



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: 12/23/25 8:35 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: 12/23/2025 8:35 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	94.747	94.747	94.650	4.750	94.747	94.747	94.650	5.125	98.045	98.021	97.985
4.875	95.706	95.660	95.631	4.875	95.706	95.660	95.631	5.250	98.784	98.754	98.714
5.000	96.397	96.313	96.280	5.000	96.397	96.313	96.280	5.375	99.313	99.276	99.233
5.125	96.931	96.852	96.819	5.125	96.931	96.852	96.819	5.500	99.822	99.781	99.735
5.250	97.752	97.710	97.670	5.250	97.738	97.710	97.670	5.625	100.272	100.231	100.185
5.375	98.385	98.316	98.262	5.375	98.352	98.289	98.246	5.750	100.642	100.622	100.498
5.500	99.072	98.975	98.928	5.500	99.072	98.975	98.928	5.875	101.117	101.092	100.973
5.625	99.672	99.577	99.531	5.625	99.672	99.577	99.531	6.000	101.565	101.534	101.420
5.750	100.097	100.048	99.994	5.750	100.097	100.048	99.994	6.125	102.089	102.054	101.944
5.875	100.637	100.558	100.501	5.875	100.637	100.558	100.501	6.250	101.945	101.904	101.814
6.000	101.137	101.046	100.994	6.000	101.137	101.046	100.994	6.375	102.433	102.387	102.301
6.125	101.624	101.521	101.465	6.125	101.624	101.521	101.465	6.500	102.949	102.898	102.817
6.250	101.682	101.613	101.558	6.250	101.609	101.538	101.471	6.625	102.970	102.913	102.837
6.375	102.109	102.040	101.985	6.375	102.080	101.987	101.920	6.750	102.925	102.831	102.750
6.500	102.573	102.485	102.404	6.500	102.573	102.485	102.404	6.875	103.261	103.135	103.115
6.625	103.040	102.929	102.863	6.625	103.040	102.929	102.863	7.000	103.688	103.593	103.546
6.750	102.972	102.876	102.826	6.750	102.972	102.876	102.825	7.125	104.001	103.861	103.853
6.875	103.408	103.294	103.279	6.875	103.408	103.294	103.233	7.250	104.145	104.062	104.062
7.000	103.884	103.760	103.680	7.000	103.884	103.760	103.680	7.375	104.549	104.390	104.383
7.125	104.217	104.088	104.024	7.125	104.217	104.088	104.024	7.500	104.862	104.730	104.730
7.250	104.241	104.207	104.198	7.250	104.241	104.133	104.105	7.625	104.942	104.844	104.844
7.375	104.604	104.498	104.470	7.375	104.604	104.498	104.470	7.750	105.192	105.150	105.150
7.500	105.037	104.898	104.857	7.500	105.037	104.898	104.857	7.875	105.339	105.195	105.150
7.625	105.235	105.073	105.047	7.625	105.235	105.073	105.047	8.000	105.466	105.316	105.201
7.750	105.495	105.356	105.247	7.750	105.495	105.356	105.247				
7.875	105.696	105.547	105.434	7.875	105.696	105.547	105.434				
8.000	105.848	105.757	105.731	8.000	105.848	105.757	105.731				
8.125	106.043	105.975	105.949	8.125	106.043	105.975	105.949				
8.250	105.933	105.780	105.657	8.250	105.933	105.779	105.656				
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	98.705	98.619	98.619	4.625	98.986	98.900	98.900	5.000	95.417	95.321	95.289
4.750	98.982	98.908	98.890	4.750	99.244	99.165	99.147	5.125	96.041	95.947	95.913
4.875	99.341	99.264	99.242	4.875	99.544	99.442	99.420	5.250	97.749	97.675	97.617
5.000	99.777	99.700	99.678	5.000	99.943	99.840	99.783	5.375	98.387	98.314	98.255
5.125	99.995	99.944	99.932	5.125	100.115	99.932	99.880	5.500	98.998	98.926	98.868
5.250	100.327	100.188	100.126	5.250	100.372	100.327	100.227	5.625	99.532	99.461	99.404
5.375	100.726	100.680	100.658	5.375	100.676	100.648	100.544	5.750	100.013	99.944	99.890
5.500	101.081	100.945	100.926	5.500	101.002	100.979	100.870	5.875	100.570	100.499	100.442
5.625	101.319	101.252	101.243	5.625	101.058	101.039	100.927	6.000	101.112	101.038	100.977
5.750	101.421	101.385	101.336	5.750	101.299	101.285	101.166	6.125	101.531	101.455	101.391
5.875	101.916	101.869	101.848	5.875	101.600	101.600	101.476	6.250	101.692	101.618	101.558
6.000	102.136	102.089	102.068	6.000	101.976	101.976	101.846	6.375	102.117	102.042	101.981
6.125	102.427	102.374	102.317	6.125	102.285	102.285	102.160	6.500	102.486	102.411	102.350
6.250	102.732	102.692	102.669	6.250	102.648	102.648	102.533	6.625	102.711	102.613	102.553
6.375	103.237	103.191	103.174	6.375	102.862	102.785	102.751	6.750	102.924	102.856	102.803
6.500	103.440	103.393	103.376	6.500	103.212	103.183	103.183	6.875	103.285	103.214	103.159
6.625	103.627	103.558	103.541	6.625	103.458	103.346	103.346	7.000	103.564	103.493	103.437
6.750	103.892	103.680	103.632	6.750	103.927	103.668	103.668	7.125	103.894	103.820	103.762
6.875	104.176	104.038	104.004	6.875	104.180	103.925	103.925	7.250	103.736	103.605	103.516
7.000	104.368	104.197	104.164	7.000	104.225	103.975	103.975	7.375	103.968	103.862	103.771
7.125	104.413	104.349	104.316	7.125	103.928	103.864	103.831	7.500	104.208	104.101	104.008
7.250	104.158	104.078	104.023	7.250	103.806	103.725	103.671	7.625	104.436	104.327	104.233
7.375	104.609	104.529	104.474	7.375	104.149	104.069	104.014	7.750	103.451	103.405	103.379
								7.875	103.914	103.868	103.841

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: 12/23/2025 8:35 PST

Conforming Balance 30 Yr Fixed				Conforming High Balance 30 YR Fixed			
Rate	15	30	45	Rate	15	30	45
5.000	97.096	96.946	96.796	5.000	96.971	96.821	96.671
5.125	97.792	97.642	97.492	5.125	97.667	97.517	97.367
5.250	98.472	98.322	98.172	5.250	98.347	98.197	98.047
5.375	99.136	98.986	98.836	5.375	98.994	98.844	98.694
5.500	99.783	99.633	99.483	5.500	99.560	99.410	99.260
5.625	100.415	100.265	100.115	5.625	100.113	99.963	99.813
5.750	101.030	100.880	100.730	5.750	100.652	100.502	100.352
5.875	101.630	101.480	101.330	5.875	101.176	101.026	100.876
6.000	102.214	102.064	101.914	6.000	101.687	101.537	101.387
6.125	102.781	102.631	102.481	6.125	102.184	102.034	101.884
6.250	103.333	103.183	103.033	6.250	102.708	102.558	102.408
6.375	103.868	103.718	103.568	6.375	103.243	103.093	102.943
6.500	104.386	104.236	104.086	6.500	103.761	103.611	103.461
6.625	104.885	104.735	104.585	6.625	104.260	104.110	103.960
6.750	105.363	105.213	105.063	6.750	104.738	104.588	104.438
6.875	105.821	105.671	105.521	6.875	105.196	105.046	104.896
7.000	106.258	106.108	105.958	7.000	105.633	105.483	105.333
7.125	106.676	106.526	106.376	7.125	106.051	105.901	105.751
7.250	107.073	106.923	106.773	7.250	106.448	106.298	106.148

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: 12/23/2025 8:35 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	99.145	99.117	99.079	5.000	98.368	98.307	98.242	5.000	96.313	96.250	96.187
5.125	99.493	99.460	99.418	5.125	98.793	98.730	98.667	5.125	96.783	96.720	96.657
5.250	99.808	99.770	99.725	5.250	99.207	99.144	99.081	5.250	97.435	97.372	97.309
5.375	100.105	100.062	100.013	5.375	99.519	99.476	99.427	5.375	97.895	97.832	97.769
5.500	100.321	100.272	100.220	5.500	99.943	99.895	99.843	5.500	98.356	98.293	98.230
5.625	100.465	100.411	100.355	5.625	100.234	100.176	100.133	5.625	98.821	98.758	98.695
5.750	100.618	100.559	100.500	5.750	100.503	100.446	100.401	5.750	99.090	99.027	98.964
5.875	100.789	100.724	100.662	5.875	100.760	100.706	100.658	5.875	99.358	99.295	99.232
6.000	100.964	100.895	100.837	6.000	100.988	100.936	100.887	6.000	99.623	99.560	99.497
6.125	101.190	101.144	101.093	6.125	101.158	101.108	101.056	6.125	99.887	99.824	99.762
6.250	101.334	101.290	101.237	6.250	101.314	101.267	101.213	6.250	100.151	100.088	100.026
6.375	101.448	101.405	101.349	6.375	101.446	101.401	101.345	6.375	100.412	100.349	100.286
6.500	101.532	101.492	101.432	6.500	101.596	101.524	101.465	6.500	100.450	100.387	100.325
6.625	101.556	101.517	101.456	6.625	101.713	101.673	101.611	6.625	100.481	100.418	100.356
6.750	101.598	101.550	101.485	6.750	101.794	101.757	101.692	6.750	100.539	100.476	100.414
6.875	101.392	101.320	101.229	6.875	101.447	101.375	101.284	6.875	100.610	100.547	100.484
7.000	101.388	101.311	101.218	7.000	101.572	101.495	101.402	7.000	100.685	100.622	100.559
7.125	101.381	101.298	101.204	7.125	101.713	101.631	101.537	7.125	100.760	100.697	100.634

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	99.246	99.218	99.180	5.000	98.318	98.307	98.242	5.000	96.263	96.200	96.137
5.125	99.593	99.560	99.519	5.125	98.743	98.717	98.650	5.125	96.733	96.670	96.607
5.250	99.909	99.871	99.825	5.250	99.157	99.094	99.031	5.250	97.385	97.322	97.259
5.375	100.206	100.162	100.114	5.375	99.613	99.569	99.521	5.375	97.845	97.782	97.719
5.500	100.422	100.373	100.321	5.500	100.036	99.987	99.935	5.500	98.306	98.243	98.180
5.625	100.567	100.513	100.457	5.625	100.308	100.254	100.199	5.625	98.771	98.708	98.645
5.750	100.721	100.662	100.603	5.750	100.548	100.489	100.430	5.750	99.040	98.977	98.914
5.875	100.893	100.829	100.767	5.875	100.743	100.679	100.617	5.875	99.308	99.245	99.182
6.000	101.072	101.002	100.936	6.000	100.909	100.840	100.774	6.000	99.573	99.510	99.447
6.125	101.260	101.185	101.116	6.125	101.035	100.960	100.891	6.125	99.837	99.774	99.711
6.250	101.435	101.355	101.282	6.250	101.247	101.167	101.094	6.250	100.101	100.038	99.975
6.375	101.537	101.451	101.375	6.375	101.537	101.452	101.376	6.375	100.362	100.299	100.236
6.500	101.615	101.525	101.445	6.500	101.695	101.605	101.525	6.500	100.400	100.337	100.274
6.625	101.659	101.563	101.480	6.625	101.654	101.558	101.475	6.625	100.431	100.368	100.305
6.750	101.715	101.614	101.527	6.750	101.663	101.562	101.475	6.750	100.489	100.426	100.363
6.875	101.392	101.320	101.229	6.875	101.447	101.375	101.284	6.875	100.560	100.497	100.434
7.000	101.388	101.311	101.218	7.000	101.572	101.495	101.402	7.000	100.635	100.572	100.509
7.125	101.381	101.298	101.204	7.125	101.713	101.631	101.537	7.125	100.710	100.647	100.584

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: 12/23/2025 8:35 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	95.149	95.103	95.086	4.500	95.149	95.103	95.086	5.000	98.201	98.481	98.393
4.625	95.845	95.799	95.782	4.625	95.845	95.799	95.782	5.125	98.669	98.816	98.728
4.750	96.959	97.628	97.541	4.750	96.935	97.628	97.541	5.250	99.523	100.053	99.932
4.875	97.678	97.903	97.816	4.875	97.524	97.903	97.816	5.375	99.971	100.309	100.188
5.000	98.240	98.481	98.393	5.000	98.201	98.481	98.393	5.500	100.538	100.691	100.570
5.125	98.697	98.816	98.728	5.125	98.669	98.816	98.728	5.625	101.184	101.172	101.051
5.250	99.523	100.053	99.932	5.250	99.523	100.053	99.932	5.750	101.124	101.675	101.571
5.375	100.054	100.309	100.188	5.375	99.971	100.309	100.188	5.875	101.649	101.569	101.518
5.500	100.538	100.691	100.570	5.500	100.538	100.691	100.570	6.000	102.219	102.155	102.117
5.625	101.184	101.172	101.051	5.625	101.184	101.172	101.051	6.125	102.607	102.544	102.506
5.750	101.389	101.675	101.571	5.750	101.389	101.675	101.571	6.250	102.415	102.500	102.421
5.875	101.895	101.805	101.764	5.875	101.895	101.805	101.764	6.375	102.919	102.807	102.757
6.000	102.315	102.224	102.184	6.000	102.315	102.224	102.184	6.500	103.332	103.219	103.171
6.125	102.748	102.655	102.617	6.125	102.748	102.655	102.617	6.625	103.797	103.683	103.635
6.250	102.735	102.715	102.675	6.250	102.633	102.522	102.471	6.750	103.637	103.759	103.622
6.375	103.084	102.972	102.923	6.375	103.084	102.972	102.923	6.875	103.791	103.656	103.597
6.500	103.441	103.328	103.279	6.500	103.441	103.328	103.279	7.000	104.234	104.247	104.109
6.625	103.845	103.730	103.683	6.625	103.845	103.730	103.683	7.125	104.509	104.603	104.465
6.750	103.893	103.873	103.833	6.750	103.637	103.759	103.622	7.250	103.184	103.112	103.006
6.875	103.923	103.793	103.745	6.875	103.923	103.788	103.729	7.375	103.658	103.585	103.479
7.000	104.308	104.247	104.194	7.000	104.306	104.247	104.112	7.500	104.088	104.015	103.909
7.125	104.728	104.663	104.614	7.125	104.509	104.603	104.465	7.625	104.0477	103.9751	103.869
7.250	104.105	104.022	103.946	7.250	103.184	103.112	103.006	7.75	102.4031	102.377	102.257
7.375	104.2295	104.1465	104.0705	7.375	103.6577	103.5851	103.479	7.875	102.7995	102.7733	102.6533
7.5	104.3545	104.2715	104.1955	7.5	104.0877	104.0152	103.909	8	103.1625	103.1364	103.0163
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	97.592	97.521	97.501	4.250	97.592	97.521	97.501	4.500	92.037	91.990	91.973
4.375	98.168	98.097	98.077	4.375	98.168	98.097	98.077	4.625	92.733	92.686	92.669
4.500	98.739	98.669	98.648	4.500	98.739	98.669	98.648	4.750	96.124	96.168	96.049
4.625	99.303	99.233	99.213	4.625	99.303	99.233	99.213	4.875	96.842	96.781	96.689
4.750	99.141	99.615	99.403	4.750	99.141	99.615	99.403	5.000	97.405	97.502	97.383
4.875	99.630	99.849	99.637	4.875	99.630	99.849	99.637	5.125	97.862	97.800	97.714
5.000	100.172	100.173	99.983	5.000	100.172	100.173	99.960	5.250	99.099	99.353	99.201
5.125	100.694	100.483	100.436	5.125	100.694	100.435	100.401	5.375	99.648	99.594	99.490
5.250	100.403	100.807	100.603	5.250	100.324	100.807	100.603	5.500	100.111	100.057	99.953
5.375	100.906	100.930	100.808	5.375	100.572	100.930	100.725	5.625	100.570	100.516	100.412
5.500	101.360	101.353	101.262	5.500	101.060	101.248	101.044	5.750	100.460	100.694	100.558
5.625	101.813	101.807	101.715	5.625	101.517	101.431	101.351	5.875	100.950	100.862	100.821
5.750	101.802	101.846	101.765	5.750	100.988	101.405	101.133	6.000	101.407	101.317	101.278
5.875	102.296	102.340	102.259	5.875	101.498	101.451	101.435	6.125	101.828	101.737	101.699
6.000	102.734	102.778	102.697	6.000	102.013	101.966	101.950	6.250	101.746	101.738	101.729
								6.375	101.870	101.845	101.820
								6.500	102.239	102.214	102.189
								6.625	102.597	102.555	102.507
								6.750	102.494	102.419	102.344
								6.875	102.812	102.711	102.626
								7.000	103.261	103.159	103.075

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	99.099	99.353	99.201	5.000	97.231	97.502	97.383	4.500	95.995	95.800	95.780
5.375	99.162	99.359	99.207	5.125	97.798	97.797	97.714	4.625	96.548	96.352	96.332
5.500	99.914	99.821	99.771	5.250	99.099	99.353	99.201	4.750	95.964	95.949	95.849
5.625	100.350	100.257	100.206	5.375	99.162	99.359	99.207	4.875	96.468	96.453	96.353
5.750	100.460	100.694	100.558	5.500	99.914	99.821	99.771	5.000	96.922	96.907	96.807
5.875	100.950	100.862	100.821	5.625	100.350	100.257	100.206	5.125	97.376	97.361	97.261
6.000	101.407	101.317	101.278	5.750	100.423	100.694	100.558	5.250	97.283	97.276	97.185
6.125	101.828	101.737	101.699	5.875	100.949	100.861	100.820	5.375	97.786	97.779	97.688
6.250	101.746	101.738	101.729	6.000	101.471	101.381	101.342	5.500	98.240	98.233	98.142
6.375	101.870	101.845	101.820	6.125	101.974	101.883	101.845	5.625	98.693	98.687	98.595
6.500	102.239	102.214	102.189	6.250	101.099	101.175	101.065	5.750	98.682	98.726	98.645
6.625	102.558	102.533	102.507	6.375	101.599	101.490	101.441	5.875	99.176	99.220	99.139
6.750	102.494	102.419	102.344	6.500	102.082	101.972	101.926	6.000	99.614	99.658	99.577
6.875	102.398	102.323	102.248	6.625	102.549	102.436	102.391	6.125	100.036	100.079	99.999
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	99.523	100.053	99.932	5.250	99.523	100.053	99.932	5.250	99.523	100.053	99.932
5.375	99.971	100.309	100.188	5.375	99.971	100.309	100.188	5.375	99.971	100.309	100.188
5.500	100.510	100.691	100.570	5.500	100.510	100.691	100.570	5.500	100.510	100.691	100.570
5.625	101.064	101.172	101.051	5.625	101.064	101.172	101.051	5.625	101.064	101.172	101.051
5.750	101.389	101.675	101.571	5.750	101.389	101.675	101.571	5.750	101.124	101.675	101.571
5.875	101.895	101.805	101.764	5.875	101.895	101.805	101.764	5.875	101.649	101.569	101.518
6.000	102.315	102.224	102.184	6.000	102.315	102.224	102.184	6.000	102.219	102.155	102.117
6.125	102.748	102.655	102.617	6.125	102.748	102.655	102.617	6.125	102.607	102.544	102.506
6.250	102.633	102.522	102.471	6.250	102.633	102.522	102.471	6.250	102.415	102.500	102.421
6.375	103.084	102.972	102.923	6.375	103.084	102.972	102.923	6.375	102.919	102.807	102.757
6.500	103.441	103.328	103.279	6.500	103.441	103.328	103.279	6.500	103.332	103.219	103.171
6.625	103.845	103.730	103.683	6.625	103.845	103.730	103.683	6.625	103.797	103.683	103.635
6.750	103.637	103.759	103.622	6.750	103.637	103.759	103.622	6.750	103.637	103.759	103.622
6.875	103.923	103.788	103.729	6.875	103.923	103.788	103.729	6.875	103.791	103.656	103.597
7.000	104.306	104.247	104.112	7.000	104.306	104.247	104.112	7.000	104.234	104.247	104.109
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	98.739	98.669	98.648	4.250	97.592	97.521	97.501	5.250	99.099	99.353	99.201
4.625	99.303	99.233	99.213	4.375	98.168	98.097	98.077	5.375	99.162	99.359	99.207
4.750	99.141	99.615	99.403	4.500	98.739	98.669	98.648	5.500	99.914	99.821	99.771
4.875	99.630	99.849	99.637	4.625	99.303	99.233	99.213	5.625	100.350	100.257	100.206
5.000	100.172	100.173	99.960	4.750	99.072	98.814	98.780	5.750	100.460	100.694	100.558
5.125	100.694	100.435	100.401	4.875	99.630	99.371	99.337	5.875	100.950	100.862	100.821
5.250	100.324	100.807	100.603	5.000	100.172	99.913	99.879	6.000	101.407	101.317	101.278
5.375	100.572	100.930	100.725	5.125	100.694	100.435	100.401	6.125	101.828	101.737	101.699
5.500	101.060	101.248	101.044	5.250	100.057	99.939	99.891	6.250	101.746	101.738	101.729
5.625	101.517	101.431	101.351	5.375	100.572	100.454	100.406	6.375	101.870	101.845	101.820
5.750	100.988	101.405	101.133	5.500	101.060	100.941	100.893	6.500	102.239	102.214	102.189
5.875	101.498	101.451	101.435	5.625	101.517	101.399	101.351	6.625	102.558	102.533	102.507
6.000	102.013	101.966	101.950	5.750	100.972	100.925	100.909	6.750	102.494	102.419	102.344

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	99.099	99.353	99.201	5.250	99.099	99.353	99.201	4.500	95.995	95.800	95.780
5.375	99.162	99.359	99.207	5.375	99.162	99.359	99.207	4.625	96.548	96.352	96.332
5.500	99.914	99.821	99.771	5.500	99.914	99.821	99.771	4.750	94.751	94.422	94.396
5.625	100.350	100.257	100.206	5.625	100.350	100.257	100.206	4.875	95.289	94.831	94.797
5.750	100.460	100.694	100.558	5.750	100.423	100.694	100.558	5.000	95.798	95.340	95.305
5.875	100.950	100.862	100.821	5.875	100.557	100.502	100.438	5.125	96.266	95.808	95.774
6.000	101.407	101.317	101.278	6.000	101.230	101.176	101.112	5.250	96.477	96.460	96.443
6.125	101.828	101.737	101.699	6.125	101.617	101.562	101.498	5.375	96.559	96.542	96.525
6.250	101.746	101.738	101.729	6.250	100.879	101.175	101.065	5.500	96.962	96.945	96.928
6.375	101.870	101.845	101.820	6.375	101.327	101.282	101.204	5.625	97.381	97.364	97.348
6.500	102.239	102.214	102.189	6.500	101.953	101.909	101.830	5.750	98.479	98.512	98.546
6.625	102.558	102.533	102.507	6.625	102.291	102.246	102.168	5.875	98.721	98.755	98.788
6.750	102.494	102.419	102.344	6.750	101.697	101.934	101.765	6.000	99.069	99.103	99.136
6.875	102.398	102.323	102.248	6.875	102.055	102.091	101.922	6.125	99.403	99.436	99.470

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: 12/23/2025 8:35 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	98.694	98.630	98.595	5.125	98.694	98.630	98.595	4.750	96.891	97.559	97.472
5.250	99.548	100.003	99.882	5.250	99.548	100.003	99.882	4.875	97.549	97.841	97.753
5.375	99.996	100.259	100.138	5.375	99.996	100.259	100.138	5.000	98.226	98.162	98.126
5.500	100.552	100.522	100.411	5.500	100.552	100.522	100.411	5.125	98.694	98.630	98.595
5.625	101.002	100.966	100.862	5.625	101.002	100.966	100.862	5.250	99.548	100.003	99.882
5.750	101.117	101.594	101.489	5.750	101.117	101.594	101.489	5.375	99.996	100.259	100.138
5.875	101.421	101.425	101.404	5.875	101.421	101.425	101.404	5.500	100.552	100.522	100.411
6.000	101.868	101.860	101.852	6.000	101.868	101.860	101.852	5.625	101.002	100.966	100.862
6.125	102.415	102.367	102.326	6.125	102.415	102.367	102.326	5.750	101.117	101.594	101.489
6.250	102.384	102.400	102.367	6.250	102.384	102.400	102.367	5.875	101.421	101.425	101.404
6.375	102.588	102.563	102.538	6.375	102.588	102.563	102.538	6.000	101.868	101.860	101.852
6.500	102.917	102.892	102.867	6.500	102.917	102.892	102.867	6.125	102.415	102.367	102.326
6.625	103.345	103.320	103.295	6.625	103.345	103.320	103.295	6.250	102.384	102.400	102.367
6.750	103.662	103.659	103.522	6.750	103.662	103.659	103.522	6.375	102.588	102.563	102.538
6.875	103.736	103.660	103.585	6.875	103.736	103.660	103.585	6.500	102.917	102.892	102.867
7.000	104.111	104.036	103.961	7.000	104.111	104.036	103.961	6.625	103.345	103.320	103.295
7.125	104.532	104.456	104.381	7.125	104.532	104.456	104.381	6.750	103.662	103.659	103.522
7.250	103.977	103.893	103.817	7.250	103.210	103.138	103.032	6.875	103.736	103.660	103.585
7.375	104.102	104.018	103.942	7.375	103.478	103.405	103.299	7.000	104.111	104.036	103.961
7.500	104.227	104.143	104.067	7.500	103.821	103.748	103.642	7.125	104.532	104.456	104.381
7.625	104.352	104.268	104.192	7.625	103.653	103.580	103.474	7.250	103.210	103.138	103.032
7.750	104.477	104.393	104.317	7.750	102.199	102.172	102.052	7.375	103.478	103.405	103.299
7.875	102.478	102.451	102.331	7.875	102.478	102.451	102.331	7.500	103.821	103.748	103.642
8.000	102.771	102.745	102.625	8.000	102.771	102.745	102.625	7.625	103.653	103.580	103.474
8.125	103.042	103.016	102.896	8.125	103.042	103.016	102.896	7.750	102.199	102.172	102.052
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	97.680	97.609	97.589	4.250	97.680	97.609	97.589	4.875	96.468	96.622	96.534
4.375	98.199	98.129	98.108	4.375	98.199	98.129	98.108	5.000	97.191	97.144	97.107
4.500	98.702	98.632	98.611	4.500	98.702	98.632	98.611	5.125	97.648	97.803	97.716
4.625	99.183	99.113	99.092	4.625	99.183	99.113	99.092	5.250	99.281	99.534	99.413
4.750	99.197	99.672	99.459	4.750	99.117	98.859	98.824	5.375	99.287	99.541	99.420
4.875	99.616	99.874	99.662	4.875	99.586	99.328	99.294	5.500	99.848	99.755	99.705
5.000	100.080	100.055	100.008	5.000	100.025	99.766	99.732	5.625	100.238	100.247	100.126
5.125	100.533	100.508	100.461	5.125	100.429	100.171	100.136	5.750	100.573	100.844	100.739
5.250	100.224	100.707	100.503	5.250	100.041	99.923	99.875	5.875	100.844	100.835	100.827
5.375	100.561	100.861	100.657	5.375	100.441	100.323	100.275	6.000	101.211	101.202	101.194
5.500	100.994	100.992	100.924	5.500	100.806	100.689	100.668	6.125	101.575	101.566	101.558
5.625	101.400	101.375	101.330	5.625	101.264	101.217	101.196	6.250	101.771	101.763	101.754
5.750	101.061	101.148	101.115	5.750	100.997	100.950	100.934	6.375	101.895	101.870	101.845
5.875	101.523	101.503	101.516	5.875	101.523	101.476	101.460	6.500	102.264	102.239	102.214
6.000	102.038	101.991	101.975	6.000	102.038	101.991	101.975	6.625	102.583	102.558	102.532
								6.750	102.519	102.444	102.369
								6.875	102.423	102.348	102.273
								7.000	102.799	102.724	102.648
								7.125	103.219	103.144	103.068
								7.250	100.735	100.655	100.604
								7.375	100.523	100.393	100.287
								7.500	100.867	100.736	100.630
								7.625	100.809	100.678	100.572
								7.750	98.657	98.481	98.361
								7.875	98.936	98.760	98.640
								8.000	99.229	99.053	98.933
								8.125	99.500	99.324	99.204

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	102.264	102.239	102.214	6.125	101.568	101.477	101.439	4.500	95.916	95.721	95.701
6.625	102.583	102.558	102.532	6.250	100.811	101.106	101.027	4.625	96.342	96.147	96.126
6.750	102.519	102.444	102.369	6.375	101.230	101.185	101.107	4.750	94.780	94.447	94.421
6.875	102.423	102.348	102.273	6.500	101.731	101.686	101.608	4.875	95.190	94.731	94.706
7.000	102.799	102.724	102.648	6.625	101.979	101.918	101.840	5.000	95.553	95.181	95.156
7.125	103.219	103.144	103.068	6.750	101.597	101.834	101.697	5.125	95.867	95.598	95.577
7.250	100.735	100.655	100.604	6.875	101.861	101.754	101.662	5.250	96.502	96.485	96.468
7.375	100.523	100.393	100.287	7.000	102.272	102.165	102.072	5.375	96.584	96.567	96.550
7.500	100.867	100.736	100.630	7.125	102.465	102.385	102.335	5.500	96.987	96.970	96.953
7.625	100.809	100.678	100.572	7.250	100.785	100.705	100.654	5.625	97.406	97.389	97.373
7.750	98.657	98.481	98.361	7.375	100.523	100.393	100.287	5.750	98.504	98.537	98.571
7.875	98.936	98.760	98.640	7.500	100.867	100.736	100.630	5.875	98.746	98.780	98.813
8.000	99.229	99.053	98.933	7.625	100.809	100.678	100.572	6.000	99.094	99.128	99.161
8.125	99.500	99.324	99.204	7.750	98.657	98.481	98.361	6.125	99.428	99.461	99.495
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	102.588	102.563	102.538	6.375	102.588	102.563	102.538	6.000	101.868	101.860	101.852
6.500	102.917	102.892	102.867	6.500	102.917	102.892	102.867	6.125	102.415	102.367	102.326
6.625	103.345	103.320	103.295	6.625	103.345	103.320	103.295	6.250	102.384	102.400	102.367
6.750	103.662	103.659	103.522	6.750	103.662	103.659	103.522	6.375	102.588	102.563	102.538
6.875	103.736	103.660	103.585	6.875	103.736	103.660	103.585	6.500	102.917	102.892	102.867
7.000	104.111	104.036	103.961	7.000	104.111	104.036	103.961	6.625	103.345	103.320	103.295
7.125	104.532	104.456	104.381	7.125	104.532	104.456	104.381	6.750	103.662	103.659	103.522
7.250	103.977	103.893	103.817	7.250	103.210	103.138	103.032	6.875	103.736	103.660	103.585
7.375	104.102	104.018	103.942	7.375	103.528	103.455	103.349	7.000	104.111	104.036	103.961
7.500	104.227	104.143	104.067	7.500	103.871	103.798	103.692	7.125	104.532	104.456	104.381
7.625	104.352	104.268	104.192	7.625	103.703	103.630	103.524	7.250	103.210	103.138	103.032
7.750	104.477	104.393	104.317	7.750	102.249	102.222	102.102	7.375	103.528	103.455	103.349
7.875	102.528	102.501	102.381	7.875	102.528	102.501	102.381	7.500	103.871	103.798	103.692
8.000	102.821	102.795	102.675	8.000	102.821	102.795	102.675	7.625	103.703	103.630	103.524
8.125	103.092	103.066	102.946	8.125	103.092	103.066	102.946	7.750	102.249	102.222	102.102
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	98.702	98.632	98.611	4.500	98.702	98.632	98.611	6.625	102.583	102.558	102.532
4.625	99.183	99.113	99.092	4.625	99.183	99.113	99.092	6.750	102.519	102.444	102.369
4.750	99.197	99.672	99.459	4.750	99.117	98.859	98.824	6.875	102.423	102.348	102.273
4.875	99.616	99.874	99.662	4.875	99.586	99.328	99.294	7.000	102.799	102.724	102.648
5.000	100.080	100.055	100.008	5.000	100.025	99.766	99.732	7.125	103.219	103.144	103.068
5.125	100.533	100.508	100.461	5.125	100.429	100.171	100.136	7.250	101.081	101.123	101.158
5.250	100.224	100.707	100.503	5.250	100.041	99.923	99.875	7.375	101.317	101.359	101.394
5.375	100.561	100.861	100.657	5.375	100.441	100.323	100.275	7.500	101.293	101.335	101.370
5.500	100.994	100.992	100.924	5.500	100.806	100.689	100.668	7.625	101.421	101.462	101.498
5.625	101.400	101.375	101.330	5.625	101.264	101.217	101.196	7.750	99.329	99.371	99.406
5.750	101.061	101.148	101.115	5.750	100.997	100.950	100.934	7.875	98.936	98.760	98.640
5.875	101.523	101.503	101.516	5.875	101.523	101.476	101.460	8.000	99.229	99.053	98.933
6.000	102.038	101.991	101.975	6.000	102.038	101.991	101.975	8.125	99.500	99.324	99.204
6.125	102.546	102.499	102.482	6.125	102.546	102.499	102.482				

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	102.264	102.239	102.214	6.125	101.401	101.337	101.300	4.500	95.916	95.721	95.701
6.625	102.583	102.558	102.532	6.250	100.811	101.106	101.027	4.625	96.342	96.147	96.126
6.750	102.519	102.444	102.369	6.375	101.230	101.185	101.107	4.750	94.780	94.447	94.421
6.875	102.423	102.348	102.273	6.500	101.731	101.686	101.608	4.875	95.190	94.731	94.706
7.000	102.799	102.724	102.648	6.625	101.963	101.918	101.840	5.000	95.553	95.181	95.156
7.125	103.219	103.144	103.068	6.750	101.597	101.834	101.697	5.125	95.867	95.598	95.577
7.250	100.735	100.655	100.604	6.875	101.861	101.754	101.662	5.250	96.502	96.485	96.468
7.375	100.523	100.393	100.287	7.000	102.272	102.165	102.072	5.375	96.584	96.567	96.550
7.500	100.867	100.736	100.630	7.125	102.465	102.385	102.335	5.500	96.987	96.970	96.953
7.625	100.809	100.678	100.572	7.250	100.785	100.705	100.654	5.625	97.406	97.389	97.373
7.750	98.657	98.481	98.361	7.375	100.523	100.393	100.287	5.750	98.504	98.537	98.571
7.875	98.936	98.760	98.640	7.500	100.867	100.736	100.630	5.875	98.746	98.780	98.813
8.000	99.229	99.053	98.933	7.625	100.809	100.678	100.572	6.000	99.094	99.128	99.161
8.125	99.500	99.324	99.204	7.750	98.657	98.481	98.361	6.125	99.428	99.461	99.495

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: 12/23/2025 8:35 PST

BFF_3.5%_DPA_Repayable1				BFF_3.5%_DPA_Forgivable2				BFF_3.5%_DPA_HB_Repayable1			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
6.625	100.995	100.856	100.556	6.750	99.998	99.859	99.559	6.625	98.995	98.856	98.556
6.750	101.498	101.359	101.059	6.875	100.112	99.928	99.628	6.750	99.498	99.359	99.059
6.875	101.612	101.428	101.128	7.000	100.664	100.480	100.180	6.875	99.612	99.428	99.128
7.000	102.164	101.980	101.680	7.125	101.158	100.974	100.674	7.000	100.164	99.980	99.680
7.125	102.658	102.474	102.174	7.250	101.621	101.437	101.137	7.125	100.658	100.474	100.174
7.250	103.121	102.937	102.637	7.375	100.875	100.658	100.358	7.250	101.121	100.937	100.637
7.375	102.375	102.158	101.858	7.500	101.387	101.170	100.870	7.375	100.375	100.158	99.858
7.500	102.887	102.670	102.370	7.625	101.841	101.624	101.324	7.500	100.887	100.670	100.370
7.625	103.341	103.124	102.824	7.750	102.274	102.057	101.757	7.625	101.341	101.124	100.824
7.750	103.774	103.557	103.257	7.875	101.040	100.804	100.504	7.750	101.774	101.557	101.257
7.875	102.540	102.304	102.004	8.000	101.522	101.286	100.986	7.875	100.540	100.304	100.004
8.000	103.022	102.786	102.486	8.125	101.946	101.710	101.410	8.000	101.022	100.786	100.486
8.125	103.446	103.210	102.910	8.250	102.339	102.103	101.803	8.125	101.446	101.210	100.910
BFF_3.5%_DPA_HB_Forgivable2				BFF_5%_DPA_Repayable1				BFF_5%_DPA_HB_Repayable1			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
6.750	97.998	97.859	97.559	6.625	100.245	100.106	99.806	6.625	98.245	98.106	97.806
6.875	98.112	97.928	97.628	6.750	100.748	100.609	100.309	6.750	98.748	98.609	98.309
7.000	98.664	98.480	98.180	6.875	100.862	100.678	100.378	6.875	98.862	98.678	98.378
7.125	99.158	98.974	98.674	7.000	101.414	101.230	100.930	7.000	99.414	99.230	98.930
7.250	99.621	99.437	99.137	7.125	101.908	101.724	101.424	7.125	99.908	99.724	99.424
7.375	98.875	98.658	98.358	7.250	102.371	102.187	101.887	7.250	100.371	100.187	99.887
7.500	99.387	99.170	98.870	7.375	101.625	101.408	101.108	7.375	99.625	99.408	99.108
7.625	99.841	99.624	99.324	7.500	102.137	101.920	101.620	7.500	100.137	99.920	99.620
7.750	100.274	100.057	99.757	7.625	102.591	102.374	102.074	7.625	100.591	100.374	100.074
7.875	99.040	98.804	98.504	7.750	103.024	102.807	102.507	7.750	101.024	100.807	100.507
8.000	99.522	99.286	98.986	7.875	101.790	101.554	101.254	7.875	99.790	99.554	99.254
8.125	99.946	99.710	99.410	8.000	102.272	102.036	101.736	8.000	100.272	100.036	99.736
8.250	100.339	100.103	99.803	8.125	102.696	102.460	102.160	8.125	100.696	100.460	100.160

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.