



# Brokers First Funding Wholesale Rate Sheet

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

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

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

Lock Desk: 8:30 AM – 5:00 PM PST

Effective Date: 12/18/25 8:21 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: pricing + 0.25%	Worse-case
Locks expired or cancelled > 30 days: Market + 0.25%	Current

Lock Extension Fee's
0.025% Per Day

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

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

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

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 <a href="mailto:lockdesk@bffws.com">lockdesk@bffws.com</a>



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

# Conventional Fixed Rate Sheet

Effective: 12/18/2025 8:21 PST

Conventional 30 Yr Fixed				Conventional 25 Yr Fixed				Conventional 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.750	95.166	95.066	94.983	4.750	95.166	95.066	94.983	5.125	98.516	98.437	98.440
4.875	96.134	96.025	96.056	4.875	96.134	96.025	96.056	5.250	99.250	99.167	99.177
5.000	96.787	96.673	96.712	5.000	96.787	96.673	96.712	5.375	99.774	99.685	99.703
5.125	97.398	97.319	97.315	5.125	97.398	97.319	97.315	5.500	100.279	100.186	100.209
5.250	98.285	98.201	98.205	5.250	98.285	98.201	98.205	5.625	100.728	100.635	100.658
5.375	98.865	98.776	98.787	5.375	98.865	98.776	98.787	5.750	101.008	100.932	100.814
5.500	99.555	99.460	99.479	5.500	99.555	99.460	99.479	5.875	101.415	101.343	101.220
5.625	100.153	100.059	100.077	5.625	100.153	100.059	100.077	6.000	101.962	101.895	101.767
5.750	100.352	100.272	100.268	5.750	100.352	100.272	100.268	6.125	102.325	102.262	102.129
5.875	100.873	100.808	100.781	5.875	100.863	100.779	100.781	6.250	102.123	102.065	101.927
6.000	101.430	101.365	101.309	6.000	101.356	101.280	101.269	6.375	102.618	102.566	102.432
6.125	101.856	101.791	101.745	6.125	101.826	101.749	101.745	6.500	103.152	103.104	102.975
6.250	101.917	101.852	101.797	6.250	101.731	101.669	101.636	6.625	103.213	103.170	103.045
6.375	102.351	102.285	102.230	6.375	102.185	102.112	102.087	6.750	102.924	102.924	102.865
6.500	102.727	102.669	102.606	6.500	102.717	102.669	102.574	6.875	103.351	103.285	103.185
6.625	103.114	103.041	103.015	6.625	103.114	103.041	103.015	7.000	103.777	103.697	103.605
6.750	103.077	103.014	102.975	6.750	103.077	103.014	102.975	7.125	104.089	103.964	103.918
6.875	103.445	103.436	103.391	6.875	103.445	103.436	103.391	7.250	104.235	104.235	104.211
7.000	103.914	103.893	103.849	7.000	103.914	103.893	103.849	7.375	104.679	104.531	104.476
7.125	104.206	104.197	104.154	7.125	104.206	104.197	104.154	7.500	104.990	104.884	104.869
7.250	104.336	104.248	104.230	7.250	104.336	104.236	104.212	7.625	105.082	105.082	105.082
7.375	104.731	104.582	104.544	7.375	104.731	104.582	104.544	7.750	105.150	105.150	105.150
7.500	105.153	105.004	104.949	7.500	105.153	105.004	104.949	7.875	105.238	105.218	105.171
7.625	105.210	105.164	105.148	7.625	105.210	105.164	105.148	8.000	105.198	105.343	105.297
7.750	105.214	105.368	105.302	7.750	105.214	105.368	105.302				
7.875	105.412	105.561	105.503	7.875	105.412	105.561	105.503				
8.000	105.856	105.810	105.789	8.000	105.856	105.810	105.789				
8.125	106.050	106.028	106.007	8.125	106.050	106.028	106.007				
8.250	105.781	105.571	105.491	8.250	105.781	105.571	105.4905				
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	99.040	99.040	99.040	4.625	99.340	99.340	99.340	5.000	95.826	95.728	95.713
4.750	99.170	99.088	99.101	4.750	99.475	99.470	99.470	5.125	97.295	97.216	97.213
4.875	99.701	99.639	99.606	4.875	99.793	99.793	99.793	5.250	98.233	98.149	98.153
5.000	100.011	99.949	99.916	5.000	100.189	100.189	100.189	5.375	98.813	98.724	98.735
5.125	100.370	100.296	100.274	5.125	100.301	100.301	100.301	5.500	99.412	99.318	99.336
5.250	100.489	100.422	100.439	5.250	100.505	100.438	100.455	5.625	99.974	99.880	99.899
5.375	100.823	100.751	100.775	5.375	100.746	100.701	100.698	5.750	100.329	100.264	100.209
5.500	101.234	101.162	101.186	5.500	101.078	101.037	101.030	5.875	100.888	100.820	100.763
5.625	101.390	101.317	101.312	5.625	101.172	101.114	101.101	6.000	101.438	101.367	101.306
5.750	101.653	101.574	101.576	5.750	101.475	101.460	101.442	6.125	101.860	101.786	101.723
5.875	102.079	102.033	102.017	5.875	101.771	101.760	101.736	6.250	101.927	101.856	101.795
6.000	102.299	102.253	102.237	6.000	102.095	102.088	102.060	6.375	102.358	102.286	102.225
6.125	102.552	102.495	102.478	6.125	102.404	102.404	102.370	6.500	102.733	102.660	102.598
6.250	102.848	102.829	102.790	6.250	102.774	102.774	102.736	6.625	102.939	102.868	102.807
6.375	103.353	103.307	103.290	6.375	103.044	102.984	102.938	6.750	102.990	102.938	102.897
6.500	103.556	103.510	103.493	6.500	103.332	103.320	103.270	6.875	103.357	103.303	103.260
6.625	103.769	103.698	103.667	6.625	103.618	103.547	103.516	7.000	103.617	103.563	103.520
6.750	103.950	103.858	103.834	6.750	103.988	103.837	103.777	7.125	103.928	103.872	103.827
6.875	104.380	104.318	104.284	6.875	104.288	104.142	104.077	7.250	103.756	103.653	103.575
7.000	104.539	104.477	104.443	7.000	104.353	104.211	104.141	7.375	104.023	103.919	103.824
7.125	104.691	104.629	104.596	7.125	104.205	104.143	104.109	7.500	104.274	104.169	104.073
7.250	104.441	104.363	104.313	7.250	104.088	104.010	103.959	7.625	104.515	104.408	104.311
7.375	104.893	104.815	104.764	7.375	104.431	104.353	104.303	7.750	103.503	103.457	103.437
								7.875	103.966	103.920	103.899



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: 12/18/2025 8:21 PST

Conventional 5/6 ARM				Conventional 7/6 ARM				Conventional 10/6 ARM			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.000	99.318	99.228	99.209	5.000	98.624	98.622	98.592	5.000	96.415	96.352	96.290
5.125	99.656	99.560	99.538	5.125	99.040	99.041	99.009	5.125	96.892	96.829	96.766
5.250	99.967	99.866	99.841	5.250	99.441	99.437	99.401	5.250	97.546	97.483	97.420
5.375	100.269	100.163	100.134	5.375	99.838	99.777	99.737	5.375	98.009	97.946	97.884
5.500	100.544	100.433	100.401	5.500	100.208	100.097	100.065	5.500	98.471	98.408	98.346
5.625	100.829	100.713	100.677	5.625	100.452	100.398	100.352	5.625	98.938	98.875	98.813
5.750	100.990	100.869	100.830	5.750	100.687	100.636	100.588	5.750	99.209	99.146	99.083
5.875	100.989	100.946	100.898	5.875	100.910	100.861	100.810	5.875	99.478	99.415	99.352
6.000	101.168	101.125	101.075	6.000	101.127	101.082	101.029	6.000	99.744	99.681	99.619
6.125	101.412	101.371	101.318	6.125	101.333	101.291	101.235	6.125	100.010	99.947	99.884
6.250	101.547	101.509	101.452	6.250	101.522	101.482	101.424	6.250	100.275	100.212	100.150
6.375	101.662	101.625	101.566	6.375	101.674	101.636	101.576	6.375	100.538	100.475	100.412
6.500	101.769	101.733	101.672	6.500	101.814	101.778	101.716	6.500	100.583	100.520	100.458
6.625	101.854	101.821	101.756	6.625	101.980	101.947	101.882	6.625	100.609	100.546	100.483
6.750	101.928	101.897	101.829	6.750	102.081	102.051	101.983	6.750	100.665	100.602	100.539
6.875	101.599	101.527	101.446	6.875	101.756	101.684	101.602	6.875	100.734	100.671	100.608
7.000	101.585	101.508	101.423	7.000	101.898	101.820	101.736	7.000	100.809	100.746	100.684
7.125	101.578	101.495	101.407	7.125	102.046	101.964	101.876	7.125	100.884	100.821	100.759

Conventional 5/6 ARM HB				Conventional 7/6 ARM HB				Conventional 10/6 ARM HB			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.000	99.418	99.328	99.309	5.000	98.615	98.622	98.592	5.000	96.365	96.302	96.239
5.125	99.756	99.660	99.638	5.125	99.040	99.041	99.009	5.125	96.842	96.779	96.716
5.250	100.067	99.966	99.941	5.250	99.441	99.437	99.401	5.250	97.496	97.433	97.370
5.375	100.369	100.263	100.234	5.375	99.930	99.824	99.795	5.375	97.959	97.896	97.833
5.500	100.645	100.534	100.501	5.500	100.299	100.188	100.156	5.500	98.421	98.358	98.295
5.625	100.930	100.814	100.778	5.625	100.473	100.357	100.321	5.625	98.888	98.825	98.762
5.750	101.093	100.972	100.932	5.750	100.650	100.548	100.498	5.750	99.159	99.096	99.033
5.875	101.073	100.947	100.904	5.875	100.835	100.730	100.676	5.875	99.428	99.365	99.302
6.000	101.132	101.034	100.977	6.000	100.991	100.872	100.815	6.000	99.694	99.631	99.568
6.125	101.311	101.174	101.124	6.125	101.107	100.970	100.920	6.125	99.960	99.897	99.834
6.250	101.475	101.333	101.280	6.250	101.309	101.167	101.114	6.250	100.225	100.162	100.099
6.375	101.566	101.457	101.389	6.375	101.590	101.442	101.386	6.375	100.488	100.425	100.362
6.500	101.635	101.550	101.479	6.500	101.709	101.557	101.497	6.500	100.533	100.470	100.407
6.625	101.667	101.551	101.477	6.625	101.587	101.470	101.395	6.625	100.559	100.496	100.433
6.750	101.712	101.549	101.482	6.750	101.609	101.542	101.464	6.750	100.615	100.552	100.489
6.875	101.599	101.527	101.446	6.875	101.756	101.684	101.602	6.875	100.684	100.621	100.558
7.000	101.585	101.508	101.423	7.000	101.898	101.820	101.736	7.000	100.759	100.696	100.633
7.125	101.578	101.495	101.407	7.125	102.046	101.964	101.876	7.125	100.834	100.771	100.708

**Conventional ARM Adjustments**

**Cumulative LLPA Cap**

FTHB with AMI at or below 100% or 120% in designated High Cost Areas 0

**Purchase LTV / FICO Adjusters: All Products w/Terms > 15 years only**

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 780	0	0	0	0	-0.375	-0.375	-0.25	-0.25	-0.125
760-779	0	0	0	-0.25	-0.625	-0.625	-0.5	-0.5	-0.25
740-759	0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625	-0.5
720-739	0	0	-0.25	-0.75	-1.25	-1.25	-1	-0.875	-0.75
700-719	0	0	-0.375	-0.875	-1.375	-1.5	-1.25	-1.125	-0.875
680-699	0	0	-0.625	-1.125	-1.75	-1.875	-1.5	-1.375	-1.125
660-679	0	0	-0.75	-1.375	-1.875	-2.125	-1.75	-1.625	-1.25
640-659	0	0	-1.125	-1.5	-2.25	-2.5	-2	-1.875	-1.5
620-639	0	-0.125	-1.5	-2.125	-2.75	-2.875	-2.625	-2.25	-1.75

Additional Purchase LLPA Adjusters									
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Attached Condo	0	0	-0.125	-0.125	-0.75	-0.75	-0.75	-0.75	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-1.25	-1.25	-1.5	-1.5	-2.5	-2.5	-2.5	-2.75	2.75
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0	0	0	0	0	0	0	0	0
ARM	0	0	0	0	0	0	0	-0.25	-0.25

R/T Refinance LTV / FICO Adjusters: All Products w/Terms > 15 years only									
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 780	0	0	0	-0.125	-0.5	-0.625	-0.5	-0.375	-0.375
760-779	0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625	-0.625
740-759	0	0	-0.25	-0.75	-1.125	-1.375	-1.125	-1	-1
720-739	0	0	-0.5	-1	-1.625	-1.75	-1.5	-1.25	-1.25
700-719	0	0	-0.625	-1.25	-1.875	-2.125	-1.75	-1.625	-1.625
680-699	0	0	-0.875	-1.625	-2.25	-2.5	-2.125	-1.75	-1.75
660-679	0	-0.125	-1.125	-1.875	-2.5	-3	-2.375	-2.125	-2.125
640-659	0	-0.25	-1.375	-2.125	-2.875	-3.375	-2.875	-2.5	-2.5
620-639	0	-0.375	-1.75	-2.5	-3.5	-3.875	-3.625	-2.5	-2.5

Additional R/T Refinance LLPA Adjusters									
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Attached Condo	0	0	-0.125	-0.125	-0.75	-0.75	-0.75	-0.75	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-1.25	-1.25	-1.5	-1.5	-2.5	-2.5	-2.5	-2.75	2.75
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0	0	0	0	0	0	0	0	0
ARM	0	0	0	0	0	0	0	-0.25	-0.25

Cash-Out Refinance LTV / FICO Adjusters: All Products					
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80
≥ 780	-0.375	-0.375	-0.625	-0.875	-1.375
760-779	-0.375	-0.375	-0.875	-1.25	-1.875
740-759	-0.375	-0.375	-1	-1.625	-2.375
720-739	-0.375	-0.5	-1.375	-2	-2.75
700-719	-0.375	-0.5	-1.625	-2.625	-3.25
680-699	-0.375	-0.625	-2	-2.875	-3.75
660-679	-0.375	-0.875	-2.75	-4	-4.75
640-659	-0.375	-1.375	-3.125	-4.625	-5.125
620-639	-0.375	-1.375	-3.375	-4.875	-5.125

Property State Adjustments		
State	Fannie	Freddie
AZ	-0.275	-0.425
CA	0	0
CO	-0.25	-0.4
FL	-0.1	-0.25
GA	-0.16	-0.31
LA	-0.125	-0.275
MD	-0.18	-0.33
NC	-0.165	-0.315
NJ	-0.14	-0.29
NM	-0.14	-0.29
NV	-0.25	-0.4
OR	-0.195	-0.345
PA	-0.11	-0.26
TN	-0.16	-0.31
TX	-0.07	-0.22
UT	-0.3	-0.45
VA	-0.16	-0.31
WA	-0.21	-0.36
WI	-0.18	-0.33

Additional Cash-Out Refinance LLPA Adjusters					
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80
Attached Condo	0	0	-0.125	-0.125	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625
High Balance	-2	-2	-2.25	-2.25	-3.25
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125
DTI > 40%	0	0	0	0	0

Additional Miscellaneous LLPA Adjusters	
Escrow Waiver	-0.25
Temporary 2-1 Buydown	Buydown options and pricing available through PML
Lock Extension per Day	-0.025



<b>R/T Refinance LTV / FICO Adjusters: All Products w/Terms &gt; 15 years only</b>									
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 780	0	0	0	-0.125	-0.5	-0.625	-0.5	-0.375	-0.375
760-779	0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625	-0.625
740-759	0	0	-0.25	-0.75	-1.125	-1.375	-1.125	-1	-1
720-739	0	0	-0.5	-1	-1.625	-1.75	-1.5	-1.25	-1.25
700-719	0	0	-0.625	-1.25	-1.875	-2.125	-1.75	-1.625	-1.625
680-699	0	0	-0.875	-1.625	-2.25	-2.5	-2.125	-1.75	-1.75
660-679	0	-0.125	-1.125	-1.875	-2.5	-3	-2.375	-2.125	-2.125
640-659	0	-0.25	-1.375	-2.125	-2.875	-3.375	-2.875	-2.5	-2.5
620-639	0	-0.375	-1.75	-2.5	-3.5	-3.875	-3.625	-2.5	-2.5
<b>Additional R/T Refinance LLPA Adjusters</b>									
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Attached Condo	0	0	-0.125	-0.125	-0.75	-0.75	-0.75	-0.75	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-0.5	-0.5	-0.75	-0.75	-1	-1	-1	-1	-1
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0	0	0	0	0	0	0	0	0
<b>Additional Miscellaneous LLPA Adjusters</b>									
Escrow Waiver	-0.25								
Temporary 2-1 Buydown	Buydown options and pricing available through PML								
Lock Extension per Day	-0.025								



R/T Refinance LTV / FICO Adjusters: All Products w/Terms > 15 years only									
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 780	0	0	0	-0.125	-0.5	-0.625	-0.5	-0.375	-0.375
760-779	0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625	-0.625
740-759	0	0	-0.25	-0.75	-1.125	-1.375	-1.125	-1	-1
720-739	0	0	-0.5	-1	-1.625	-1.75	-1.5	-1.25	-1.25
700-719	0	0	-0.625	-1.25	-1.875	-2.125	-1.75	-1.625	-1.625
680-699	0	0	-0.875	-1.625	-2.25	-2.5	-2.125	-1.75	-1.75
660-679	0	-0.125	-1.125	-1.875	-2.5	-3	-2.375	-2.125	-2.125
640-659	0	-0.25	-1.375	-2.125	-2.875	-3.375	-2.875	-2.5	-2.5
620-639	0	-0.375	-1.75	-2.5	-3.5	-3.875	-3.625	-2.5	-2.5
Additional R/T Refinance LLPA Adjusters									
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Attached Condo	0	0	-0.125	-0.125	-0.75	-0.75	-0.75	-0.75	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-0.5	-0.5	-0.75	-0.75	-1	-1	-1	-1	-1
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0	0	0	0	0	0	0	0	0
Additional Miscellaneous LLPA Adjusters									
Escrow Waiver	-0.25								
Temporary 2-1 Buydown	Buydown options and pricing available through PML								
Lock Extension per Day	-0.025								



<b>R/T Refinance LTV / FICO Adjusters: All Products w/Terms &gt; 15 years only</b>									
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 780	0	0	0	-0.125	-0.5	-0.625	-0.5	-0.375	-0.375
760-779	0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625	-0.625
740-759	0	0	-0.25	-0.75	-1.125	-1.375	-1.125	-1	-1
720-739	0	0	-0.5	-1	-1.625	-1.75	-1.5	-1.25	-1.25
700-719	0	0	-0.625	-1.25	-1.875	-2.125	-1.75	-1.625	-1.625
680-699	0	0	-0.875	-1.625	-2.25	-2.5	-2.125	-1.75	-1.75
660-679	0	-0.125	-1.125	-1.875	-2.5	-3	-2.375	-2.125	-2.125
640-659	0	-0.25	-1.375	-2.125	-2.875	-3.375	-2.875	-2.5	-2.5
620-639	0	-0.375	-1.75	-2.5	-3.5	-3.875	-3.625	-2.5	-2.5

<b>Additional R/T Refinance LLPA Adjusters</b>									
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Attached Condo	0	0	-0.125	-0.125	-0.75	-0.75	-0.75	-0.75	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-0.5	-0.5	-0.75	-0.75	-1	-1	-1	-1	-1
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0	0	0	0	0	0	0	0	0

<b>Cash-Out Refinance LTV / FICO Adjusters: All Products</b>					
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80
≥ 780	-0.375	-0.375	-0.625	-0.875	-1.375
760-779	-0.375	-0.375	-0.875	-1.25	-1.875
740-759	-0.375	-0.375	-1	-1.625	-2.375
720-739	-0.375	-0.5	-1.375	-2	-2.75
700-719	-0.375	-0.5	-1.625	-2.625	-3.25
680-699	-0.375	-0.625	-2	-2.875	-3.75
660-679	-0.375	-0.875	-2.75	-4	-4.75
640-659	-0.375	-1.375	-3.125	-4.625	-5.125
620-639	-0.375	-1.375	-3.375	-4.875	-5.125

<b>Additional Cash-Out Refinance LLPA Adjusters</b>					
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80
Attached Condo	0	0	-0.125	-0.125	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625
High Balance	-1.25	-1.25	-1.5	-1.5	-1.75
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125
DTI > 40%	0	0	0	0	0

<b>Additional Miscellaneous LLPA Adjusters</b>	
Escrow Waiver	-0.25
Temporary 2-1 Buydown	Buydown options and pricing available through PML
Lock Extension per Day	-0.025



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

# FHA Fixed Rate Sheet

Effective: 12/18/2025 8:21 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	95.549	95.504	95.487	4.500	95.549	95.504	95.487	5.000	98.581	98.776	98.672
4.625	96.246	96.200	96.184	4.625	96.246	96.200	96.184	5.125	99.014	99.111	99.007
4.750	97.338	97.923	97.819	4.750	97.262	97.923	97.819	5.250	99.808	100.213	100.092
4.875	98.056	98.198	98.094	4.875	97.920	98.198	98.094	5.375	100.255	100.470	100.348
5.000	98.617	98.776	98.672	5.000	98.581	98.776	98.672	5.500	100.725	100.851	100.730
5.125	99.072	99.111	99.007	5.125	99.014	99.111	99.007	5.625	101.366	101.332	101.233
5.250	99.808	100.213	100.092	5.250	99.808	100.213	100.092	5.750	101.307	101.814	101.710
5.375	100.327	100.470	100.348	5.375	100.255	100.470	100.348	5.875	101.836	101.759	101.709
5.500	100.789	100.851	100.730	5.500	100.725	100.851	100.730	6.000	102.443	102.367	102.316
5.625	101.366	101.332	101.233	5.625	101.366	101.332	101.233	6.125	102.833	102.757	102.706
5.750	101.471	101.814	101.710	5.750	101.471	101.814	101.710	6.250	102.956	102.879	102.829
5.875	101.974	101.858	101.816	5.875	101.974	101.858	101.816	6.375	102.989	103.000	102.947
6.000	102.443	102.367	102.316	6.000	102.443	102.367	102.316	6.500	103.401	103.412	103.360
6.125	102.840	102.757	102.706	6.125	102.840	102.757	102.706	6.625	103.913	103.925	103.872
6.250	102.956	102.879	102.829	6.250	102.956	102.879	102.829	6.750	103.786	103.918	103.755
6.375	103.151	103.162	103.109	6.375	103.151	103.162	103.109	6.875	103.826	103.812	103.668
6.500	103.506	103.517	103.464	6.500	103.506	103.517	103.464	7.000	104.267	104.405	104.242
6.625	103.956	103.968	103.915	6.625	103.956	103.968	103.915	7.125	104.609	104.762	104.599
6.750	104.076	104.056	104.016	6.750	103.786	103.918	103.755	7.250	104.544	104.451	104.384
6.875	103.956	103.859	103.797	6.875	103.956	103.859	103.797	7.375	103.761	103.689	103.605
7.000	104.391	104.405	104.242	7.000	104.337	104.405	104.242	7.500	104.181	104.109	104.025
7.125	104.811	104.762	104.599	7.125	104.609	104.762	104.599	7.625	104.1325	104.0606	103.9768
7.250	104.544	104.451	104.384	7.250	104.544	104.451	104.384	7.75	102.5283	102.5029	102.4052
7.375	104.2985	104.2055	104.1135	7.375	103.761	103.6891	103.6053	7.875	102.9168	102.8914	102.7937
7.5	104.4235	104.3305	104.2385	7.5	104.1808	104.109	104.0252	8	103.2737	103.2483	103.1506
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	97.826	97.794	97.743	4.250	97.826	97.740	97.743	4.500	92.437	92.391	92.374
4.375	98.401	98.316	98.318	4.375	98.401	98.316	98.318	4.625	93.133	93.088	93.071
4.500	98.972	98.886	98.888	4.500	98.972	98.886	98.888	4.750	96.502	96.463	96.328
4.625	99.534	99.448	99.450	4.625	99.534	99.448	99.450	4.875	97.220	97.150	97.020
4.750	99.645	99.655	99.549	4.750	99.645	99.655	99.549	5.000	97.782	97.797	97.662
4.875	99.834	99.889	99.767	4.875	99.834	99.889	99.767	5.125	98.236	98.166	98.073
5.000	100.370	100.316	100.304	5.000	100.370	100.316	100.304	5.250	99.277	99.513	99.361
5.125	100.884	100.830	100.818	5.125	100.884	100.830	100.818	5.375	99.921	99.858	99.748
5.250	100.704	100.953	100.749	5.250	100.704	100.953	100.749	5.500	100.383	100.320	100.210
5.375	101.095	101.088	101.006	5.375	100.834	101.076	100.872	5.625	100.841	100.779	100.669
5.500	101.548	101.542	101.460	5.500	101.312	101.395	101.216	5.750	100.582	100.833	100.697
5.625	102.002	101.995	101.913	5.625	101.762	101.691	101.666	5.875	101.069	100.955	100.912
5.750	101.975	101.951	101.912	5.750	101.975	101.929	101.912	6.000	101.522	101.408	101.366
5.875	102.394	102.445	102.397	5.875	101.665	101.619	101.602	6.125	101.941	101.881	101.785
6.000	102.831	102.883	102.835	6.000	102.181	102.135	102.118	6.250	101.900	101.849	101.799
								6.375	102.094	102.044	101.994
								6.500	102.474	102.424	102.374
								6.625	102.812	102.762	102.712
								6.750	102.588	102.470	102.353
								6.875	102.896	102.753	102.585
								7.000	103.345	103.201	103.033

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	99.259	99.513	99.361	5.000	97.598	97.797	97.662	4.500	96.224	96.013	96.015
5.375	99.346	99.520	99.367	5.125	98.165	98.092	98.073	4.625	96.769	96.559	96.561
5.500	100.098	99.990	99.962	5.250	99.259	99.513	99.361	4.750	96.019	96.012	95.995
5.625	100.533	100.425	100.397	5.375	99.346	99.520	99.367	4.875	96.522	96.516	96.499
5.750	100.582	100.833	100.697	5.500	100.098	99.990	99.962	5.000	96.977	96.970	96.953
5.875	101.069	100.955	100.912	5.625	100.533	100.425	100.397	5.125	97.431	97.424	97.407
6.000	101.522	101.408	101.366	5.750	100.562	100.833	100.697	5.250	97.472	97.465	97.383
6.125	101.941	101.827	101.785	5.875	101.072	100.957	100.915	5.375	97.975	97.968	97.886
6.250	101.900	101.849	101.799	6.000	101.590	101.476	101.434	5.500	98.428	98.422	98.340
6.375	102.094	102.044	101.994	6.125	102.090	101.977	101.935	5.625	98.882	98.875	98.793
6.500	102.474	102.424	102.374	6.250	101.725	101.648	101.598	5.750	98.779	98.831	98.783
6.625	102.812	102.762	102.712	6.375	101.628	101.641	101.591	5.875	99.274	99.325	99.277
6.750	102.588	102.470	102.353	6.500	102.218	102.127	102.072	6.000	99.711	99.763	99.715
6.875	102.500	102.382	102.265	6.625	102.571	102.584	102.536	6.125	100.133	100.185	100.136
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	99.808	100.213	100.092	5.250	99.808	100.213	100.092	5.250	99.808	100.213	100.092
5.375	100.255	100.470	100.348	5.375	100.255	100.470	100.348	5.375	100.255	100.470	100.348
5.500	100.725	100.851	100.730	5.500	100.725	100.851	100.730	5.500	100.725	100.851	100.730
5.625	101.246	101.332	101.211	5.625	101.246	101.332	101.211	5.625	101.246	101.332	101.211
5.750	101.471	101.814	101.710	5.750	101.471	101.814	101.710	5.750	101.307	101.814	101.710
5.875	101.974	101.858	101.816	5.875	101.974	101.858	101.816	5.875	101.836	101.759	101.709
6.000	102.443	102.367	102.316	6.000	102.443	102.367	102.316	6.000	102.443	102.367	102.316
6.125	102.840	102.757	102.706	6.125	102.840	102.757	102.706	6.125	102.833	102.757	102.706
6.250	102.956	102.879	102.829	6.250	102.956	102.879	102.829	6.250	102.956	102.879	102.829
6.375	103.151	103.162	103.109	6.375	103.151	103.162	103.109	6.375	102.989	103.000	102.947
6.500	103.506	103.517	103.464	6.500	103.506	103.517	103.464	6.500	103.401	103.412	103.360
6.625	103.956	103.968	103.915	6.625	103.956	103.968	103.915	6.625	103.913	103.925	103.872
6.750	103.786	103.918	103.755	6.750	103.786	103.918	103.755	6.750	103.786	103.918	103.755
6.875	103.956	103.859	103.797	6.875	103.956	103.859	103.797	6.875	103.826	103.812	103.668
7.000	104.337	104.405	104.242	7.000	104.337	104.405	104.242	7.000	104.267	104.405	104.242
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	98.972	98.886	98.888	4.250	97.826	97.740	97.743	5.250	99.259	99.513	99.361
4.625	99.534	99.448	99.450	4.375	98.401	98.316	98.318	5.375	99.346	99.520	99.367
4.750	99.645	99.655	99.549	4.500	98.972	98.886	98.888	5.500	100.098	99.990	99.962
4.875	99.834	99.889	99.767	4.625	99.534	99.448	99.450	5.625	100.533	100.425	100.397
5.000	100.370	100.316	100.304	4.750	99.645	99.582	99.549	5.750	100.582	100.833	100.697
5.125	100.884	100.830	100.818	4.875	99.834	99.779	99.767	5.875	101.069	100.955	100.912
5.250	100.704	100.953	100.749	5.000	100.370	100.316	100.304	6.000	101.522	101.408	101.366
5.375	100.834	101.076	100.872	5.125	100.884	100.830	100.818	6.125	101.941	101.827	101.785
5.500	101.312	101.395	101.216	5.250	100.704	100.657	100.641	6.250	101.900	101.849	101.799
5.625	101.762	101.691	101.666	5.375	100.834	100.764	100.738	6.375	102.094	102.044	101.994
5.750	101.975	101.929	101.912	5.500	101.312	101.241	101.216	6.500	102.474	102.424	102.374
5.875	101.665	101.619	101.602	5.625	101.762	101.691	101.666	6.625	102.812	102.762	102.712
6.000	102.181	102.135	102.118	5.750	101.975	101.929	101.912	6.750	102.588	102.470	102.353

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	99.259	99.513	99.361	5.250	99.259	99.513	99.361	4.500	96.224	96.013	96.015
5.375	99.346	99.520	99.367	5.375	99.346	99.520	99.367	4.625	96.769	96.559	96.561
5.500	100.098	99.990	99.962	5.500	100.098	99.990	99.962	4.750	95.220	95.157	95.124
5.625	100.533	100.425	100.397	5.625	100.533	100.425	100.397	4.875	95.483	95.228	95.217
5.750	100.582	100.833	100.697	5.750	100.562	100.833	100.697	5.000	95.977	95.723	95.711
5.875	101.069	100.955	100.912	5.875	100.729	100.644	100.602	5.125	96.426	96.171	96.159
6.000	101.522	101.408	101.366	6.000	101.400	101.315	101.273	5.250	96.669	96.652	96.635
6.125	101.941	101.827	101.785	6.125	101.780	101.695	101.653	5.375	96.751	96.735	96.718
6.250	101.900	101.849	101.799	6.250	101.725	101.648	101.598	5.500	97.147	97.130	97.113
6.375	102.094	102.044	101.994	6.375	101.604	101.513	101.457	5.625	97.564	97.547	97.531
6.500	102.474	102.424	102.374	6.500	102.218	102.127	102.071	5.750	98.575	98.495	98.414
6.625	102.812	102.762	102.712	6.625	102.540	102.449	102.393	5.875	98.815	98.734	98.654
6.750	102.588	102.470	102.353	6.750	102.155	102.093	102.028	6.000	99.159	99.078	98.998
6.875	102.500	102.382	102.265	6.875	102.153	102.249	102.055	6.125	99.489	99.409	99.329

**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: 12/18/2025 8:21 PST

VA 30 Yr Fixed				VA 25 Yr Fixed				VA 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.125	99.039	98.978	98.944	5.125	99.039	98.978	98.944	4.750	97.287	97.855	97.750
5.250	99.833	100.163	100.042	5.250	99.833	100.163	100.042	4.875	97.945	98.136	98.032
5.375	100.280	100.420	100.298	5.375	100.280	100.420	100.298	5.000	98.606	98.564	98.522
5.500	100.750	100.691	100.633	5.500	100.750	100.691	100.633	5.125	99.039	98.978	98.944
5.625	101.197	101.139	101.080	5.625	101.197	101.139	101.080	5.250	99.833	100.163	100.042
5.750	101.332	101.733	101.628	5.750	101.332	101.733	101.628	5.375	100.280	100.420	100.298
5.875	101.554	101.564	101.460	5.875	101.554	101.564	101.460	5.500	100.750	100.691	100.633
6.000	102.041	101.991	101.940	6.000	102.041	101.991	101.940	5.625	101.197	101.139	101.080
6.125	102.551	102.473	102.431	6.125	102.551	102.473	102.431	5.750	101.332	101.733	101.628
6.250	102.537	102.627	102.540	6.250	102.537	102.627	102.540	5.875	101.554	101.564	101.460
6.375	102.812	102.761	102.711	6.375	102.812	102.761	102.711	6.000	102.041	101.991	101.940
6.500	103.152	103.102	103.051	6.500	103.152	103.102	103.051	6.125	102.551	102.473	102.431
6.625	103.600	103.549	103.499	6.625	103.600	103.549	103.499	6.250	102.537	102.627	102.540
6.750	103.755	103.818	103.655	6.750	103.755	103.818	103.655	6.375	102.812	102.761	102.711
6.875	103.837	103.720	103.603	6.875	103.837	103.720	103.603	6.500	103.152	103.102	103.051
7.000	104.214	104.097	103.980	7.000	104.214	104.097	103.980	6.625	103.600	103.549	103.499
7.125	104.634	104.517	104.400	7.125	104.634	104.517	104.400	6.750	103.755	103.818	103.655
7.250	104.336	104.243	104.176	7.250	104.336	104.243	104.176	6.875	103.837	103.720	103.603
7.375	104.170	104.078	103.986	7.375	103.579	103.507	103.424	7.000	104.214	104.097	103.980
7.500	104.295	104.203	104.111	7.500	103.914	103.842	103.759	7.125	104.634	104.517	104.400
7.625	104.420	104.328	104.236	7.625	103.740	103.668	103.585	7.250	104.336	104.243	104.176
7.750	104.545	104.453	104.361	7.750	102.322	102.297	102.199	7.375	103.579	103.507	103.424
7.875	102.595	102.570	102.472	7.875	102.595	102.570	102.472	7.500	103.914	103.842	103.759
8.000	102.883	102.858	102.760	8.000	102.883	102.858	102.760	7.625	103.740	103.668	103.585
8.125	103.150	103.125	103.027	8.125	103.150	103.125	103.027	7.750	102.322	102.297	102.199
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	97.907	97.822	97.824	4.250	97.907	97.822	97.824	4.875	96.833	96.917	96.813
4.375	98.422	98.337	98.339	4.375	98.422	98.337	98.339	5.000	97.557	97.479	97.464
4.500	98.918	98.832	98.834	4.500	98.918	98.832	98.834	5.125	98.013	98.098	97.994
4.625	99.389	99.304	99.306	4.625	99.389	99.304	99.306	5.250	99.441	99.695	99.573
4.750	99.670	99.711	99.574	4.750	99.670	99.607	99.574	5.375	99.447	99.701	99.580
4.875	99.774	99.914	99.707	4.875	99.774	99.719	99.707	5.500	100.028	99.920	99.892
5.000	100.201	100.155	100.134	5.000	100.201	100.146	100.134	5.625	100.414	100.407	100.286
5.125	100.634	100.608	100.583	5.125	100.593	100.538	100.526	5.750	100.712	100.983	100.878
5.250	100.729	100.853	100.666	5.250	100.729	100.682	100.666	5.875	100.977	100.927	100.877
5.375	100.689	101.007	100.803	5.375	100.689	100.619	100.593	6.000	101.383	101.333	101.283
5.500	101.109	101.138	101.075	5.500	101.043	100.973	100.947	6.125	101.697	101.647	101.597
5.625	101.514	101.498	101.481	5.625	101.478	101.432	101.415	6.250	101.925	101.874	101.824
5.750	102.000	101.954	101.937	5.750	102.000	101.954	101.937	6.375	102.119	102.069	102.019
5.875	101.690	101.644	101.639	5.875	101.690	101.644	101.627	6.500	102.499	102.449	102.399
6.000	102.206	102.160	102.143	6.000	102.206	102.160	102.143	6.625	102.837	102.787	102.737
								6.750	102.613	102.495	102.378
								6.875	102.525	102.407	102.290
								7.000	102.901	102.784	102.667
								7.125	103.322	103.204	103.087
								7.250	102.619	102.526	102.459
								7.375	100.625	100.496	100.412
								7.500	100.960	100.831	100.747
								7.625	100.896	100.766	100.683
								7.750	98.781	98.605	98.508
								7.875	99.053	98.878	98.780
								8.000	99.341	99.166	99.068
								8.125	99.608	99.433	99.335

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	102.499	102.449	102.399	6.125	101.686	101.572	101.530	4.500	96.115	95.904	95.907
6.625	102.837	102.787	102.737	6.250	101.750	101.673	101.623	4.625	96.524	96.313	96.315
6.750	102.613	102.495	102.378	6.375	101.485	101.394	101.338	4.750	95.245	95.182	95.149
6.875	102.525	102.407	102.290	6.500	101.968	101.877	101.821	4.875	95.361	95.106	95.094
7.000	102.901	102.784	102.667	6.625	102.181	102.090	102.034	5.000	95.706	95.452	95.440
7.125	103.322	103.204	103.087	6.750	102.180	102.103	102.053	5.125	96.002	95.747	95.735
7.250	102.619	102.526	102.459	6.875	101.947	101.841	101.771	5.250	96.694	96.677	96.660
7.375	100.625	100.496	100.412	7.000	102.347	102.241	102.171	5.375	96.776	96.760	96.743
7.500	100.960	100.831	100.747	7.125	102.664	102.572	102.505	5.500	97.172	97.155	97.138
7.625	100.896	100.766	100.683	7.250	102.669	102.576	102.509	5.625	97.589	97.572	97.556
7.750	98.781	98.605	98.508	7.375	100.625	100.496	100.412	5.750	98.600	98.520	98.439
7.875	99.053	98.878	98.780	7.500	100.960	100.831	100.747	5.875	98.840	98.759	98.679
8.000	99.341	99.166	99.068	7.625	100.896	100.766	100.683	6.000	99.184	99.103	99.023
8.125	99.608	99.433	99.335	7.750	98.781	98.605	98.508	6.125	99.514	99.434	99.354
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	102.812	102.761	102.711	6.375	102.812	102.761	102.711	6.000	102.041	101.991	101.940
6.500	103.152	103.102	103.051	6.500	103.152	103.102	103.051	6.125	102.551	102.473	102.431
6.625	103.600	103.549	103.499	6.625	103.600	103.549	103.499	6.250	102.537	102.627	102.540
6.750	103.755	103.818	103.655	6.750	103.755	103.818	103.655	6.375	102.812	102.761	102.711
6.875	103.837	103.720	103.603	6.875	103.837	103.720	103.603	6.500	103.152	103.102	103.051
7.000	104.214	104.097	103.980	7.000	104.214	104.097	103.980	6.625	103.600	103.549	103.499
7.125	104.634	104.517	104.400	7.125	104.634	104.517	104.400	6.750	103.755	103.818	103.655
7.250	104.336	104.243	104.176	7.250	104.336	104.243	104.176	6.875	103.837	103.720	103.603
7.375	104.170	104.078	103.986	7.375	103.629	103.557	103.474	7.000	104.214	104.097	103.980
7.500	104.295	104.203	104.111	7.500	103.964	103.892	103.809	7.125	104.634	104.517	104.400
7.625	104.420	104.328	104.236	7.625	103.790	103.718	103.635	7.250	104.336	104.243	104.176
7.750	104.545	104.453	104.361	7.750	102.372	102.347	102.249	7.375	103.629	103.557	103.474
7.875	102.645	102.620	102.522	7.875	102.645	102.620	102.522	7.500	103.964	103.892	103.809
8.000	102.933	102.908	102.810	8.000	102.933	102.908	102.810	7.625	103.790	103.718	103.635
8.125	103.200	103.175	103.077	8.125	103.200	103.175	103.077	7.750	102.372	102.347	102.249
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	98.918	98.832	98.834	4.500	98.918	98.832	98.834	6.625	102.837	102.787	102.737
4.625	99.389	99.304	99.306	4.625	99.389	99.304	99.306	6.750	102.613	102.495	102.378
4.750	99.670	99.711	99.574	4.750	99.670	99.607	99.574	6.875	102.525	102.407	102.290
4.875	99.774	99.914	99.707	4.875	99.774	99.719	99.707	7.000	102.901	102.784	102.667
5.000	100.201	100.155	100.134	5.000	100.201	100.146	100.134	7.125	103.322	103.204	103.087
5.125	100.634	100.608	100.583	5.125	100.593	100.538	100.526	7.250	102.619	102.526	102.459
5.250	100.729	100.853	100.666	5.250	100.729	100.682	100.666	7.375	101.325	101.342	101.359
5.375	100.689	101.007	100.803	5.375	100.689	100.619	100.593	7.500	101.301	101.318	101.334
5.500	101.109	101.138	101.075	5.500	101.043	100.973	100.947	7.625	101.429	101.445	101.462
5.625	101.514	101.498	101.481	5.625	101.478	101.432	101.415	7.750	99.337	99.354	99.371
5.750	102.000	101.954	101.937	5.750	102.000	101.954	101.937	7.875	99.053	98.878	98.780
5.875	101.690	101.644	101.639	5.875	101.690	101.644	101.627	8.000	99.341	99.166	99.068
6.000	102.206	102.160	102.143	6.000	102.206	102.160	102.143	8.125	99.608	99.433	99.335
6.125	102.713	102.667	102.650	6.125	102.713	102.667	102.650				

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	102.499	102.449	102.399	6.125	101.627	101.550	101.500	4.500	96.115	95.904	95.907
6.625	102.837	102.787	102.737	6.250	101.750	101.673	101.623	4.625	96.524	96.313	96.315
6.750	102.613	102.495	102.378	6.375	101.485	101.394	101.338	4.750	95.245	95.182	95.149
6.875	102.525	102.407	102.290	6.500	101.968	101.877	101.821	4.875	95.361	95.106	95.094
7.000	102.901	102.784	102.667	6.625	102.181	102.090	102.034	5.000	95.706	95.452	95.440
7.125	103.322	103.204	103.087	6.750	102.180	102.103	102.053	5.125	96.002	95.747	95.735
7.250	102.619	102.526	102.459	6.875	101.947	101.841	101.771	5.250	96.694	96.677	96.660
7.375	100.625	100.496	100.412	7.000	102.347	102.241	102.171	5.375	96.776	96.760	96.743
7.500	100.960	100.831	100.747	7.125	102.664	102.572	102.505	5.500	97.172	97.155	97.138
7.625	100.896	100.766	100.683	7.250	102.669	102.576	102.509	5.625	97.589	97.572	97.556
7.750	98.781	98.605	98.508	7.375	100.625	100.496	100.412	5.750	98.600	98.520	98.439
7.875	99.053	98.878	98.780	7.500	100.960	100.831	100.747	5.875	98.840	98.759	98.679
8.000	99.341	99.166	99.068	7.625	100.896	100.766	100.683	6.000	99.184	99.103	99.023
8.125	99.608	99.433	99.335	7.750	98.781	98.605	98.508	6.125	99.514	99.434	99.354

**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: 12/18/2025 8:21 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	101.131	100.964	100.664	6.750	100.104	99.937	99.637	6.625	99.131	98.964	98.664
6.750	101.604	101.437	101.137	6.875	100.179	99.981	99.681	6.750	99.604	99.437	99.137
6.875	101.679	101.481	101.181	7.000	100.701	100.503	100.203	6.875	99.679	99.481	99.181
7.000	102.201	102.003	101.703	7.125	101.165	100.967	100.667	7.000	100.201	100.003	99.703
7.125	102.665	102.467	102.167	7.250	101.608	101.410	101.110	7.125	100.665	100.467	100.167
7.250	103.108	102.910	102.610	7.375	101.210	100.980	100.680	7.250	101.108	100.910	100.610
7.375	102.710	102.480	102.180	7.500	101.692	101.462	101.162	7.375	100.710	100.480	100.180
7.500	103.192	102.962	102.662	7.625	102.126	101.896	101.596	7.500	101.192	100.962	100.662
7.625	103.626	103.396	103.096	7.750	102.539	102.309	102.009	7.625	101.626	101.396	101.096
7.750	104.039	103.809	103.509	7.875	101.473	101.227	100.927	7.750	102.039	101.809	101.509
7.875	102.973	102.727	102.427	8.000	101.905	101.659	101.359	7.875	100.973	100.727	100.427
8.000	103.405	103.159	102.859	8.125	102.309	102.063	101.763	8.000	101.405	101.159	100.859
8.125	103.809	103.563	103.263	8.250	102.702	102.456	102.156	8.125	101.809	101.563	101.263
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	98.104	97.937	97.637	6.625	100.381	100.214	99.914	6.625	98.381	98.214	97.914
6.875	98.179	97.981	97.681	6.750	100.854	100.687	100.387	6.750	98.854	98.687	98.387
7.000	98.701	98.503	98.203	6.875	100.929	100.731	100.431	6.875	98.929	98.731	98.431
7.125	99.165	98.967	98.667	7.000	101.451	101.253	100.953	7.000	99.451	99.253	98.953
7.250	99.608	99.410	99.110	7.125	101.915	101.717	101.417	7.125	99.915	99.717	99.417
7.375	99.210	98.980	98.680	7.250	102.358	102.160	101.860	7.250	100.358	100.160	99.860
7.500	99.692	99.462	99.162	7.375	101.960	101.730	101.430	7.375	99.960	99.730	99.430
7.625	100.126	99.896	99.596	7.500	102.442	102.212	101.912	7.500	100.442	100.212	99.912
7.750	100.539	100.309	100.009	7.625	102.876	102.646	102.346	7.625	100.876	100.646	100.346
7.875	99.473	99.227	98.927	7.750	103.289	103.059	102.759	7.750	101.289	101.059	100.759
8.000	99.905	99.659	99.359	7.875	102.223	101.977	101.677	7.875	100.223	99.977	99.677
8.125	100.309	100.063	99.763	8.000	102.655	102.409	102.109	8.000	100.655	100.409	100.109
8.250	100.702	100.456	100.156	8.125	103.059	102.813	102.513	8.125	101.059	100.813	100.513

**Government DPA Adjustments**

**FICO**

FICO =>680	0
660 - 679	-0.25
640 - 659	-0.5
620 - 639	-1
600 - 619	-1.5

**Other Adjustments**

DTI >50	-0.25
Manufactured Home	-0.25
2-Units	-0.25
Temporary 2-1 BuyDown	-0.25

<sup>(1)</sup> 2ND TD lien that has an interest rate equal to the 1st TD lien note rate plus 2%, has a 10 Year amortization, and monthly payment are required.

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