250	101.400	101.330	101.277	5.750	98.723	98.708	98.636
6.625	102.439	102.375	102.311	6.375	101.609	101.576	101.525	5.875	99.217	99.202	99.130
6.750	102.358	102.304	102.251	6.500	102.088	102.056	102.003	6.000	99.655	99.640	99.568
6.875	102.236	102.183	102.129	6.625	102.548	102.518	102.463	6.125	100.077	100.061	99.990
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	99.393	99.811	99.692	5.250	99.393	99.811	99.692	5.250	99.393	99.811	99.692
5.375	99.838	100.067	99.948	5.375	99.838	100.067	99.948	5.375	99.838	100.067	99.948
5.500	100.346	100.449	100.329	5.500	100.346	100.449	100.329	5.500	100.346	100.449	100.329
5.625	100.961	100.930	100.839	5.625	100.961	100.930	100.839	5.625	100.961	100.930	100.839
5.750	101.175	101.555	101.472	5.750	101.175	101.555	101.472	5.750	101.114	101.555	101.472
5.875	101.674	101.623	101.577	5.875	101.674	101.623	101.577	5.875	101.436	101.449	101.366
6.000	102.087	102.037	101.990	6.000	102.087	102.037	101.990	6.000	102.035	101.962	101.912
6.125	102.533	102.485	102.435	6.125	102.533	102.485	102.435	6.125	102.526	102.453	102.403
6.250	102.600	102.655	102.563	6.250	102.600	102.655	102.563	6.250	102.600	102.655	102.563
6.375	102.729	102.693	102.639	6.375	102.729	102.693	102.639	6.375	102.570	102.535	102.481
6.500	103.115	103.062	103.011	6.500	103.115	103.062	103.011	6.500	103.115	103.062	103.011
6.625	103.669	103.616	103.566	6.625	103.669	103.616	103.566	6.625	103.669	103.616	103.566
6.750	103.607	103.559	103.504	6.750	103.607	103.559	103.504	6.750	103.607	103.559	103.504
6.875	103.743	103.659	103.593	6.875	103.743	103.659	103.593	6.875	103.616	103.532	103.466
7.000	104.122	104.047	103.971	7.000	104.122	104.047	103.971	7.000	104.056	104.047	103.932
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	98.636	98.599	98.595	4.250	97.490	97.453	97.449	5.250	98.852	99.111	98.960
4.625	99.199	99.162	99.158	4.375	98.066	98.029	98.024	5.375	99.041	99.117	98.967
4.750	99.200	99.401	99.148	4.500	98.636	98.599	98.595	5.500	99.792	99.713	99.667
4.875	99.586	99.635	99.499	4.625	99.199	99.162	99.158	5.625	100.227	100.148	100.102
5.000	100.126	100.060	100.039	4.750	99.200	99.147	99.131	5.750	100.357	100.574	100.459
5.125	100.644	100.579	100.558	4.875	99.586	99.520	99.499	5.875	100.804	100.752	100.710
5.250	100.505	100.750	100.542	5.000	100.126	100.060	100.039	6.000	101.253	101.203	101.159
5.375	100.616	100.873	100.664	5.125	100.644	100.579	100.558	6.125	101.669	101.620	101.573
5.500	101.099	101.192	101.029	5.250	100.505	100.460	100.444	6.250	101.707	101.673	101.640
5.625	101.551	101.519	101.482	5.375	100.616	100.584	100.546	6.375	101.706	101.641	101.577
5.750	101.730	101.685	101.669	5.500	101.099	101.067	101.029	6.500	102.104	102.040	101.975
5.875	101.450	101.405	101.389	5.625	101.551	101.519	101.482	6.625	102.439	102.375	102.311
6.000	101.967	101.922	101.905	5.750	101.730	101.685	101.669	6.750	102.358	102.304	102.251

FHA 25 Yr Fixed Streamline HB				FHA 20 Yr Fixed Streamline HB				FHA 15 Yr Fixed Streamline HB			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.250	98.852	99.111	98.960	5.250	98.852	99.111	98.960	4.500	95.891	95.854	95.725
5.375	99.041	99.117	98.967	5.375	99.041	99.117	98.967	4.625	96.440	96.403	96.274
5.500	99.792	99.713	99.667	5.500	99.792	99.713	99.667	4.750	94.775	94.722	94.706
5.625	100.227	100.148	100.102	5.625	100.227	100.148	100.102	4.875	95.242	95.176	94.955
5.750	100.357	100.574	100.459	5.750	100.268	100.574	100.459	5.000	95.744	95.679	95.458
5.875	100.804	100.752	100.710	5.875	100.480	100.450	100.380	5.125	96.205	96.139	95.918
6.000	101.253	101.203	101.159	6.000	101.153	101.123	101.052	5.250	96.294	96.230	96.166
6.125	101.669	101.620	101.573	6.125	101.537	101.508	101.437	5.375	96.377	96.313	96.249
6.250	101.707	101.673	101.640	6.250	101.400	101.330	101.277	5.500	96.781	96.717	96.652
6.375	101.706	101.641	101.577	6.375	101.419	101.423	101.299	5.625	97.200	97.136	97.072
6.500	102.104	102.040	101.975	6.500	102.043	102.016	101.907	5.750	98.310	98.246	98.182
6.625	102.439	102.375	102.311	6.625	102.377	102.350	102.241	5.875	98.554	98.490	98.426
6.750	102.358	102.304	102.251	6.750	101.795	101.742	101.691	6.000	98.903	98.839	98.775
6.875	102.236	102.183	102.129	6.875	101.924	101.915	101.774	6.125	99.238	99.174	99.109

Government Adjustments		Loan Amount Adjustments	
FICO		\$75K - \$99,999	-0.75
> 720+	0.125	\$100K - \$150K	-0.375
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		
		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	

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	102.129	102.065	102.000	6.125	101.422	101.374	101.326	4.500	95.799	95.762	95.632
6.625	102.464	102.400	102.336	6.250	101.425	101.352	101.302	4.625	96.217	96.180	96.051
6.750	102.383	102.329	102.276	6.375	101.318	101.290	101.182	4.750	94.800	94.747	94.731
6.875	102.261	102.208	102.154	6.500	101.814	101.787	101.678	4.875	95.133	95.067	94.846
7.000	102.698	102.644	102.591	6.625	102.040	102.013	101.904	5.000	95.488	95.423	95.202
7.125	103.098	103.044	102.991	6.750	101.820	101.767	101.716	5.125	95.795	95.729	95.508
7.250	102.361	102.283	102.250	6.875	101.725	101.716	101.575	5.250	96.319	96.255	96.191
7.375	100.405	100.414	100.218	7.000	102.132	102.123	101.983	5.375	96.402	96.338	96.274
7.500	100.746	100.755	100.559	7.125	102.406	102.328	102.294	5.500	96.806	96.742	96.677
7.625	100.687	100.696	100.500	7.250	102.411	102.333	102.300	5.625	97.225	97.161	97.097
7.750	98.557	98.584	98.310	7.375	100.405	100.414	100.218	5.750	98.335	98.271	98.207
7.875	98.835	98.862	98.588	7.500	100.746	100.755	100.559	5.875	98.579	98.515	98.451
8.000	99.127	99.154	98.881	7.625	100.687	100.696	100.500	6.000	98.928	98.864	98.800
8.125	99.397	99.424	99.151	7.750	98.557	98.584	98.310	6.125	99.263	99.199	99.134
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	102.457	102.430	102.331	6.375	102.457	102.430	102.331	6.000	101.821	101.787	101.754
6.500	102.953	102.926	102.827	6.500	102.953	102.926	102.827	6.125	102.333	102.303	102.238
6.625	103.319	103.292	103.193	6.625	103.319	103.292	103.193	6.250	102.344	102.555	102.463
6.750	103.525	103.472	103.418	6.750	103.525	103.472	103.418	6.375	102.457	102.430	102.331
6.875	103.574	103.520	103.466	6.875	103.574	103.520	103.466	6.500	102.953	102.926	102.827
7.000	104.010	103.957	103.903	7.000	104.010	103.957	103.903	6.625	103.319	103.292	103.193
7.125	104.410	104.357	104.303	7.125	104.410	104.357	104.303	6.750	103.525	103.472	103.418
7.250	104.094	104.016	103.983	7.250	104.094	104.016	103.983	6.875	103.574	103.520	103.466
7.375	103.942	103.880	103.796	7.375	103.409	103.418	103.280	7.000	104.010	103.957	103.903
7.500	104.067	104.005	103.921	7.500	103.750	103.759	103.621	7.125	104.410	104.357	104.303
7.625	104.192	104.130	104.046	7.625	103.581	103.590	103.452	7.250	104.094	104.016	103.983
7.750	104.317	104.255	104.171	7.750	102.149	102.176	102.052	7.375	103.409	103.418	103.280
7.875	102.426	102.454	102.330	7.875	102.426	102.454	102.330	7.500	103.750	103.759	103.621
8.000	102.719	102.746	102.623	8.000	102.719	102.746	102.623	7.625	103.581	103.590	103.452
8.125	102.989	103.016	102.893	8.125	102.989	103.016	102.893	7.750	102.149	102.176	102.052
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	98.592	98.555	98.550	4.500	98.592	98.555	98.550	6.625	102.464	102.400	102.336
4.625	99.068	99.031	99.027	4.625	99.068	99.031	99.027	6.750	102.383	102.329	102.276
4.750	99.225	99.457	99.204	4.750	99.225	99.172	99.156	6.875	102.261	102.208	102.154
4.875	99.536	99.660	99.455	4.875	99.536	99.470	99.449	7.000	102.698	102.644	102.591
5.000	99.969	99.944	99.919	5.000	99.969	99.903	99.882	7.125	103.098	103.044	102.991
5.125	100.387	100.397	100.372	5.125	100.368	100.302	100.281	7.250	102.361	102.283	102.250
5.250	100.530	100.650	100.469	5.250	100.530	100.485	100.469	7.375	101.349	101.416	101.332
5.375	100.479	100.804	100.595	5.375	100.479	100.447	100.410	7.500	101.325	101.391	101.308
5.500	100.899	100.935	100.880	5.500	100.839	100.807	100.770	7.625	101.453	101.519	101.435
5.625	101.305	101.311	101.286	5.625	101.232	101.188	101.171	7.750	99.387	99.432	99.307
5.750	101.755	101.710	101.694	5.750	101.755	101.710	101.694	7.875	98.835	98.862	98.588
5.875	101.475	101.430	101.452	5.875	101.475	101.430	101.414	8.000	99.127	99.154	98.881
6.000	101.992	101.947	101.930	6.000	101.992	101.947	101.930	8.125	99.397	99.424	99.151
6.125	102.499	102.454	102.438	6.125	102.499	102.454	102.438				

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	102.129	102.065	102.000	6.125	101.301	101.228	101.178	4.500	95.799	95.762	95.632
6.625	102.464	102.400	102.336	6.250	101.425	101.352	101.302	4.625	96.217	96.180	96.051
6.750	102.383	102.329	102.276	6.375	101.318	101.290	101.182	4.750	94.800	94.747	94.731
6.875	102.261	102.208	102.154	6.500	101.814	101.787	101.678	4.875	95.133	95.067	94.846
7.000	102.698	102.644	102.591	6.625	102.040	102.013	101.904	5.000	95.488	95.423	95.202
7.125	103.098	103.044	102.991	6.750	101.820	101.767	101.716	5.125	95.795	95.729	95.508
7.250	102.361	102.283	102.250	6.875	101.725	101.716	101.575	5.250	96.319	96.255	96.191
7.375	100.405	100.414	100.218	7.000	102.132	102.123	101.983	5.375	96.402	96.338	96.274
7.500	100.746	100.755	100.559	7.125	102.406	102.328	102.294	5.500	96.806	96.742	96.677
7.625	100.687	100.696	100.500	7.250	102.411	102.333	102.300	5.625	97.225	97.161	97.097
7.750	98.557	98.584	98.310	7.375	100.405	100.414	100.218	5.750	98.335	98.271	98.207
7.875	98.835	98.862	98.588	7.500	100.746	100.755	100.559	5.875	98.579	98.515	98.451
8.000	99.127	99.154	98.881	7.625	100.687	100.696	100.500	6.000	98.928	98.864	98.800
8.125	99.397	99.424	99.151	7.750	98.557	98.584	98.310	6.125	99.263	99.199	99.134

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: 12/12/2025 8:14 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	100.973	100.814	100.514	6.750	99.946	99.787	99.487	6.625	98.973	98.814	98.514
6.750	101.446	101.287	100.987	6.875	99.979	99.804	99.504	6.750	99.446	99.287	98.987
6.875	101.479	101.304	101.004	7.000	100.501	100.326	100.026	6.875	99.479	99.304	99.004
7.000	102.001	101.826	101.526	7.125	100.965	100.790	100.490	7.000	100.001	99.826	99.526
7.125	102.465	102.290	101.990	7.250	101.408	101.233	100.933	7.125	100.465	100.290	99.990
7.250	102.908	102.733	102.433	7.375	100.963	100.756	100.456	7.250	100.908	100.733	100.433
7.375	102.463	102.256	101.956	7.500	101.445	101.238	100.938	7.375	100.463	100.256	99.956
7.500	102.945	102.738	102.438	7.625	101.879	101.672	101.372	7.500	100.945	100.738	100.438
7.625	103.379	103.172	102.872	7.750	102.292	102.085	101.785	7.625	101.379	101.172	100.872
7.750	103.792	103.585	103.285	7.875	101.197	100.960	100.660	7.750	101.792	101.585	101.285
7.875	102.697	102.460	102.160	8.000	101.629	101.392	101.092	7.875	100.697	100.460	100.160
8.000	103.129	102.892	102.592	8.125	102.033	101.796	101.496	8.000	101.129	100.892	100.592
8.125	103.533	103.296	102.996	8.250	102.426	102.189	101.889	8.125	101.533	101.296	100.996
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	97.946	97.787	97.487	6.625	100.223	100.064	99.764	6.625	98.223	98.064	97.764
6.875	97.979	97.804	97.504	6.750	100.696	100.537	100.237	6.750	98.696	98.537	98.237
7.000	98.501	98.326	98.026	6.875	100.729	100.554	100.254	6.875	98.729	98.554	98.254
7.125	98.965	98.790	98.490	7.000	101.251	101.076	100.776	7.000	99.251	99.076	98.776
7.250	99.408	99.233	98.933	7.125	101.715	101.540	101.240	7.125	99.715	99.540	99.240
7.375	98.963	98.756	98.456	7.250	102.158	101.983	101.683	7.250	100.158	99.983	99.683
7.500	99.445	99.238	98.938	7.375	101.713	101.506	101.206	7.375	99.713	99.506	99.206
7.625	99.879	99.672	99.372	7.500	102.195	101.988	101.688	7.500	100.195	99.988	99.688
7.750	100.292	100.085	99.785	7.625	102.629	102.422	102.122	7.625	100.629	100.422	100.122
7.875	99.197	98.960	98.660	7.750	103.042	102.835	102.535	7.750	101.042	100.835	100.535
8.000	99.629	99.392	99.092	7.875	101.947	101.710	101.410	7.875	99.947	99.710	99.410
8.125	100.033	99.796	99.496	8.000	102.379	102.142	101.842	8.000	100.379	100.142	99.842
8.250	100.426	100.189	99.889	8.125	102.783	102.546	102.246	8.125	100.783	100.546	100.246

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.