



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: 12/19/25 8:22 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:	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: 12/19/2025 8:22 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	94.899	94.899	94.816	4.750	94.899	94.899	94.816	5.125	98.439	98.326	98.343
4.875	96.071	95.959	95.978	4.875	96.071	95.959	95.978	5.250	99.179	99.061	99.067
5.000	96.729	96.612	96.623	5.000	96.729	96.612	96.623	5.375	99.709	99.586	99.584
5.125	97.322	97.209	97.226	5.125	97.322	97.209	97.226	5.500	100.219	100.092	100.082
5.250	98.217	98.099	98.102	5.250	98.217	98.099	98.102	5.625	100.668	100.540	100.528
5.375	98.803	98.679	98.673	5.375	98.803	98.679	98.673	5.750	100.804	100.786	100.645
5.500	99.498	99.370	99.350	5.500	99.498	99.370	99.350	5.875	101.206	101.178	101.082
5.625	100.099	99.970	99.951	5.625	100.099	99.970	99.951	6.000	101.741	101.713	101.581
5.750	100.283	100.184	100.180	5.750	100.283	100.184	100.180	6.125	102.139	102.105	101.978
5.875	100.801	100.707	100.679	5.875	100.801	100.697	100.679	6.250	102.004	101.965	101.827
6.000	101.313	101.248	101.190	6.000	101.296	101.202	101.167	6.375	102.497	102.452	102.319
6.125	101.780	101.685	101.638	6.125	101.780	101.685	101.638	6.500	103.029	102.979	102.850
6.250	101.862	101.797	101.739	6.250	101.708	101.629	101.609	6.625	103.106	103.051	102.927
6.375	102.279	102.214	102.156	6.375	102.169	102.092	102.051	6.750	102.894	102.870	102.834
6.500	102.664	102.584	102.529	6.500	102.664	102.584	102.529	6.875	103.322	103.198	103.152
6.625	103.123	103.048	102.985	6.625	103.123	103.048	102.985	7.000	103.745	103.622	103.576
6.750	103.048	102.989	102.949	6.750	103.048	102.989	102.949	7.125	104.056	103.934	103.887
6.875	103.429	103.419	103.359	6.875	103.429	103.419	103.359	7.250	104.203	104.058	104.052
7.000	103.895	103.884	103.816	7.000	103.895	103.884	103.816	7.375	104.647	104.502	104.447
7.125	104.215	104.204	104.129	7.125	104.215	104.204	104.129	7.500	104.956	104.812	104.757
7.250	104.305	104.224	104.206	7.250	104.305	104.175	104.120	7.625	104.981	104.885	104.885
7.375	104.699	104.553	104.499	7.375	104.699	104.553	104.499	7.750	105.150	105.150	105.150
7.500	105.117	104.972	104.918	7.500	105.117	104.972	104.918	7.875	105.150	105.182	105.150
7.625	105.139	105.093	105.076	7.625	105.139	105.093	105.076	8.000	105.165	105.307	105.233
7.750	105.195	105.346	105.280	7.750	105.195	105.346	105.280				
7.875	105.396	105.542	105.467	7.875	105.396	105.542	105.467				
8.000	105.745	105.699	105.677	8.000	105.745	105.699	105.677				
8.125	105.963	105.917	105.895	8.125	105.963	105.917	105.895				
8.250	105.964	105.908	105.826	8.250	105.9637	105.9084	105.826				
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	98.929	98.864	98.849	4.625	99.179	99.139	99.139	5.000	95.760	95.646	95.627
4.750	99.132	99.043	99.065	4.750	99.399	99.294	99.294	5.125	97.219	97.106	97.123
4.875	99.559	99.496	99.463	4.875	99.695	99.595	99.595	5.250	98.164	98.046	98.049
5.000	99.928	99.834	99.850	5.000	100.091	99.991	99.991	5.375	98.750	98.627	98.620
5.125	100.282	100.177	100.165	5.125	100.223	100.110	100.120	5.500	99.356	99.227	99.208
5.250	100.466	100.349	100.353	5.250	100.481	100.389	100.389	5.625	99.920	99.791	99.772
5.375	100.913	100.866	100.850	5.375	100.736	100.707	100.705	5.750	100.242	100.177	100.119
5.500	101.216	101.154	101.130	5.500	101.069	101.045	101.037	5.875	100.787	100.720	100.659
5.625	101.481	101.434	101.419	5.625	101.139	101.119	101.106	6.000	101.321	101.250	101.186
5.750	101.551	101.497	101.481	5.750	101.394	101.378	101.360	6.125	101.732	101.658	101.592
5.875	102.055	102.008	101.992	5.875	101.679	101.668	101.644	6.250	101.871	101.801	101.737
6.000	102.275	102.229	102.212	6.000	102.013	102.013	101.984	6.375	102.287	102.215	102.150
6.125	102.518	102.471	102.455	6.125	102.347	102.347	102.313	6.500	102.646	102.573	102.508
6.250	102.796	102.750	102.733	6.250	102.693	102.693	102.654	6.625	102.841	102.771	102.707
6.375	103.301	103.254	103.238	6.375	102.889	102.815	102.771	6.750	102.962	102.903	102.852
6.500	103.495	103.448	103.432	6.500	103.212	103.211	103.161	6.875	103.320	103.259	103.206
6.625	103.659	103.613	103.596	6.625	103.477	103.398	103.343	7.000	103.589	103.527	103.474
6.750	103.872	103.693	103.660	6.750	103.916	103.687	103.627	7.125	103.914	103.850	103.794
6.875	104.228	104.165	104.132	6.875	104.191	103.967	103.901	7.250	103.732	103.629	103.543
7.000	104.396	104.324	104.291	7.000	104.264	104.044	103.973	7.375	103.989	103.885	103.788
7.125	104.538	104.476	104.442	7.125	104.047	103.984	103.951	7.500	104.229	104.124	104.026
7.250	104.289	104.210	104.160	7.250	103.934	103.855	103.805	7.625	104.460	104.353	104.254
7.375	104.738	104.659	104.609	7.375	104.272	104.193	104.143	7.750	103.393	103.347	103.325
								7.875	103.856	103.810	103.788

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

Agency Eligible NOO

Effective: 12/19/2025 8:22 PST

Conforming Balance 30 Yr Fixed				Conforming High Balance 30 YR Fixed			
Rate	15	30	45	Rate	15	30	45
5.000	97.234	97.084	96.934	5.000	97.109	96.959	96.809
5.125	97.933	97.783	97.633	5.125	97.808	97.658	97.508
5.250	98.616	98.466	98.316	5.250	98.491	98.341	98.191
5.375	99.283	99.133	98.983	5.375	99.123	98.973	98.823
5.500	99.934	99.784	99.634	5.500	99.693	99.543	99.393
5.625	100.570	100.420	100.270	5.625	100.249	100.099	99.949
5.750	101.191	101.041	100.891	5.750	100.792	100.642	100.492
5.875	101.796	101.646	101.496	5.875	101.322	101.172	101.022
6.000	102.386	102.236	102.086	6.000	101.838	101.688	101.538
6.125	102.961	102.811	102.661	6.125	102.341	102.191	102.041
6.250	103.519	103.369	103.219	6.250	102.894	102.744	102.594
6.375	104.063	103.913	103.763	6.375	103.438	103.288	103.138
6.500	104.590	104.440	104.290	6.500	103.965	103.815	103.665
6.625	105.098	104.948	104.798	6.625	104.473	104.323	104.173
6.750	105.588	105.438	105.288	6.750	104.963	104.813	104.663
6.875	106.058	105.908	105.758	6.875	105.433	105.283	105.133
7.000	106.509	106.359	106.209	7.000	105.884	105.734	105.584
7.125	106.941	106.791	106.641	7.125	106.316	106.166	106.016
7.250	107.353	107.203	107.053	7.250	106.728	106.578	106.428

Purchase LTV / FICO Adjusters: All Products w/Terms > 15 years only					
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80
>= 780	0.000	0.000	0.000	0.000	-0.375
760 - 779	0.000	0.000	0.000	-0.250	-0.625
740 - 759	0.000	0.000	-0.125	-0.375	-0.875
720 - 739	0.000	0.000	-0.250	-0.750	-1.250
700 - 719	0.000	0.000	-0.375	-0.875	-1.375
680 - 699	0.000	0.000	-0.625	-1.125	-2.000
660 - 679	0.000	0.000	-0.750	-1.375	-2.125
640 - 659	0.000	0.000	-1.125	-1.500	-2.500
Additional Purchase LLPA Adjusters					
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80
Investor	-1.125	-1.125	-1.625	-2.000	-2.750
Second Home	-1.000	-1.000	-1.500	-1.875	-2.625
DTI Ratio > 40%	0.000	0.000	0.000	0.000	0.000
Adjustable - Rate Mortgage	0.000	0.000	0.000	0.000	0.000
High Balance Fixed - Rate	0.000	0.000	0.000	0.000	0.000
High Balance ARM	0.000	0.000	0.000	0.000	0.000
2 - 4 Unit Property	0.000	0.000	-0.375	-0.375	-0.625
Condo / Coop	0.000	0.000	-0.125	-0.125	-0.750
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
>= 780	0.000	0.000	0.000	-0.125	-0.500
760 - 779	0.000	0.000	-0.125	-0.375	-0.875
740 - 759	0.000	0.000	-0.250	-0.750	-1.125
720 - 739	0.000	0.000	-0.500	-1.000	-1.625
700 - 719	0.000	0.000	-0.625	-1.250	-1.875
680 - 699	0.000	0.000	-0.875	-1.625	-2.250
660 - 679	0.000	-0.125	-1.125	-1.875	-2.500
640 - 659	0.000	-0.250	-1.375	-2.125	-2.875
Additional R/T Refinance LLPA Adjusters					
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80
Investor	-1.125	-1.125	-1.625	-2.000	-2.750
Second Home	-1.000	-1.000	-1.500	-1.875	-2.625
DTI Ratio > 40%	0.000	0.000	0.000	0.000	0.000
High Balance Fixed - Rate	0.000	0.000	0.000	0.000	0.000
2 - 4 Unit Property	0.000	0.000	-0.375	-0.375	-0.625
Condo / Coop	0.000	0.000	-0.125	-0.125	-0.750
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	-1.250	-1.875
740 - 759	-0.375	-0.375	-1.000	-1.625	-2.375
720 - 739	-0.375	-0.500	-1.375	-2.000	-2.750
700 - 719	-0.375	-0.500	-1.625	-2.625	-3.250
680 - 699	-0.375	-0.625	-2.000	-2.875	-3.750
660 - 679	-0.375	-0.875	-2.750	-4.000	-4.750
640 - 659	-0.375	-1.375	-3.125	-4.625	-5.125
Additional Cash-Out Refinance LLPA Adjusters					
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80
Investor	-1.125	-1.125	-1.625	-2.125	N/A
Second Home	-1.125	-1.125	-1.625	-2.125	N/A
DTI Ratio > 40%	0.000	0.000	0.000	0.000	N/A
Adjustable - Rate Mortgage	0.000	0.000	0.000	0.000	N/A
High Balance Fixed - Rate	0.000	0.000	0.000	0.000	N/A
High Balance ARM	0.000	0.000	0.000	0.000	N/A
Additional Miscellaneous LLPA Adjusters					
Escrow Waiver	-0.250				
Lock Extension per Day	-0.025				



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

Conventional ARM Rate Sheet

Effective: 12/19/2025 8:22 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	99.306	99.212	99.194	5.000	98.462	98.468	98.432	5.000	96.365	96.302	96.240
5.125	99.644	99.545	99.522	5.125	98.876	98.877	98.838	5.125	96.829	96.766	96.703
5.250	99.949	99.845	99.819	5.250	99.254	99.245	99.202	5.250	97.483	97.420	97.358
5.375	100.235	100.126	100.097	5.375	99.783	99.674	99.645	5.375	97.943	97.880	97.818
5.500	100.495	100.380	100.348	5.500	100.156	100.042	100.009	5.500	98.408	98.345	98.282
5.625	100.764	100.644	100.608	5.625	100.313	100.230	100.184	5.625	98.874	98.811	98.748
5.750	100.910	100.785	100.745	5.750	100.516	100.466	100.418	5.750	99.144	99.081	99.018
5.875	100.873	100.796	100.748	5.875	100.738	100.691	100.640	5.875	99.412	99.349	99.286
6.000	101.017	100.975	100.924	6.000	100.955	100.910	100.857	6.000	99.677	99.614	99.551
6.125	101.261	101.222	101.168	6.125	101.161	101.119	101.064	6.125	99.943	99.880	99.817
6.250	101.397	101.358	101.302	6.250	101.349	101.309	101.252	6.250	100.207	100.144	100.082
6.375	101.511	101.475	101.416	6.375	101.500	101.463	101.403	6.375	100.466	100.403	100.341
6.500	101.617	101.584	101.521	6.500	101.642	101.607	101.544	6.500	100.490	100.427	100.364
6.625	101.703	101.671	101.606	6.625	101.808	101.776	101.711	6.625	100.534	100.471	100.409
6.750	101.777	101.748	101.680	6.750	101.909	101.879	101.811	6.750	100.597	100.534	100.472
6.875	101.532	101.461	101.377	6.875	101.607	101.536	101.452	6.875	100.671	100.608	100.546
7.000	101.527	101.449	101.363	7.000	101.730	101.653	101.566	7.000	100.747	100.684	100.621
7.125	101.513	101.431	101.342	7.125	101.873	101.790	101.701	7.125	100.822	100.759	100.696

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	99.407	99.313	99.294	5.000	98.462	98.468	98.432	5.000	96.315	96.252	96.189
5.125	99.744	99.645	99.623	5.125	98.876	98.877	98.838	5.125	96.779	96.716	96.653
5.250	100.049	99.945	99.919	5.250	99.327	99.245	99.202	5.250	97.433	97.370	97.307
5.375	100.336	100.226	100.197	5.375	99.876	99.766	99.737	5.375	97.893	97.830	97.767
5.500	100.596	100.481	100.449	5.500	100.248	100.133	100.100	5.500	98.358	98.295	98.232
5.625	100.866	100.746	100.710	5.625	100.404	100.284	100.248	5.625	98.824	98.761	98.698
5.750	101.013	100.888	100.848	5.750	100.563	100.438	100.399	5.750	99.094	99.031	98.968
5.875	100.978	100.847	100.804	5.875	100.730	100.615	100.557	5.875	99.362	99.299	99.236
6.000	101.027	100.921	100.860	6.000	100.882	100.756	100.700	6.000	99.627	99.564	99.501
6.125	101.205	101.065	101.015	6.125	101.015	100.874	100.824	6.125	99.893	99.830	99.767
6.250	101.369	101.223	101.170	6.250	101.220	101.075	101.021	6.250	100.157	100.094	100.031
6.375	101.460	101.317	101.252	6.375	101.483	101.332	101.275	6.375	100.416	100.353	100.290
6.500	101.528	101.428	101.354	6.500	101.592	101.435	101.375	6.500	100.440	100.377	100.314
6.625	101.560	101.447	101.370	6.625	101.469	101.360	101.283	6.625	100.484	100.421	100.358
6.750	101.605	101.467	101.387	6.750	101.500	101.433	101.353	6.750	100.547	100.484	100.421
6.875	101.532	101.461	101.377	6.875	101.607	101.536	101.452	6.875	100.621	100.558	100.495
7.000	101.527	101.449	101.363	7.000	101.730	101.653	101.566	7.000	100.697	100.634	100.571
7.125	101.513	101.431	101.342	7.125	101.873	101.790	101.701	7.125	100.772	100.709	100.646

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: 12/19/2025 8:22 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	95.418	95.372	95.356	4.500	95.418	95.372	95.356	5.000	98.462	98.630	98.534
4.625	96.113	96.067	96.050	4.625	96.113	96.067	96.050	5.125	98.871	98.965	98.869
4.750	97.226	97.778	97.682	4.750	97.148	97.778	97.682	5.250	99.772	100.131	100.010
4.875	97.943	98.053	97.957	4.875	97.804	98.053	97.957	5.375	100.213	100.388	100.266
5.000	98.503	98.630	98.534	5.000	98.462	98.630	98.534	5.500	100.692	100.769	100.648
5.125	98.951	98.965	98.869	5.125	98.871	98.965	98.869	5.625	101.337	101.250	101.173
5.250	99.772	100.131	100.010	5.250	99.772	100.131	100.010	5.750	101.219	101.751	101.638
5.375	100.284	100.388	100.266	5.375	100.213	100.388	100.266	5.875	101.774	101.696	101.646
5.500	100.744	100.769	100.648	5.500	100.692	100.769	100.648	6.000	102.377	102.299	102.249
5.625	101.337	101.250	101.173	5.625	101.337	101.250	101.173	6.125	102.762	102.685	102.635
5.750	101.432	101.751	101.638	5.750	101.432	101.751	101.638	6.250	102.881	102.803	102.753
5.875	101.932	101.834	101.792	5.875	101.932	101.834	101.792	6.375	103.015	102.978	102.929
6.000	102.377	102.299	102.249	6.000	102.377	102.299	102.249	6.500	103.426	103.389	103.341
6.125	102.791	102.695	102.652	6.125	102.791	102.695	102.652	6.625	103.937	103.900	103.852
6.250	102.881	102.841	102.801	6.250	102.881	102.803	102.753	6.750	103.726	103.842	103.646
6.375	103.171	103.134	103.085	6.375	103.171	103.134	103.085	6.875	103.809	103.736	103.651
6.500	103.522	103.485	103.436	6.500	103.522	103.485	103.436	7.000	104.248	104.330	104.133
6.625	103.969	103.932	103.884	6.625	103.969	103.932	103.884	7.125	104.523	104.686	104.489
6.750	104.018	103.998	103.958	6.750	103.726	103.842	103.646	7.250	104.407	104.313	104.246
6.875	103.933	103.838	103.775	6.875	103.933	103.838	103.775	7.375	103.784	103.619	103.535
7.000	104.323	104.330	104.152	7.000	104.310	104.330	104.152	7.500	104.208	104.043	103.959
7.125	104.742	104.686	104.521	7.125	104.523	104.686	104.489	7.625	104.1629	103.9975	103.9134
7.250	104.407	104.313	104.246	7.250	104.407	104.313	104.246	7.75	102.5441	102.4251	102.3271
7.375	104.2645	104.1305	103.9965	7.375	103.7842	103.6188	103.5347	7.875	102.9356	102.8166	102.7186
7.5	104.3895	104.2555	104.1215	7.5	104.2081	104.0426	103.9586	8	103.2948	103.1758	103.0779
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	97.781	97.712	97.714	4.250	97.781	97.712	97.714	4.500	92.306	92.260	92.243
4.375	98.357	98.287	98.289	4.375	98.357	98.287	98.289	4.625	93.000	92.954	92.937
4.500	98.927	98.857	98.859	4.500	98.927	98.857	98.859	4.750	96.391	96.329	96.214
4.625	99.489	99.419	99.421	4.625	99.489	99.419	99.421	4.875	97.107	97.045	96.930
4.750	99.497	99.684	99.479	4.750	99.497	99.684	99.479	5.000	97.667	97.652	97.525
4.875	99.804	99.918	99.713	4.875	99.804	99.918	99.713	5.125	98.115	98.074	98.059
5.000	100.341	100.241	100.227	5.000	100.341	100.241	100.227	5.250	99.236	99.431	99.279
5.125	100.856	100.754	100.742	5.125	100.856	100.754	100.742	5.375	99.878	99.815	99.695
5.250	100.816	100.904	100.753	5.250	100.816	100.904	100.753	5.500	100.338	100.275	100.155
5.375	101.108	101.101	100.993	5.375	100.726	101.027	100.831	5.625	100.794	100.732	100.612
5.500	101.561	101.555	101.447	5.500	101.204	101.346	101.150	5.750	100.528	100.770	100.626
5.625	102.015	102.008	101.900	5.625	101.656	101.586	101.560	5.875	101.010	100.911	100.870
5.750	101.946	101.939	101.883	5.750	101.946	101.900	101.883	6.000	101.458	101.360	101.318
5.875	102.431	102.432	102.349	5.875	101.609	101.563	101.546	6.125	101.895	101.861	101.746
6.000	102.868	102.870	102.787	6.000	102.122	102.076	102.059	6.250	101.826	101.776	101.725
								6.375	102.027	101.977	101.927
								6.500	102.410	102.360	102.310
								6.625	102.754	102.688	102.629
								6.750	102.528	102.428	102.327
								6.875	102.829	102.702	102.535
								7.000	103.276	103.150	102.983

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	99.177	99.431	99.279	5.000	97.521	97.652	97.525	4.500	96.180	95.985	95.987
5.375	99.316	99.438	99.285	5.125	98.089	98.074	98.059	4.625	96.726	96.531	96.533
5.500	100.068	99.929	99.900	5.250	99.177	99.431	99.279	4.750	96.153	96.138	96.038
5.625	100.503	100.364	100.336	5.375	99.316	99.438	99.285	4.875	96.656	96.641	96.542
5.750	100.528	100.770	100.626	5.500	100.068	99.929	99.900	5.000	97.110	97.095	96.995
5.875	101.010	100.911	100.870	5.625	100.503	100.364	100.336	5.125	97.564	97.549	97.449
6.000	101.458	101.360	101.318	5.750	100.507	100.770	100.626	5.250	97.485	97.478	97.370
6.125	101.871	101.773	101.732	5.875	101.019	100.920	100.878	5.375	97.988	97.981	97.873
6.250	101.826	101.776	101.725	6.000	101.535	101.437	101.396	5.500	98.441	98.435	98.327
6.375	102.027	101.977	101.927	6.125	102.033	101.936	101.895	5.625	98.895	98.888	98.780
6.500	102.410	102.360	102.310	6.250	101.649	101.572	101.522	5.750	98.817	98.819	98.736
6.625	102.729	102.679	102.629	6.375	101.664	101.630	101.581	5.875	99.311	99.312	99.229
6.750	102.528	102.428	102.327	6.500	102.142	102.108	102.060	6.000	99.748	99.750	99.667
6.875	102.412	102.311	102.211	6.625	102.602	102.568	102.521	6.125	100.169	100.171	100.088
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	99.772	100.131	100.010	5.250	99.772	100.131	100.010	5.250	99.772	100.131	100.010
5.375	100.213	100.388	100.266	5.375	100.213	100.388	100.266	5.375	100.213	100.388	100.266
5.500	100.678	100.769	100.648	5.500	100.678	100.769	100.648	5.500	100.678	100.769	100.648
5.625	101.217	101.250	101.129	5.625	101.217	101.250	101.129	5.625	101.217	101.250	101.129
5.750	101.432	101.751	101.638	5.750	101.432	101.751	101.638	5.750	101.219	101.751	101.638
5.875	101.932	101.834	101.792	5.875	101.932	101.834	101.792	5.875	101.774	101.696	101.646
6.000	102.377	102.299	102.249	6.000	102.377	102.299	102.249	6.000	102.377	102.299	102.249
6.125	102.791	102.695	102.652	6.125	102.791	102.695	102.652	6.125	102.762	102.685	102.635
6.250	102.881	102.803	102.753	6.250	102.881	102.803	102.753	6.250	102.881	102.803	102.753
6.375	103.171	103.134	103.085	6.375	103.171	103.134	103.085	6.375	103.015	102.978	102.929
6.500	103.522	103.485	103.436	6.500	103.522	103.485	103.436	6.500	103.426	103.389	103.341
6.625	103.969	103.932	103.884	6.625	103.969	103.932	103.884	6.625	103.937	103.900	103.852
6.750	103.726	103.842	103.646	6.750	103.726	103.842	103.646	6.750	103.726	103.842	103.646
6.875	103.933	103.838	103.775	6.875	103.933	103.838	103.775	6.875	103.809	103.736	103.651
7.000	104.310	104.330	104.152	7.000	104.310	104.330	104.152	7.000	104.248	104.330	104.133
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	98.927	98.857	98.859	4.250	97.781	97.712	97.714	5.250	99.177	99.431	99.279
4.625	99.489	99.419	99.421	4.375	98.357	98.287	98.289	5.375	99.316	99.438	99.285
4.750	99.497	99.684	99.479	4.500	98.927	98.857	98.859	5.500	100.068	99.929	99.900
4.875	99.804	99.918	99.713	4.625	99.489	99.419	99.421	5.625	100.503	100.364	100.336
5.000	100.341	100.241	100.227	4.750	99.497	99.434	99.401	5.750	100.528	100.770	100.626
5.125	100.856	100.754	100.742	4.875	99.804	99.703	99.691	5.875	101.010	100.911	100.870
5.250	100.816	100.904	100.753	5.000	100.341	100.240	100.227	6.000	101.458	101.360	101.318
5.375	100.726	101.027	100.831	5.125	100.856	100.754	100.742	6.125	101.871	101.773	101.732
5.500	101.204	101.346	101.150	5.250	100.816	100.770	100.753	6.250	101.826	101.776	101.725
5.625	101.656	101.586	101.560	5.375	100.726	100.656	100.630	6.375	102.027	101.977	101.927
5.750	101.946	101.900	101.883	5.500	101.204	101.134	101.108	6.500	102.410	102.360	102.310
5.875	101.609	101.563	101.546	5.625	101.656	101.586	101.560	6.625	102.729	102.679	102.629
6.000	102.122	102.076	102.059	5.750	101.946	101.900	101.883	6.750	102.528	102.428	102.327

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	99.177	99.431	99.279	5.250	99.177	99.431	99.279	4.500	96.180	95.985	95.987
5.375	99.316	99.438	99.285	5.375	99.316	99.438	99.285	4.625	96.726	96.531	96.533
5.500	100.068	99.929	99.900	5.500	100.068	99.929	99.900	4.750	95.072	95.009	94.976
5.625	100.503	100.364	100.336	5.625	100.503	100.364	100.336	4.875	95.454	95.153	95.141
5.750	100.528	100.770	100.626	5.750	100.507	100.770	100.626	5.000	95.950	95.649	95.636
5.875	101.010	100.911	100.870	5.875	100.730	100.599	100.556	5.125	96.400	96.099	96.087
6.000	101.458	101.360	101.318	6.000	101.402	101.271	101.229	5.250	96.680	96.664	96.647
6.125	101.871	101.773	101.732	6.125	101.785	101.654	101.612	5.375	96.752	96.735	96.718
6.250	101.826	101.776	101.725	6.250	101.649	101.572	101.522	5.500	97.143	97.126	97.110
6.375	102.027	101.977	101.927	6.375	101.515	101.497	101.384	5.625	97.550	97.534	97.517
6.500	102.410	102.360	102.310	6.500	102.134	102.059	102.003	5.750	98.630	98.622	98.613
6.625	102.729	102.679	102.629	6.625	102.463	102.388	102.331	5.875	98.861	98.852	98.844
6.750	102.528	102.428	102.327	6.750	102.095	102.018	101.967	6.000	99.196	99.188	99.179
6.875	102.412	102.311	102.211	6.875	102.177	102.173	101.946	6.125	99.519	99.511	99.502

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: 12/19/2025 8:22 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	98.896	98.834	98.801	5.125	98.896	98.834	98.801	4.750	97.173	97.709	97.613
5.250	99.797	100.081	99.960	5.250	99.797	100.081	99.960	4.875	97.829	97.990	97.894
5.375	100.238	100.338	100.216	5.375	100.238	100.338	100.216	5.000	98.487	98.445	98.403
5.500	100.704	100.645	100.586	5.500	100.704	100.645	100.586	5.125	98.896	98.834	98.801
5.625	101.152	101.082	101.023	5.625	101.152	101.082	101.023	5.250	99.797	100.081	99.960
5.750	101.244	101.670	101.557	5.750	101.244	101.670	101.557	5.375	100.238	100.338	100.216
5.875	101.504	101.501	101.403	5.875	101.504	101.501	101.403	5.500	100.704	100.645	100.586
6.000	102.013	101.916	101.866	6.000	102.013	101.916	101.866	5.625	101.152	101.082	101.023
6.125	102.568	102.443	102.400	6.125	102.568	102.443	102.400	5.750	101.244	101.670	101.557
6.250	102.463	102.630	102.526	6.250	102.463	102.630	102.526	5.875	101.504	101.501	101.403
6.375	102.745	102.694	102.644	6.375	102.745	102.694	102.644	6.000	102.013	101.916	101.866
6.500	103.088	103.038	102.987	6.500	103.088	103.038	102.987	6.125	102.568	102.443	102.400
6.625	103.517	103.467	103.416	6.625	103.517	103.467	103.416	6.250	102.463	102.630	102.526
6.750	103.696	103.742	103.546	6.750	103.696	103.742	103.546	6.375	102.745	102.694	102.644
6.875	103.749	103.649	103.548	6.875	103.749	103.649	103.548	6.500	103.088	103.038	102.987
7.000	104.119	104.019	103.918	7.000	104.119	104.019	103.918	6.625	103.517	103.467	103.416
7.125	104.537	104.436	104.336	7.125	104.537	104.436	104.336	6.750	103.696	103.742	103.546
7.250	104.199	104.105	104.038	7.250	104.199	104.105	104.038	6.875	103.749	103.649	103.548
7.375	104.136	104.002	103.868	7.375	103.603	103.437	103.353	7.000	104.119	104.019	103.918
7.500	104.261	104.127	103.993	7.500	103.941	103.776	103.692	7.125	104.537	104.436	104.336
7.625	104.386	104.252	104.118	7.625	103.769	103.604	103.520	7.250	104.199	104.105	104.038
7.750	104.511	104.377	104.243	7.750	102.339	102.220	102.122	7.375	103.603	103.437	103.353
7.875	102.614	102.495	102.397	7.875	102.614	102.495	102.397	7.500	103.941	103.776	103.692
8.000	102.904	102.785	102.687	8.000	102.904	102.785	102.687	7.625	103.769	103.604	103.520
8.125	103.172	103.053	102.955	8.125	103.172	103.053	102.955	7.750	102.339	102.220	102.122
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	97.864	97.794	97.796	4.250	97.864	97.794	97.796	4.875	96.757	96.771	96.728
4.375	98.379	98.309	98.311	4.375	98.379	98.309	98.311	5.000	97.481	97.465	97.451
4.500	98.875	98.806	98.808	4.500	98.875	98.806	98.808	5.125	97.937	97.953	97.908
4.625	99.348	99.278	99.280	4.625	99.348	99.278	99.280	5.250	99.359	99.613	99.491
4.750	99.522	99.740	99.536	4.750	99.522	99.459	99.426	5.375	99.365	99.619	99.498
4.875	99.746	99.943	99.738	4.875	99.746	99.645	99.633	5.500	100.000	99.861	99.832
5.000	100.195	100.170	100.145	5.000	100.174	100.073	100.061	5.625	100.388	100.325	100.220
5.125	100.648	100.623	100.598	5.125	100.567	100.466	100.454	5.750	100.657	100.920	100.807
5.250	100.841	100.804	100.778	5.250	100.841	100.795	100.778	5.875	100.926	100.876	100.826
5.375	100.643	100.958	100.762	5.375	100.583	100.512	100.486	6.000	101.309	101.258	101.208
5.500	101.077	101.089	101.043	5.500	100.937	100.878	100.861	6.125	101.610	101.559	101.509
5.625	101.483	101.466	101.449	5.625	101.452	101.406	101.389	6.250	101.851	101.801	101.750
5.750	101.971	101.925	101.908	5.750	101.971	101.925	101.908	6.375	102.052	102.002	101.952
5.875	101.634	101.619	101.611	5.875	101.634	101.588	101.571	6.500	102.435	102.385	102.335
6.000	102.147	102.101	102.084	6.000	102.147	102.101	102.084	6.625	102.754	102.704	102.654
								6.750	102.553	102.453	102.352
								6.875	102.437	102.336	102.236
								7.000	102.807	102.706	102.606
								7.125	103.224	103.124	103.024
								7.250	102.482	102.388	102.321
								7.375	100.649	100.426	100.342
								7.500	100.987	100.764	100.680
								7.625	100.925	100.702	100.618
								7.750	98.797	98.528	98.430
								7.875	99.072	98.803	98.705
								8.000	99.362	99.093	98.995
								8.125	99.630	99.362	99.264

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	102.435	102.385	102.335	6.125	101.629	101.532	101.489	4.500	96.075	95.880	95.882
6.625	102.754	102.704	102.654	6.250	101.674	101.597	101.547	4.625	96.485	96.290	96.292
6.750	102.553	102.453	102.352	6.375	101.404	101.329	101.273	4.750	95.097	95.034	95.001
6.875	102.437	102.336	102.236	6.500	101.894	101.819	101.763	4.875	95.335	95.033	95.021
7.000	102.807	102.706	102.606	6.625	102.115	102.040	101.983	5.000	95.681	95.380	95.368
7.125	103.224	103.124	103.024	6.750	102.120	102.043	101.992	5.125	95.978	95.835	95.818
7.250	102.482	102.388	102.321	6.875	101.976	101.776	101.706	5.250	96.705	96.689	96.672
7.375	100.649	100.426	100.342	7.000	102.380	102.180	102.110	5.375	96.777	96.760	96.743
7.500	100.987	100.764	100.680	7.125	102.530	102.437	102.370	5.500	97.168	97.151	97.135
7.625	100.925	100.702	100.618	7.250	102.532	102.438	102.371	5.625	97.575	97.559	97.542
7.750	98.797	98.528	98.430	7.375	100.649	100.426	100.342	5.750	98.655	98.647	98.638
7.875	99.072	98.803	98.705	7.500	100.987	100.764	100.680	5.875	98.886	98.877	98.869
8.000	99.362	99.093	98.995	7.625	100.925	100.702	100.618	6.000	99.221	99.213	99.204
8.125	99.630	99.362	99.264	7.750	98.797	98.528	98.430	6.125	99.544	99.536	99.527
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	102.745	102.694	102.644	6.375	102.745	102.694	102.644	6.000	102.013	101.916	101.866
6.500	103.088	103.038	102.987	6.500	103.088	103.038	102.987	6.125	102.568	102.443	102.400
6.625	103.517	103.467	103.416	6.625	103.517	103.467	103.416	6.250	102.463	102.630	102.526
6.750	103.696	103.742	103.546	6.750	103.696	103.742	103.546	6.375	102.745	102.694	102.644
6.875	103.749	103.649	103.548	6.875	103.749	103.649	103.548	6.500	103.088	103.038	102.987
7.000	104.119	104.019	103.918	7.000	104.119	104.019	103.918	6.625	103.517	103.467	103.416
7.125	104.537	104.436	104.336	7.125	104.537	104.436	104.336	6.750	103.696	103.742	103.546
7.250	104.199	104.105	104.038	7.250	104.199	104.105	104.038	6.875	103.749	103.649	103.548
7.375	104.136	104.002	103.868	7.375	103.653	103.487	103.403	7.000	104.119	104.019	103.918
7.500	104.261	104.127	103.993	7.500	103.991	103.826	103.742	7.125	104.537	104.436	104.336
7.625	104.386	104.252	104.118	7.625	103.819	103.654	103.570	7.250	104.199	104.105	104.038
7.750	104.511	104.377	104.243	7.750	102.389	102.270	102.172	7.375	103.653	103.487	103.403
7.875	102.664	102.545	102.447	7.875	102.664	102.545	102.447	7.500	103.991	103.826	103.742
8.000	102.954	102.835	102.737	8.000	102.954	102.835	102.737	7.625	103.819	103.654	103.570
8.125	103.222	103.103	103.005	8.125	103.222	103.103	103.005	7.750	102.389	102.270	102.172
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	98.875	98.806	98.808	4.500	98.875	98.806	98.808	6.625	102.754	102.704	102.654
4.625	99.348	99.278	99.280	4.625	99.348	99.278	99.280	6.750	102.553	102.453	102.352
4.750	99.522	99.740	99.536	4.750	99.522	99.459	99.426	6.875	102.437	102.336	102.236
4.875	99.746	99.943	99.738	4.875	99.746	99.645	99.633	7.000	102.807	102.706	102.606
5.000	100.195	100.170	100.145	5.000	100.174	100.073	100.061	7.125	103.224	103.124	103.024
5.125	100.648	100.623	100.598	5.125	100.567	100.466	100.454	7.250	102.482	102.388	102.321
5.250	100.841	100.804	100.778	5.250	100.841	100.795	100.778	7.375	101.300	101.300	101.300
5.375	100.643	100.958	100.762	5.375	100.583	100.512	100.486	7.500	101.276	101.276	101.276
5.500	101.077	101.089	101.043	5.500	100.937	100.878	100.861	7.625	101.403	101.403	101.403
5.625	101.483	101.466	101.449	5.625	101.452	101.406	101.389	7.750	99.312	99.312	99.312
5.750	101.971	101.925	101.908	5.750	101.971	101.925	101.908	7.875	99.072	98.803	98.705
5.875	101.634	101.619	101.611	5.875	101.634	101.588	101.571	8.000	99.362	99.093	98.995
6.000	102.147	102.101	102.084	6.000	102.147	102.101	102.084	8.125	99.630	99.362	99.264
6.125	102.655	102.609	102.592	6.125	102.655	102.609	102.592				

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	102.435	102.385	102.335	6.125	101.556	101.479	101.428	4.500	96.075	95.880	95.882
6.625	102.754	102.704	102.654	6.250	101.674	101.597	101.547	4.625	96.485	96.290	96.292
6.750	102.553	102.453	102.352	6.375	101.404	101.329	101.273	4.750	95.097	95.034	95.001
6.875	102.437	102.336	102.236	6.500	101.894	101.819	101.763	4.875	95.335	95.033	95.021
7.000	102.807	102.706	102.606	6.625	102.115	102.040	101.983	5.000	95.681	95.380	95.368
7.125	103.224	103.124	103.024	6.750	102.120	102.043	101.992	5.125	95.978	95.835	95.818
7.250	102.482	102.388	102.321	6.875	101.976	101.776	101.706	5.250	96.705	96.689	96.672
7.375	100.649	100.426	100.342	7.000	102.380	102.180	102.110	5.375	96.777	96.760	96.743
7.500	100.987	100.764	100.680	7.125	102.530	102.437	102.370	5.500	97.168	97.151	97.135
7.625	100.925	100.702	100.618	7.250	102.532	102.438	102.371	5.625	97.575	97.559	97.542
7.750	98.797	98.528	98.430	7.375	100.649	100.426	100.342	5.750	98.655	98.647	98.638
7.875	99.072	98.803	98.705	7.500	100.987	100.764	100.680	5.875	98.886	98.877	98.869
8.000	99.362	99.093	98.995	7.625	100.925	100.702	100.618	6.000	99.221	99.213	99.204
8.125	99.630	99.362	99.264	7.750	98.797	98.528	98.430	6.125	99.544	99.536	99.527

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: 12/19/2025 8:22 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	101.075	100.915	100.615	6.750	100.048	99.888	99.588	6.625	99.075	98.915	98.615
6.750	101.548	101.388	101.088	6.875	100.126	99.920	99.620	6.750	99.548	99.388	99.088
6.875	101.626	101.420	101.120	7.000	100.648	100.442	100.142	6.875	99.626	99.420	99.120
7.000	102.148	101.942	101.642	7.125	101.112	100.906	100.606	7.000	100.148	99.942	99.642
7.125	102.612	102.406	102.106	7.250	101.555	101.349	101.049	7.125	100.612	100.406	100.106
7.250	103.055	102.849	102.549	7.375	100.907	100.669	100.369	7.250	101.055	100.849	100.549
7.375	102.407	102.169	101.869	7.500	101.389	101.151	100.851	7.375	100.407	100.169	99.869
7.500	102.889	102.651	102.351	7.625	101.823	101.585	101.285	7.500	100.889	100.651	100.351
7.625	103.323	103.085	102.785	7.750	102.236	101.998	101.698	7.625	101.323	101.085	100.785
7.750	103.736	103.498	103.198	7.875	101.045	100.791	100.491	7.750	101.736	101.498	101.198
7.875	102.545	102.291	101.991	8.000	101.477	101.223	100.923	7.875	100.545	100.291	99.991
8.000	102.977	102.723	102.423	8.125	101.881	101.627	101.327	8.000	100.977	100.723	100.423
8.125	103.381	103.127	102.827	8.250	102.274	102.020	101.720	8.125	101.381	101.127	100.827
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	98.048	97.888	97.588	6.625	100.325	100.165	99.865	6.625	98.325	98.165	97.865
6.875	98.126	97.920	97.620	6.750	100.798	100.638	100.338	6.750	98.798	98.638	98.338
7.000	98.648	98.442	98.142	6.875	100.876	100.670	100.370	6.875	98.876	98.670	98.370
7.125	99.112	98.906	98.606	7.000	101.398	101.192	100.892	7.000	99.398	99.192	98.892
7.250	99.555	99.349	99.049	7.125	101.862	101.656	101.356	7.125	99.862	99.656	99.356
7.375	98.907	98.669	98.369	7.250	102.305	102.099	101.799	7.250	100.305	100.099	99.799
7.500	99.389	99.151	98.851	7.375	101.657	101.419	101.119	7.375	99.657	99.419	99.119
7.625	99.823	99.585	99.285	7.500	102.139	101.901	101.601	7.500	100.139	99.901	99.601
7.750	100.236	99.998	99.698	7.625	102.573	102.335	102.035	7.625	100.573	100.335	100.035
7.875	99.045	98.791	98.491	7.750	102.986	102.748	102.448	7.750	100.986	100.748	100.448
8.000	99.477	99.223	98.923	7.875	101.795	101.541	101.241	7.875	99.795	99.541	99.241
8.125	99.881	99.627	99.327	8.000	102.227	101.973	101.673	8.000	100.227	99.973	99.673
8.250	100.274	100.020	99.720	8.125	102.631	102.377	102.077	8.125	100.631	100.377	100.077

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.