



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: 12/16/25 8:01 AM

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

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

Relock Policy	
Locks expired or cancelled < 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: 12/16/2025 8:01 PST

Conventional 30 Yr Fixed				Conventional 25 Yr Fixed				Conventional 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.750	94.863	94.762	94.762	4.750	94.863	94.762	94.762	5.125	98.086	97.985	97.982
4.875	95.747	95.662	95.687	4.875	95.747	95.662	95.687	5.250	98.816	98.710	98.714
5.000	96.417	96.328	96.360	5.000	96.417	96.328	96.360	5.375	99.345	99.233	99.244
5.125	96.986	96.885	96.914	5.125	96.986	96.885	96.914	5.500	99.831	99.716	99.732
5.250	97.888	97.781	97.779	5.250	97.888	97.781	97.779	5.625	100.283	100.168	100.184
5.375	98.495	98.446	98.395	5.375	98.495	98.446	98.395	5.750	100.614	100.537	100.519
5.500	99.169	99.077	99.064	5.500	99.169	99.077	99.064	5.875	101.042	100.969	100.946
5.625	99.751	99.634	99.646	5.625	99.751	99.634	99.646	6.000	101.567	101.499	101.472
5.750	100.016	99.929	99.919	5.750	100.016	99.929	99.919	6.125	101.934	101.871	101.838
5.875	100.561	100.490	100.466	5.875	100.561	100.490	100.466	6.250	101.804	101.730	101.692
6.000	101.135	101.067	100.982	6.000	101.057	100.995	100.959	6.375	102.308	102.239	102.196
6.125	101.583	101.515	101.450	6.125	101.543	101.453	101.450	6.500	102.819	102.754	102.706
6.250	101.725	101.656	101.572	6.250	101.548	101.499	101.448	6.625	102.919	102.859	102.806
6.375	102.181	102.112	102.027	6.375	101.983	101.935	101.884	6.750	102.826	102.797	102.759
6.500	102.590	102.521	102.436	6.500	102.507	102.423	102.401	6.875	103.260	103.132	103.082
6.625	102.968	102.889	102.860	6.625	102.968	102.889	102.860	7.000	103.685	103.560	103.510
6.750	102.990	102.937	102.871	6.750	102.986	102.907	102.862	7.125	104.001	103.875	103.825
6.875	103.386	103.362	103.311	6.875	103.375	103.362	103.311	7.250	104.110	104.072	103.992
7.000	103.860	103.847	103.798	7.000	103.860	103.847	103.798	7.375	104.558	104.409	104.351
7.125	104.192	104.178	104.130	7.125	104.192	104.178	104.130	7.500	104.871	104.741	104.664
7.250	104.223	104.195	104.156	7.250	104.216	104.124	104.095	7.625	104.919	104.919	104.824
7.375	104.610	104.501	104.487	7.375	104.610	104.501	104.487	7.750	105.150	105.150	105.074
7.500	105.034	104.914	104.858	7.500	105.034	104.914	104.858	7.875	105.150	105.150	105.150
7.625	105.114	105.087	105.052	7.625	105.114	105.087	105.052	8.000	105.157	105.280	105.227
7.750	105.113	105.245	105.177	7.750	105.113	105.245	105.177				
7.875	105.321	105.447	105.387	7.875	105.321	105.447	105.387				
8.000	105.717	105.671	105.653	8.000	105.717	105.671	105.653				
8.125	105.936	105.890	105.872	8.125	105.936	105.890	105.872				
8.250	105.710	105.722	105.640	8.250	105.7096	105.7222	105.6402				
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	98.766	98.714	98.701	4.625	99.154	99.097	99.097	5.000	95.437	95.345	95.324
4.750	98.974	98.882	98.907	4.750	99.399	99.300	99.300	5.125	96.883	95.983	95.965
4.875	99.393	99.331	99.298	4.875	99.733	99.638	99.638	5.250	97.835	97.728	97.726
5.000	99.768	99.684	99.697	5.000	100.142	100.052	100.052	5.375	98.433	98.332	98.326
5.125	100.157	100.058	100.046	5.125	100.230	100.145	100.145	5.500	99.048	98.973	98.922
5.250	100.321	100.238	100.242	5.250	100.378	100.288	100.299	5.625	99.592	99.513	99.487
5.375	100.820	100.774	100.758	5.375	100.710	100.664	100.662	5.750	99.992	99.924	99.839
5.500	101.081	101.030	101.009	5.500	101.020	100.979	100.972	5.875	100.569	100.498	100.411
5.625	101.365	101.320	101.303	5.625	101.068	101.032	101.019	6.000	101.105	101.031	100.941
5.750	101.564	101.493	101.487	5.750	101.312	101.296	101.279	6.125	101.530	101.454	101.363
5.875	101.995	101.949	101.933	5.875	101.609	101.598	101.575	6.250	101.733	101.659	101.568
6.000	102.223	102.168	102.151	6.000	101.923	101.915	101.888	6.375	102.187	102.112	102.020
6.125	102.473	102.425	102.408	6.125	102.190	102.187	102.154	6.500	102.594	102.518	102.425
6.250	102.745	102.699	102.683	6.250	102.592	102.592	102.553	6.625	102.860	102.784	102.692
6.375	103.250	103.204	103.188	6.375	102.887	102.737	102.721	6.750	103.005	102.948	102.878
6.500	103.450	103.405	103.388	6.500	103.208	103.117	103.069	6.875	103.397	103.337	103.265
6.625	103.682	103.582	103.566	6.625	103.518	103.331	103.293	7.000	103.657	103.599	103.527
6.750	103.866	103.778	103.745	6.750	103.856	103.705	103.646	7.125	103.952	103.893	103.820
6.875	104.314	104.253	104.219	6.875	104.139	103.992	103.928	7.250	103.710	103.605	103.529
7.000	104.472	104.411	104.377	7.000	104.201	104.060	103.990	7.375	103.990	103.883	103.762
7.125	104.603	104.541	104.508	7.125	104.132	104.071	104.038	7.500	104.247	104.138	104.015
7.250	104.376	104.299	104.249	7.250	104.021	103.944	103.894	7.625	104.499	104.389	104.265
7.375	104.830	104.753	104.703	7.375	104.364	104.287	104.237	7.750	103.368	103.322	103.304
								7.875	103.828	103.782	103.763

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: 12/16/2025 8:01 PST

Conventional 5/6 ARM				Conventional 7/6 ARM				Conventional 10/6 ARM			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.000	98.847	98.784	98.730	5.000	98.475	98.374	98.349	5.000	96.343	96.280	96.218
5.125	99.221	99.158	99.095	5.125	98.889	98.784	98.756	5.125	96.827	96.764	96.701
5.250	99.596	99.533	99.470	5.250	99.234	99.124	99.092	5.250	97.483	97.420	97.358
5.375	99.796	99.733	99.670	5.375	99.508	99.447	99.405	5.375	97.947	97.884	97.822
5.500	100.049	99.998	99.957	5.500	99.858	99.800	99.756	5.500	98.408	98.345	98.283
5.625	100.318	100.268	100.225	5.625	100.172	100.116	100.069	5.625	98.874	98.811	98.748
5.750	100.562	100.514	100.468	5.750	100.407	100.354	100.304	5.750	99.144	99.081	99.019
5.875	100.783	100.709	100.660	5.875	100.631	100.579	100.528	5.875	99.415	99.352	99.289
6.000	101.030	100.889	100.838	6.000	100.849	100.800	100.747	6.000	99.682	99.619	99.557
6.125	101.207	101.136	101.082	6.125	101.056	101.011	100.954	6.125	99.947	99.884	99.822
6.250	101.370	101.274	101.216	6.250	101.246	101.203	101.144	6.250	100.213	100.150	100.088
6.375	101.460	101.392	101.331	6.375	101.399	101.358	101.296	6.375	100.477	100.414	100.352
6.500	101.537	101.500	101.438	6.500	101.539	101.500	101.437	6.500	100.538	100.475	100.413
6.625	101.625	101.589	101.525	6.625	101.706	101.671	101.605	6.625	100.559	100.496	100.434
6.750	101.699	101.666	101.597	6.750	101.808	101.775	101.706	6.750	100.606	100.543	100.480
6.875	101.183	101.120	101.057	6.875	101.186	101.123	101.060	6.875	100.670	100.607	100.544
7.000	101.202	101.139	101.076	7.000	101.247	101.184	101.121	7.000	100.744	100.681	100.619
7.125	101.239	101.176	101.113	7.125	101.310	101.247	101.184	7.125	100.820	100.757	100.695

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	98.797	98.734	98.671	5.000	98.570	98.470	98.445	5.000	96.293	96.230	96.167
5.125	99.171	99.108	99.045	5.125	98.984	98.879	98.850	5.125	96.777	96.714	96.651
5.250	99.546	99.483	99.420	5.250	99.328	99.217	99.185	5.250	97.433	97.370	97.307
5.375	99.746	99.683	99.620	5.375	99.597	99.481	99.445	5.375	97.897	97.834	97.771
5.500	100.015	99.894	99.855	5.500	99.815	99.694	99.655	5.500	98.358	98.295	98.232
5.625	100.300	100.173	100.131	5.625	100.007	99.881	99.839	5.625	98.824	98.761	98.698
5.750	100.589	100.458	100.412	5.750	100.196	100.064	100.019	5.750	99.094	99.031	98.968
5.875	100.887	100.750	100.701	5.875	100.381	100.245	100.195	5.875	99.365	99.302	99.239
6.000	101.137	100.995	100.943	6.000	100.531	100.415	100.352	6.000	99.632	99.569	99.506
6.125	101.316	101.169	101.113	6.125	100.710	100.647	100.584	6.125	99.897	99.834	99.771
6.250	101.481	101.328	101.269	6.250	100.944	100.881	100.818	6.250	100.163	100.100	100.037
6.375	101.573	101.415	101.352	6.375	101.127	100.969	100.906	6.375	100.427	100.364	100.301
6.500	101.642	101.479	101.412	6.500	101.258	101.095	101.029	6.500	100.488	100.425	100.362
6.625	101.675	101.507	101.437	6.625	101.138	100.988	100.925	6.625	100.509	100.446	100.383
6.750	101.720	101.547	101.474	6.750	101.117	101.021	100.958	6.750	100.556	100.493	100.430
6.875	101.133	101.070	101.007	6.875	101.136	101.073	101.010	6.875	100.620	100.557	100.494
7.000	101.152	101.089	101.026	7.000	101.197	101.134	101.071	7.000	100.694	100.631	100.568
7.125	101.189	101.126	101.063	7.125	101.286	101.197	101.134	7.125	100.770	100.707	100.644

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: 12/16/2025 8:01 PST

FHA 30 Yr Fixed				FHA 25 Yr Fixed				FHA 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.500	95.243	95.198	95.181	4.500	95.243	95.198	95.181	5.000	98.357	98.353	98.304
4.625	95.942	95.897	95.880	4.625	95.942	95.897	95.880	5.125	98.730	98.688	98.650
4.750	97.035	97.500	97.421	4.750	97.035	97.500	97.421	5.250	99.588	99.919	99.788
4.875	97.693	97.775	97.696	4.875	97.693	97.775	97.696	5.375	100.036	100.175	100.044
5.000	98.357	98.353	98.304	5.000	98.357	98.353	98.304	5.500	100.510	100.556	100.425
5.125	98.730	98.688	98.650	5.125	98.730	98.688	98.650	5.625	101.049	101.038	100.913
5.250	99.588	99.919	99.788	5.250	99.588	99.919	99.788	5.750	101.131	101.650	101.525
5.375	100.046	100.175	100.044	5.375	100.046	100.175	100.044	5.875	101.579	101.544	101.454
5.500	100.510	100.556	100.425	5.500	100.510	100.556	100.425	6.000	102.192	102.117	102.067
5.625	101.059	101.038	100.936	5.625	101.059	101.038	100.936	6.125	102.586	102.511	102.461
5.750	101.277	101.650	101.525	5.750	101.277	101.650	101.525	6.250	102.713	102.637	102.587
5.875	101.781	101.727	101.684	5.875	101.781	101.727	101.684	6.375	103.031	102.996	102.942
6.000	102.199	102.146	102.103	6.000	102.199	102.146	102.103	6.500	103.444	103.408	103.355
6.125	102.650	102.598	102.554	6.125	102.650	102.598	102.554	6.625	103.956	103.921	103.867
6.250	102.747	102.711	102.658	6.250	102.747	102.711	102.658	6.750	103.652	103.616	103.539
6.375	103.197	103.162	103.108	6.375	103.197	103.162	103.108	6.875	103.608	103.521	103.461
6.500	103.554	103.519	103.465	6.500	103.554	103.519	103.465	7.000	104.049	104.103	103.981
6.625	104.007	103.972	103.918	6.625	104.007	103.972	103.918	7.125	104.386	104.459	104.338
6.750	103.891	103.871	103.831	6.750	103.652	103.616	103.539	7.250	104.221	104.139	104.089
6.875	103.741	103.654	103.591	6.875	103.741	103.654	103.591	7.375	103.522	103.461	103.378
7.000	104.173	104.103	103.981	7.000	104.125	104.103	103.981	7.500	103.951	103.890	103.807
7.125	104.595	104.521	104.389	7.125	104.386	104.459	104.338	7.625	103.9101	103.8496	103.7663
7.250	104.221	104.139	104.089	7.250	104.221	104.139	104.089	7.75	102.2778	102.2638	102.1666
7.375	104.0765	104.0165	103.9585	7.375	103.5218	103.4613	103.378	7.875	102.6735	102.6594	102.5623
7.5	104.2015	104.1415	104.0835	7.5	103.9509	103.8904	103.8072	8	103.036	103.022	102.9248
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	97.633	97.601	97.501	4.250	97.510	97.436	97.439	4.500	92.130	92.085	92.069
4.375	98.138	98.106	98.015	4.375	98.086	98.012	98.015	4.625	92.829	92.784	92.767
4.500	98.657	98.583	98.586	4.500	98.657	98.583	98.586	4.750	96.115	96.040	95.929
4.625	99.220	99.146	99.149	4.625	99.220	99.146	99.149	4.875	96.835	96.748	96.603
4.750	99.341	99.658	99.446	4.750	99.341	99.658	99.446	5.000	97.398	97.374	97.263
4.875	99.676	99.892	99.680	4.875	99.618	99.892	99.680	5.125	97.859	97.772	97.726
5.000	100.157	100.216	100.075	5.000	100.157	100.216	100.072	5.250	98.992	99.219	99.056
5.125	100.676	100.602	100.590	5.125	100.676	100.602	100.590	5.375	99.639	99.577	99.447
5.250	100.730	100.831	100.668	5.250	100.730	100.831	100.668	5.500	100.103	100.041	99.912
5.375	100.942	100.986	100.907	5.375	100.627	100.953	100.749	5.625	100.564	100.502	100.373
5.500	101.396	101.440	101.361	5.500	101.109	101.272	101.068	5.750	100.403	100.669	100.513
5.625	101.850	101.893	101.814	5.625	101.563	101.504	101.479	5.875	100.880	100.827	100.785
5.750	101.894	101.879	101.831	5.750	101.894	101.848	101.831	6.000	101.336	101.284	101.241
5.875	102.372	102.374	102.276	5.875	101.564	101.519	101.502	6.125	101.816	101.757	101.663
6.000	102.810	102.812	102.715	6.000	102.083	102.037	102.020	6.250	101.815	101.748	101.681
								6.375	101.779	101.713	101.648
								6.500	102.316	102.240	102.122
								6.625	102.794	102.719	102.600
								6.750	102.346	102.285	102.225
								6.875	102.677	102.567	102.399
								7.000	103.127	103.017	102.848

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	98.987	99.219	99.056	5.000	97.255	97.374	97.263	4.500	95.912	95.713	95.715
5.375	99.074	99.225	99.063	5.125	97.822	97.740	97.726	4.625	96.461	96.262	96.265
5.500	99.759	99.656	99.620	5.250	98.987	99.219	99.056	4.750	96.053	96.046	95.932
5.625	100.195	100.088	100.056	5.375	99.007	99.225	99.063	4.875	96.556	96.550	96.436
5.750	100.403	100.669	100.513	5.500	99.759	99.656	99.620	5.000	97.011	97.004	96.890
5.875	100.880	100.827	100.785	5.625	100.195	100.095	100.056	5.125	97.465	97.458	97.345
6.000	101.336	101.284	101.241	5.750	100.403	100.669	100.513	5.250	97.319	97.363	97.284
6.125	101.758	101.707	101.663	5.875	100.877	100.825	100.782	5.375	97.822	97.866	97.787
6.250	101.815	101.748	101.681	6.000	101.397	101.345	101.302	5.500	98.276	98.320	98.241
6.375	101.777	101.713	101.648	6.125	101.899	101.847	101.803	5.625	98.730	98.773	98.694
6.500	102.162	102.098	102.034	6.250	101.581	101.506	101.456	5.750	98.758	98.759	98.662
6.625	102.502	102.438	102.374	6.375	101.673	101.639	101.588	5.875	99.252	99.254	99.156
6.750	102.346	102.285	102.225	6.500	102.155	102.121	102.070	6.000	99.690	99.692	99.595
6.875	102.269	102.209	102.149	6.625	102.620	102.586	102.535	6.125	100.112	100.114	100.016
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	99.588	99.919	99.788	5.250	99.588	99.919	99.788	5.250	99.588	99.919	99.788
5.375	100.046	100.175	100.044	5.375	100.046	100.175	100.044	5.375	100.036	100.175	100.044
5.500	100.510	100.556	100.425	5.500	100.510	100.556	100.425	5.500	100.510	100.556	100.425
5.625	101.059	101.038	100.936	5.625	101.059	101.038	100.936	5.625	100.960	101.038	100.906
5.750	101.277	101.650	101.525	5.750	101.277	101.650	101.525	5.750	101.131	101.650	101.525
5.875	101.781	101.727	101.684	5.875	101.781	101.727	101.684	5.875	101.579	101.544	101.454
6.000	102.199	102.146	102.103	6.000	102.199	102.146	102.103	6.000	102.192	102.117	102.067
6.125	102.650	102.598	102.554	6.125	102.650	102.598	102.554	6.125	102.586	102.511	102.461
6.250	102.747	102.711	102.658	6.250	102.747	102.711	102.658	6.250	102.713	102.637	102.587
6.375	103.197	103.162	103.108	6.375	103.197	103.162	103.108	6.375	103.031	102.996	102.942
6.500	103.554	103.519	103.465	6.500	103.554	103.519	103.465	6.500	103.444	103.408	103.355
6.625	104.007	103.972	103.918	6.625	104.007	103.972	103.918	6.625	103.956	103.921	103.867
6.750	103.652	103.616	103.539	6.750	103.652	103.616	103.539	6.750	103.652	103.616	103.539
6.875	103.741	103.654	103.591	6.875	103.741	103.654	103.591	6.875	103.608	103.521	103.461
7.000	104.125	104.103	103.981	7.000	104.125	104.103	103.981	7.000	104.049	104.103	103.981
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	98.657	98.583	98.586	4.250	97.510	97.436	97.439	5.250	98.987	99.219	99.056
4.625	99.220	99.146	99.149	4.375	98.086	98.012	98.015	5.375	99.074	99.225	99.063
4.750	99.341	99.658	99.446	4.500	98.657	98.583	98.586	5.500	99.759	99.656	99.620
4.875	99.618	99.892	99.680	4.625	99.220	99.146	99.149	5.625	100.195	100.088	100.056
5.000	100.157	100.216	100.072	4.750	99.341	99.280	99.246	5.750	100.403	100.669	100.513
5.125	100.676	100.602	100.590	4.875	99.618	99.544	99.532	5.875	100.880	100.827	100.785
5.250	100.730	100.831	100.668	5.000	100.157	100.083	100.072	6.000	101.336	101.284	101.241
5.375	100.627	100.953	100.749	5.125	100.676	100.602	100.590	6.125	101.758	101.707	101.663
5.500	101.109	101.272	101.068	5.250	100.730	100.685	100.668	6.250	101.815	101.748	101.681
5.625	101.563	101.504	101.479	5.375	100.627	100.568	100.543	6.375	101.777	101.713	101.648
5.750	101.894	101.848	101.831	5.500	101.109	101.050	101.025	6.500	102.162	102.098	102.034
5.875	101.564	101.519	101.502	5.625	101.563	101.504	101.479	6.625	102.502	102.438	102.374
6.000	102.083	102.037	102.020	5.750	101.894	101.848	101.831	6.750	102.346	102.285	102.225

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	98.987	99.219	99.056	5.250	98.987	99.219	99.056	4.500	95.912	95.713	95.715
5.375	99.074	99.225	99.063	5.375	99.007	99.225	99.063	4.625	96.461	96.262	96.265
5.500	99.759	99.656	99.620	5.500	99.759	99.656	99.620	4.750	94.916	94.855	94.821
5.625	100.195	100.088	100.056	5.625	100.195	100.095	100.056	4.875	95.273	94.999	94.987
5.750	100.403	100.669	100.513	5.750	100.403	100.669	100.513	5.000	95.775	95.501	95.489
5.875	100.880	100.827	100.785	5.875	100.520	100.447	100.405	5.125	96.234	95.960	95.949
6.000	101.336	101.284	101.241	6.000	101.194	101.121	101.079	5.250	96.388	96.323	96.259
6.125	101.758	101.707	101.663	6.125	101.581	101.507	101.466	5.375	96.476	96.411	96.347
6.250	101.815	101.748	101.681	6.250	101.581	101.506	101.456	5.500	96.882	96.818	96.753
6.375	101.777	101.713	101.648	6.375	101.487	101.407	101.352	5.625	97.302	97.237	97.173
6.500	102.162	102.098	102.034	6.500	102.113	102.033	101.978	5.750	98.357	98.293	98.228
6.625	102.502	102.438	102.374	6.625	102.450	102.370	102.315	5.875	98.605	98.541	98.477
6.750	102.346	102.285	102.225	6.750	102.046	101.983	101.933	6.000	98.958	98.894	98.830
6.875	102.269	102.209	102.149	6.875	101.911	101.947	101.794	6.125	99.295	99.230	99.166

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: 12/16/2025 8:01 PST

VA 30 Yr Fixed				VA 25 Yr Fixed				VA 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.125	98.755	98.702	98.675	5.125	98.755	98.702	98.675	4.750	97.060	97.431	97.352
5.250	99.613	99.869	99.738	5.250	99.613	99.869	99.738	4.875	97.718	97.713	97.665
5.375	100.061	100.125	99.994	5.375	100.061	100.125	99.994	5.000	98.382	98.356	98.329
5.500	100.535	100.455	100.375	5.500	100.535	100.455	100.375	5.125	98.755	98.702	98.675
5.625	100.985	100.905	100.824	5.625	100.985	100.905	100.824	5.250	99.613	99.869	99.738
5.750	101.156	101.569	101.444	5.750	101.156	101.569	101.444	5.375	100.061	100.125	99.994
5.875	101.447	101.400	101.313	5.875	101.447	101.400	101.313	5.500	100.535	100.455	100.375
6.000	101.915	101.848	101.781	6.000	101.915	101.848	101.781	5.625	100.985	100.905	100.824
6.125	102.377	102.310	102.268	6.125	102.377	102.310	102.268	5.750	101.156	101.569	101.444
6.250	102.452	102.519	102.416	6.250	102.452	102.519	102.416	5.875	101.447	101.400	101.313
6.375	102.527	102.458	102.402	6.375	102.527	102.458	102.402	6.000	101.915	101.848	101.781
6.500	103.026	102.957	102.902	6.500	103.026	102.957	102.902	6.125	102.377	102.310	102.268
6.625	103.346	103.277	103.221	6.625	103.346	103.277	103.221	6.250	102.452	102.519	102.416
6.750	103.513	103.516	103.394	6.750	103.513	103.516	103.394	6.375	102.527	102.458	102.402
6.875	103.607	103.546	103.486	6.875	103.607	103.546	103.486	6.500	103.026	102.957	102.902
7.000	103.986	103.926	103.866	7.000	103.986	103.926	103.866	6.625	103.346	103.277	103.221
7.125	104.411	104.351	104.291	7.125	104.411	104.351	104.291	6.750	103.513	103.516	103.394
7.250	104.129	104.047	103.997	7.250	104.129	104.047	103.997	6.875	103.607	103.546	103.486
7.375	103.948	103.889	103.830	7.375	103.948	103.889	103.830	7.000	103.986	103.926	103.866
7.500	104.073	104.014	103.955	7.500	104.073	104.014	103.955	7.125	104.411	104.351	104.291
7.625	104.198	104.139	104.080	7.625	104.198	104.139	104.080	7.250	104.129	104.047	103.997
7.750	104.323	104.264	104.205	7.750	104.323	104.264	104.205	7.375	103.340	103.280	103.196
7.875	102.351	102.337	102.240	7.875	102.351	102.337	102.240	7.500	103.682	103.622	103.539
8.000	102.644	102.630	102.533	8.000	102.644	102.630	102.533	7.625	103.514	103.454	103.370
8.125	102.914	102.900	102.803	8.125	102.914	102.900	102.803	7.750	102.073	102.058	101.961
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	97.643	97.585	97.526	4.250	97.595	97.521	97.524	4.875	96.491	96.494	96.414
4.375	98.114	98.055	98.041	4.375	98.113	98.039	98.041	5.000	97.214	97.132	97.118
4.500	98.612	98.538	98.541	4.500	98.612	98.538	98.541	5.125	97.672	97.675	97.596
4.625	99.089	99.015	99.018	4.625	99.089	99.015	99.018	5.250	99.168	99.400	99.269
4.750	99.366	99.715	99.502	4.750	99.366	99.305	99.271	5.375	99.174	99.406	99.275
4.875	99.669	99.917	99.705	4.875	99.567	99.492	99.481	5.500	99.693	99.619	99.553
5.000	100.134	100.117	100.100	5.000	100.000	99.925	99.914	5.625	100.167	100.113	100.003
5.125	100.587	100.570	100.553	5.125	100.398	100.323	100.312	5.750	100.553	100.819	100.694
5.250	100.755	100.731	100.693	5.250	100.755	100.710	100.693	5.875	100.869	100.802	100.736
5.375	100.519	100.884	100.680	5.375	100.489	100.430	100.404	6.000	101.257	101.190	101.123
5.500	100.953	101.016	101.020	5.500	100.864	100.819	100.802	6.125	101.574	101.507	101.440
5.625	101.395	101.392	101.426	5.625	101.395	101.349	101.332	6.250	101.840	101.773	101.706
5.750	101.919	101.873	101.856	5.750	101.919	101.873	101.856	6.375	101.802	101.738	101.673
5.875	101.589	101.544	101.554	5.875	101.589	101.544	101.527	6.500	102.187	102.123	102.059
6.000	102.108	102.062	102.045	6.000	102.108	102.062	102.045	6.625	102.527	102.463	102.399
								6.750	102.371	102.310	102.250
								6.875	102.294	102.234	102.174
								7.000	102.674	102.614	102.553
								7.125	103.099	103.039	102.978
								7.250	102.446	102.364	102.314
								7.375	100.386	100.268	100.185
								7.500	100.728	100.610	100.527
								7.625	100.670	100.552	100.468
								7.750	98.531	98.367	98.270
								7.875	98.809	98.645	98.548
								8.000	99.102	98.938	98.841
								8.125	99.373	99.209	99.111

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	102.187	102.123	102.059	6.125	101.495	101.443	101.399	4.500	95.819	95.620	95.623
6.625	102.527	102.463	102.399	6.250	101.606	101.531	101.481	4.625	96.237	96.038	96.040
6.750	102.371	102.310	102.250	6.375	101.388	101.308	101.253	4.750	94.941	94.880	94.846
6.875	102.294	102.234	102.174	6.500	101.887	101.808	101.752	4.875	95.162	94.888	94.876
7.000	102.674	102.614	102.553	6.625	102.117	102.037	101.982	5.000	95.516	95.300	95.287
7.125	103.099	103.039	102.978	6.750	102.071	102.008	101.958	5.125	95.820	95.743	95.726
7.250	102.446	102.364	102.314	6.875	101.713	101.618	101.549	5.250	96.413	96.348	96.284
7.375	100.386	100.268	100.185	7.000	102.122	102.027	101.958	5.375	96.501	96.436	96.372
7.500	100.728	100.610	100.527	7.125	102.486	102.404	102.354	5.500	96.907	96.843	96.778
7.625	100.670	100.552	100.468	7.250	102.496	102.414	102.364	5.625	97.327	97.262	97.198
7.750	98.531	98.367	98.270	7.375	100.386	100.268	100.185	5.750	98.382	98.318	98.253
7.875	98.809	98.645	98.548	7.500	100.728	100.610	100.527	5.875	98.630	98.566	98.502
8.000	99.102	98.938	98.841	7.625	100.670	100.552	100.468	6.000	98.983	98.919	98.855
8.125	99.373	99.209	99.111	7.750	98.531	98.367	98.270	6.125	99.320	99.255	99.191
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	102.527	102.458	102.402	6.375	102.527	102.458	102.402	6.000	101.915	101.848	101.781
6.500	103.026	102.957	102.902	6.500	103.026	102.957	102.902	6.125	102.377	102.310	102.268
6.625	103.396	103.327	103.271	6.625	103.396	103.327	103.271	6.250	102.452	102.519	102.416
6.750	103.513	103.516	103.394	6.750	103.513	103.516	103.394	6.375	102.527	102.458	102.402
6.875	103.607	103.546	103.486	6.875	103.607	103.546	103.486	6.500	103.026	102.957	102.902
7.000	103.986	103.926	103.866	7.000	103.986	103.926	103.866	6.625	103.396	103.327	103.271
7.125	104.411	104.351	104.291	7.125	104.411	104.351	104.291	6.750	103.513	103.516	103.394
7.250	104.129	104.047	103.997	7.250	104.129	104.047	103.997	6.875	103.607	103.546	103.486
7.375	103.948	103.889	103.830	7.375	103.948	103.889	103.830	7.000	103.986	103.926	103.866
7.500	104.073	104.014	103.955	7.500	104.073	104.014	103.955	7.125	104.411	104.351	104.291
7.625	104.198	104.139	104.080	7.625	104.198	104.139	104.080	7.250	104.129	104.047	103.997
7.750	104.323	104.264	104.205	7.750	104.323	104.264	104.205	7.375	103.948	103.889	103.830
7.875	102.401	102.387	102.290	7.875	102.401	102.387	102.290	7.500	103.732	103.672	103.589
8.000	102.694	102.680	102.583	8.000	102.694	102.680	102.583	7.625	103.564	103.504	103.420
8.125	102.964	102.950	102.853	8.125	102.964	102.950	102.853	7.750	102.123	102.108	102.011
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	98.612	98.538	98.541	4.500	98.612	98.538	98.541	6.625	102.527	102.463	102.399
4.625	99.089	99.015	99.018	4.625	99.089	99.015	99.018	6.750	102.371	102.310	102.250
4.750	99.366	99.715	99.502	4.750	99.366	99.305	99.271	6.875	102.294	102.234	102.174
4.875	99.669	99.917	99.705	4.875	99.669	99.492	99.481	7.000	102.674	102.614	102.553
5.000	100.134	100.117	100.100	5.000	100.000	99.925	99.914	7.125	103.099	103.039	102.978
5.125	100.587	100.570	100.553	5.125	100.398	100.323	100.312	7.250	102.446	102.364	102.314
5.250	100.755	100.731	100.693	5.250	100.755	100.710	100.693	7.375	101.336	101.368	101.351
5.375	100.519	100.884	100.680	5.375	100.489	100.430	100.404	7.500	101.312	101.344	101.327
5.500	100.953	101.016	101.020	5.500	100.864	100.819	100.802	7.625	101.440	101.472	101.455
5.625	101.395	101.392	101.426	5.625	101.395	101.349	101.332	7.750	99.349	99.380	99.363
5.750	101.919	101.873	101.856	5.750	101.919	101.873	101.856	7.875	98.809	98.645	98.548
5.875	101.589	101.544	101.554	5.875	101.589	101.544	101.527	8.000	99.102	98.938	98.841
6.000	102.108	102.062	102.045	6.000	102.108	102.062	102.045	8.125	99.373	99.209	99.111
6.125	102.616	102.570	102.553	6.125	102.616	102.570	102.553				

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	102.187	102.123	102.059	6.125	101.480	101.405	101.354	4.500	95.819	95.620	95.623
6.625	102.527	102.463	102.399	6.250	101.606	101.531	101.481	4.625	96.237	96.038	96.040
6.750	102.371	102.310	102.250	6.375	101.388	101.308	101.253	4.750	94.941	94.880	94.846
6.875	102.294	102.234	102.174	6.500	101.887	101.808	101.752	4.875	95.162	94.888	94.876
7.000	102.674	102.614	102.553	6.625	102.117	102.037	101.982	5.000	95.516	95.300	95.287
7.125	103.099	103.039	102.978	6.750	102.071	102.008	101.958	5.125	95.820	95.743	95.726
7.250	102.446	102.364	102.314	6.875	101.713	101.618	101.549	5.250	96.413	96.348	96.284
7.375	100.386	100.268	100.185	7.000	102.122	102.027	101.958	5.375	96.501	96.436	96.372
7.500	100.728	100.610	100.527	7.125	102.486	102.404	102.354	5.500	96.907	96.843	96.778
7.625	100.670	100.552	100.468	7.250	102.496	102.414	102.364	5.625	97.327	97.262	97.198
7.750	98.531	98.367	98.270	7.375	100.386	100.268	100.185	5.750	98.382	98.318	98.253
7.875	98.809	98.645	98.548	7.500	100.728	100.610	100.527	5.875	98.630	98.566	98.502
8.000	99.102	98.938	98.841	7.625	100.670	100.552	100.468	6.000	98.983	98.919	98.855
8.125	99.373	99.209	99.111	7.750	98.531	98.367	98.270	6.125	99.320	99.255	99.191

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: 12/16/2025 8:01 PST

BFF_3.5%_DPA_Repayable1				BFF_3.5%_DPA_Forgivable2				BFF_3.5%_DPA_HB_Repayable1			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
6.625	101.073	100.910	100.610	6.750	100.046	99.883	99.583	6.625	99.073	98.910	98.610
6.750	101.546	101.383	101.083	6.875	99.958	99.762	99.462	6.750	99.546	99.383	99.083
6.875	101.458	101.262	100.962	7.000	100.480	100.284	99.984	6.875	99.458	99.262	98.962
7.000	101.980	101.784	101.484	7.125	100.944	100.748	100.448	7.000	99.980	99.784	99.484
7.125	102.444	102.248	101.948	7.250	101.387	101.191	100.891	7.125	100.444	100.248	99.948
7.250	102.887	102.691	102.391	7.375	100.935	100.705	100.405	7.250	100.887	100.691	100.391
7.375	102.435	102.205	101.905	7.500	101.417	101.187	100.887	7.375	100.435	100.205	99.905
7.500	102.917	102.687	102.387	7.625	101.851	101.621	101.321	7.500	100.917	100.687	100.387
7.625	103.351	103.121	102.821	7.750	102.264	102.034	101.734	7.625	101.351	101.121	100.821
7.750	103.764	103.534	103.234	7.875	101.163	100.900	100.600	7.750	101.764	101.534	101.234
7.875	102.663	102.400	102.100	8.000	101.595	101.332	101.032	7.875	100.663	100.400	100.100
8.000	103.095	102.832	102.532	8.125	101.999	101.736	101.436	8.000	101.095	100.832	100.532
8.125	103.499	103.236	102.936	8.250	102.392	102.129	101.829	8.125	101.499	101.236	100.936
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	98.046	97.883	97.583	6.625	100.323	100.160	99.860	6.625	98.323	98.160	97.860
6.875	97.958	97.762	97.462	6.750	100.796	100.633	100.333	6.750	98.796	98.633	98.333
7.000	98.480	98.284	97.984	6.875	100.708	100.512	100.212	6.875	98.708	98.512	98.212
7.125	98.944	98.748	98.448	7.000	101.230	101.034	100.734	7.000	99.230	99.034	98.734
7.250	99.387	99.191	98.891	7.125	101.694	101.498	101.198	7.125	99.694	99.498	99.198
7.375	98.935	98.705	98.405	7.250	102.137	101.941	101.641	7.250	100.137	99.941	99.641
7.500	99.417	99.187	98.887	7.375	101.685	101.455	101.155	7.375	99.685	99.455	99.155
7.625	99.851	99.621	99.321	7.500	102.167	101.937	101.637	7.500	100.167	99.937	99.637
7.750	100.264	100.034	99.734	7.625	102.601	102.371	102.071	7.625	100.601	100.371	100.071
7.875	99.163	98.900	98.600	7.750	103.014	102.784	102.484	7.750	101.014	100.784	100.484
8.000	99.595	99.332	99.032	7.875	101.913	101.650	101.350	7.875	99.913	99.650	99.350
8.125	99.999	99.736	99.436	8.000	102.345	102.082	101.782	8.000	100.345	100.082	99.782
8.250	100.392	100.129	99.829	8.125	102.749	102.486	102.186	8.125	100.749	100.486	100.186

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.