



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: 12/24/25 8:34 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: 12/24/2025 8:34 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	94.906	94.906	94.794	4.750	94.906	94.906	94.794	5.125	98.429	98.408	98.372
4.875	96.053	96.010	95.981	4.875	96.053	96.010	95.981	5.250	99.167	99.140	99.100
5.000	96.743	96.662	96.630	5.000	96.743	96.662	96.630	5.375	99.695	99.662	99.619
5.125	97.300	97.207	97.171	5.125	97.300	97.207	97.171	5.500	100.204	100.166	100.120
5.250	98.115	98.090	98.050	5.250	98.115	98.090	98.050	5.625	100.653	100.616	100.570
5.375	98.728	98.668	98.625	5.375	98.728	98.668	98.625	5.750	100.792	100.761	100.690
5.500	99.448	99.354	99.307	5.500	99.448	99.354	99.307	5.875	101.258	101.232	101.145
5.625	100.045	99.954	99.907	5.625	100.045	99.954	99.907	6.000	101.697	101.639	101.579
5.750	100.331	100.285	100.231	5.750	100.331	100.285	100.231	6.125	102.219	102.183	102.104
5.875	100.870	100.795	100.738	5.875	100.870	100.795	100.738	6.250	102.051	102.010	101.921
6.000	101.398	101.323	101.278	6.000	101.370	101.281	101.229	6.375	102.535	102.488	102.403
6.125	101.854	101.757	101.701	6.125	101.854	101.757	101.700	6.500	103.034	102.983	102.902
6.250	101.898	101.823	101.778	6.250	101.716	101.654	101.587	6.625	103.066	103.007	102.931
6.375	102.325	102.250	102.204	6.375	102.186	102.097	102.030	6.750	103.004	102.913	102.832
6.500	102.698	102.623	102.578	6.500	102.678	102.578	102.505	6.875	103.278	103.179	103.131
6.625	103.141	103.035	102.968	6.625	103.141	103.035	102.968	7.000	103.689	103.598	103.598
6.750	103.045	102.953	102.889	6.750	103.045	102.953	102.871	7.125	103.997	103.859	103.850
6.875	103.479	103.369	103.342	6.875	103.479	103.369	103.296	7.250	104.231	104.149	104.149
7.000	103.950	103.831	103.751	7.000	103.950	103.831	103.751	7.375	104.612	104.453	104.446
7.125	104.276	104.152	104.071	7.125	104.276	104.152	104.071	7.500	104.924	104.811	104.811
7.250	104.297	104.268	104.261	7.250	104.231	104.198	104.168	7.625	105.012	104.914	104.914
7.375	104.667	104.563	104.532	7.375	104.667	104.563	104.532	7.750	105.203	105.150	105.150
7.500	105.091	104.928	104.921	7.500	105.091	104.928	104.921	7.875	105.351	105.210	105.150
7.625	105.216	105.086	105.059	7.625	105.216	105.086	105.059	8.000	105.478	105.333	105.218
7.750	105.482	105.347	105.238	7.750	105.482	105.347	105.238				
7.875	105.682	105.536	105.424	7.875	105.682	105.536	105.424				
8.000	105.836	105.772	105.744	8.000	105.836	105.772	105.744				
8.125	106.036	105.990	105.962	8.125	106.036	105.990	105.962				
8.250	105.941	105.791	105.668	8.250	105.941	105.7909	105.668				
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	98.769	98.747	98.772	4.625	99.051	98.981	98.981	5.000	95.775	95.684	95.651
4.750	99.072	99.001	98.983	4.750	99.330	99.259	99.241	5.125	97.197	96.308	96.274
4.875	99.431	99.356	99.335	4.875	99.631	99.536	99.514	5.250	98.062	98.037	97.997
5.000	99.867	99.793	99.771	5.000	100.042	99.923	99.923	5.375	98.675	98.615	98.572
5.125	100.075	100.031	99.993	5.125	100.189	100.137	100.108	5.500	99.305	99.211	99.165
5.250	100.400	100.344	100.312	5.250	100.446	100.393	100.361	5.625	99.866	99.774	99.728
5.375	100.739	100.683	100.648	5.375	100.683	100.630	100.594	5.750	100.307	100.232	100.187
5.500	101.154	101.097	101.062	5.500	101.006	100.955	100.919	5.875	100.864	100.787	100.739
5.625	101.232	101.244	101.202	5.625	101.024	101.037	100.994	6.000	101.406	101.326	101.274
5.750	101.508	101.517	101.471	5.750	101.333	101.333	101.311	6.125	101.825	101.742	101.689
5.875	101.961	101.914	101.892	5.875	101.640	101.640	101.615	6.250	101.908	101.828	101.778
6.000	102.181	102.143	102.112	6.000	102.006	102.006	101.976	6.375	102.333	102.252	102.201
6.125	102.486	102.469	102.415	6.125	102.316	102.316	102.290	6.500	102.705	102.623	102.571
6.250	102.762	102.715	102.699	6.250	102.689	102.689	102.675	6.625	102.906	102.826	102.775
6.375	103.267	103.221	103.204	6.375	102.870	102.835	102.835	6.750	102.985	102.912	102.865
6.500	103.470	103.423	103.406	6.500	103.234	103.234	103.234	6.875	103.346	103.270	103.222
6.625	103.633	103.586	103.569	6.625	103.476	103.390	103.390	7.000	103.627	103.552	103.502
6.750	104.044	103.885	103.885	6.750	104.018	103.859	103.859	7.125	103.957	103.879	103.827
6.875	104.266	104.129	104.111	6.875	104.268	104.114	104.114	7.250	103.771	103.662	103.578
7.000	104.455	104.305	104.305	7.000	104.309	104.159	104.159	7.375	104.029	103.918	103.834
7.125	104.504	104.440	104.407	7.125	104.019	103.956	103.922	7.500	104.269	104.157	104.071
7.250	104.248	104.168	104.112	7.250	103.896	103.815	103.760	7.625	104.500	104.387	104.300
7.375	104.699	104.619	104.563	7.375	104.239	104.159	104.103	7.750	103.466	103.420	103.392
								7.875	103.929	103.883	103.855

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: 12/24/2025 8:34 PST

Conforming Balance 30 Yr Fixed				Conforming High Balance 30 YR Fixed			
Rate	15	30	45	Rate	15	30	45
5.000	97.128	96.978	96.828	5.000	97.003	96.853	96.703
5.125	97.824	97.674	97.524	5.125	97.699	97.549	97.399
5.250	98.504	98.354	98.204	5.250	98.379	98.229	98.079
5.375	99.168	99.018	98.868	5.375	99.022	98.872	98.722
5.500	99.816	99.666	99.516	5.500	99.589	99.439	99.289
5.625	100.447	100.297	100.147	5.625	100.141	99.991	99.841
5.750	101.063	100.913	100.763	5.750	100.680	100.530	100.380
5.875	101.663	101.513	101.363	5.875	101.205	101.055	100.905
6.000	102.246	102.096	101.946	6.000	101.716	101.566	101.416
6.125	102.814	102.664	102.514	6.125	102.212	102.062	101.912
6.250	103.365	103.215	103.065	6.250	102.740	102.590	102.440
6.375	103.900	103.750	103.600	6.375	103.275	103.125	102.975
6.500	104.419	104.269	104.119	6.500	103.794	103.644	103.494
6.625	104.917	104.767	104.617	6.625	104.292	104.142	103.992
6.750	105.395	105.245	105.095	6.750	104.770	104.620	104.470
6.875	105.853	105.703	105.553	6.875	105.228	105.078	104.928
7.000	106.291	106.141	105.991	7.000	105.666	105.516	105.366
7.125	106.708	106.558	106.408	7.125	106.083	105.933	105.783
7.250	107.106	106.956	106.806	7.250	106.481	106.331	106.181

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: 12/24/2025 8:34 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	99.354	99.326	99.298	5.000	98.435	98.377	98.333	5.000	96.235	96.172	96.109
5.125	99.702	99.668	99.637	5.125	98.837	98.795	98.734	5.125	96.704	96.641	96.578
5.250	100.024	99.985	99.950	5.250	99.233	99.167	99.129	5.250	97.354	97.291	97.229
5.375	100.336	100.292	100.253	5.375	99.615	99.551	99.512	5.375	97.814	97.751	97.688
5.500	100.542	100.493	100.451	5.500	99.990	99.941	99.899	5.500	98.274	98.211	98.149
5.625	100.640	100.586	100.540	5.625	100.334	100.274	100.230	5.625	98.738	98.675	98.613
5.750	100.758	100.704	100.660	5.750	100.603	100.544	100.498	5.750	99.007	98.944	98.881
5.875	100.949	100.895	100.849	5.875	100.859	100.803	100.754	5.875	99.274	99.211	99.149
6.000	101.129	101.078	101.029	6.000	101.089	101.035	100.983	6.000	99.539	99.476	99.413
6.125	101.386	101.337	101.285	6.125	101.256	101.205	101.152	6.125	99.803	99.740	99.677
6.250	101.524	101.477	101.422	6.250	101.413	101.364	101.308	6.250	100.067	100.004	99.941
6.375	101.622	101.576	101.518	6.375	101.544	101.498	101.439	6.375	100.326	100.263	100.201
6.500	101.696	101.653	101.592	6.500	101.664	101.621	101.559	6.500	100.364	100.301	100.238
6.625	101.719	101.678	101.615	6.625	101.810	101.769	101.706	6.625	100.396	100.333	100.270
6.750	101.739	101.700	101.633	6.750	101.891	101.853	101.786	6.750	100.454	100.391	100.329
6.875	101.444	101.372	101.279	6.875	101.519	101.447	101.354	6.875	100.525	100.462	100.399
7.000	101.435	101.358	101.264	7.000	101.642	101.565	101.470	7.000	100.600	100.537	100.475
7.125	101.420	101.337	101.242	7.125	101.790	101.708	101.612	7.125	100.675	100.612	100.550

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	99.455	99.427	99.399	5.000	98.371	98.377	98.305	5.000	96.185	96.122	96.059
5.125	99.803	99.769	99.737	5.125	98.794	98.795	98.721	5.125	96.654	96.591	96.528
5.250	100.124	100.086	100.050	5.250	99.170	99.166	99.091	5.250	97.304	97.241	97.178
5.375	100.436	100.393	100.354	5.375	99.660	99.616	99.577	5.375	97.764	97.701	97.638
5.500	100.644	100.594	100.552	5.500	100.082	100.033	99.991	5.500	98.224	98.161	98.098
5.625	100.742	100.688	100.642	5.625	100.354	100.300	100.254	5.625	98.688	98.625	98.562
5.750	100.846	100.786	100.737	5.750	100.594	100.534	100.485	5.750	98.957	98.894	98.831
5.875	100.957	100.892	100.840	5.875	100.788	100.724	100.671	5.875	99.224	99.161	99.098
6.000	101.099	101.029	100.973	6.000	100.954	100.884	100.828	6.000	99.489	99.426	99.363
6.125	101.287	101.212	101.153	6.125	101.079	101.004	100.945	6.125	99.753	99.690	99.627
6.250	101.462	101.381	101.318	6.250	101.291	101.211	101.148	6.250	100.017	99.954	99.891
6.375	101.563	101.478	101.411	6.375	101.581	101.495	101.429	6.375	100.276	100.213	100.150
6.500	101.642	101.551	101.481	6.500	101.739	101.648	101.578	6.500	100.314	100.251	100.188
6.625	101.685	101.589	101.515	6.625	101.697	101.601	101.528	6.625	100.346	100.283	100.220
6.750	101.740	101.639	101.562	6.750	101.705	101.604	101.527	6.750	100.404	100.341	100.278
6.875	101.444	101.372	101.279	6.875	101.519	101.447	101.354	6.875	100.475	100.412	100.349
7.000	101.435	101.358	101.264	7.000	101.642	101.565	101.470	7.000	100.550	100.487	100.424
7.125	101.420	101.337	101.242	7.125	101.790	101.708	101.612	7.125	100.625	100.562	100.499

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: 12/24/2025 8:34 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	95.429	95.383	95.366	4.500	95.429	95.383	95.366	5.000	98.539	98.619	98.523
4.625	96.125	96.078	96.062	4.625	96.125	96.078	96.062	5.125	98.912	98.954	98.858
4.750	97.255	97.767	97.671	4.750	97.223	97.767	97.671	5.250	99.782	100.143	100.022
4.875	97.973	98.042	97.946	4.875	97.881	98.042	97.946	5.375	100.230	100.399	100.278
5.000	98.539	98.619	98.523	5.000	98.539	98.619	98.523	5.500	100.738	100.781	100.659
5.125	98.992	98.969	98.923	5.125	98.912	98.954	98.858	5.625	101.383	101.289	101.242
5.250	99.782	100.143	100.022	5.250	99.782	100.143	100.022	5.750	101.247	101.765	101.653
5.375	100.295	100.399	100.278	5.375	100.230	100.399	100.278	5.875	101.753	101.690	101.649
5.500	100.758	100.781	100.659	5.500	100.738	100.781	100.659	6.000	102.359	102.295	102.255
5.625	101.383	101.289	101.242	5.625	101.383	101.289	101.242	6.125	102.747	102.684	102.644
5.750	101.427	101.765	101.653	5.750	101.427	101.765	101.653	6.250	102.473	102.576	102.480
5.875	101.937	101.848	101.806	5.875	101.937	101.848	101.806	6.375	102.914	102.803	102.751
6.000	102.360	102.295	102.255	6.000	102.360	102.295	102.255	6.500	103.330	103.215	103.164
6.125	102.796	102.700	102.659	6.125	102.796	102.700	102.659	6.625	103.799	103.679	103.628
6.250	102.853	102.833	102.793	6.250	102.625	102.576	102.480	6.750	103.631	103.756	103.634
6.375	103.079	102.968	102.916	6.375	103.079	102.968	102.916	6.875	103.816	103.681	103.620
6.500	103.439	103.324	103.272	6.500	103.439	103.324	103.272	7.000	104.262	104.243	104.122
6.625	103.847	103.728	103.676	6.625	103.847	103.728	103.676	7.125	104.482	104.599	104.478
6.750	103.949	103.929	103.889	6.750	103.631	103.756	103.634	7.250	103.169	103.108	103.006
6.875	103.948	103.819	103.753	6.875	103.948	103.814	103.753	7.375	103.636	103.576	103.473
7.000	104.335	104.268	104.181	7.000	104.335	104.243	104.136	7.500	104.061	104.000	103.898
7.125	104.746	104.689	104.602	7.125	104.482	104.599	104.478	7.625	104.0168	103.956	103.8537
7.250	104.115	104.014	103.927	7.250	103.169	103.108	103.006	7.75	102.3879	102.3736	102.2574
7.375	104.2395	104.1385	104.0515	7.375	103.6362	103.5755	103.4732	7.875	102.7802	102.7659	102.6497
7.5	104.3645	104.2635	104.1765	7.5	104.0611	104.0003	103.898	8	103.1402	103.1259	103.0097
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	97.688	97.614	97.597	4.250	97.688	97.614	97.597	4.500	92.317	92.270	92.253
4.375	98.264	98.189	98.173	4.375	98.264	98.189	98.173	4.625	93.013	92.966	92.949
4.500	98.835	98.761	98.744	4.500	98.835	98.761	98.744	4.750	96.419	96.357	96.273
4.625	99.399	99.324	99.308	4.625	99.399	99.324	99.308	4.875	97.138	97.076	96.991
4.750	99.239	99.504	99.292	4.750	99.151	99.504	99.292	5.000	97.700	97.641	97.554
4.875	99.743	99.738	99.618	4.875	99.708	99.738	99.618	5.125	98.173	98.106	98.073
5.000	100.249	100.190	100.159	5.000	100.249	100.190	100.159	5.250	99.244	99.443	99.291
5.125	100.770	100.711	100.681	5.125	100.770	100.711	100.681	5.375	99.889	99.827	99.735
5.250	100.481	100.782	100.611	5.250	100.265	100.782	100.611	5.500	100.352	100.290	100.197
5.375	100.984	100.977	100.923	5.375	100.663	100.904	100.733	5.625	100.811	100.749	100.657
5.500	101.437	101.431	101.377	5.500	101.149	101.223	101.108	5.750	100.522	100.784	100.640
5.625	101.891	101.884	101.831	5.625	101.604	101.607	101.563	5.875	100.991	100.923	100.873
5.750	101.852	101.895	101.842	5.750	101.002	101.368	101.096	6.000	101.451	101.365	101.320
5.875	102.346	102.389	102.336	5.875	101.528	101.481	101.464	6.125	101.926	101.867	101.756
6.000	102.784	102.827	102.774	6.000	102.043	101.996	101.979	6.250	101.861	101.811	101.760
								6.375	101.960	101.927	101.893
								6.500	102.309	102.276	102.242
								6.625	102.683	102.633	102.560
								6.750	102.488	102.421	102.354
								6.875	102.830	102.736	102.613
								7.000	103.278	103.185	103.062

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	99.189	99.443	99.291	5.000	97.606	97.641	97.513	4.500	96.090	95.891	95.875
5.375	99.363	99.449	99.297	5.125	98.173	98.106	98.073	4.625	96.642	96.443	96.426
5.500	100.114	100.018	99.971	5.250	99.189	99.443	99.291	4.750	96.119	96.104	95.984
5.625	100.549	100.452	100.406	5.375	99.363	99.449	99.297	4.875	96.623	96.608	96.487
5.750	100.522	100.784	100.640	5.500	100.114	100.018	99.971	5.000	97.077	97.062	96.942
5.875	100.991	100.923	100.873	5.625	100.549	100.452	100.406	5.125	97.531	97.516	97.396
6.000	101.451	101.362	101.320	5.750	100.522	100.784	100.640	5.250	97.361	97.354	97.301
6.125	101.877	101.783	101.742	5.875	100.990	100.904	100.862	5.375	97.864	97.857	97.803
6.250	101.861	101.811	101.760	6.000	101.515	101.425	101.383	5.500	98.317	98.311	98.257
6.375	101.960	101.927	101.893	6.125	102.021	101.927	101.886	5.625	98.771	98.764	98.711
6.500	102.309	102.276	102.242	6.250	101.087	101.251	101.124	5.750	98.732	98.775	98.722
6.625	102.627	102.594	102.560	6.375	101.592	101.485	101.436	5.875	99.226	99.269	99.216
6.750	102.488	102.421	102.354	6.500	102.079	102.029	101.954	6.000	99.664	99.707	99.654
6.875	102.414	102.347	102.280	6.625	102.548	102.433	102.384	6.125	100.085	100.129	100.075
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	99.782	100.143	100.022	5.250	99.782	100.143	100.022	5.250	99.782	100.143	100.022
5.375	100.230	100.399	100.278	5.375	100.230	100.399	100.278	5.375	100.230	100.399	100.278
5.500	100.699	100.781	100.659	5.500	100.699	100.781	100.659	5.500	100.699	100.781	100.659
5.625	101.263	101.262	101.141	5.625	101.263	101.262	101.141	5.625	101.263	101.262	101.141
5.750	101.427	101.765	101.653	5.750	101.427	101.765	101.653	5.750	101.247	101.765	101.653
5.875	101.937	101.848	101.806	5.875	101.937	101.848	101.806	5.875	101.753	101.690	101.649
6.000	102.360	102.295	102.255	6.000	102.360	102.295	102.255	6.000	102.359	102.295	102.255
6.125	102.796	102.700	102.659	6.125	102.796	102.700	102.659	6.125	102.747	102.684	102.644
6.250	102.625	102.576	102.480	6.250	102.625	102.576	102.480	6.250	102.473	102.576	102.480
6.375	103.079	102.968	102.916	6.375	103.079	102.968	102.916	6.375	102.914	102.803	102.751
6.500	103.439	103.324	103.272	6.500	103.439	103.324	103.272	6.500	103.330	103.215	103.164
6.625	103.847	103.728	103.676	6.625	103.847	103.728	103.676	6.625	103.799	103.679	103.628
6.750	103.631	103.756	103.634	6.750	103.631	103.756	103.634	6.750	103.631	103.756	103.634
6.875	103.948	103.814	103.753	6.875	103.948	103.814	103.753	6.875	103.816	103.681	103.620
7.000	104.335	104.243	104.136	7.000	104.335	104.243	104.136	7.000	104.262	104.243	104.122
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	98.835	98.761	98.744	4.250	97.688	97.614	97.597	5.250	99.189	99.443	99.291
4.625	99.399	99.324	99.308	4.375	98.264	98.189	98.173	5.375	99.363	99.449	99.297
4.750	99.151	99.504	99.292	4.500	98.835	98.761	98.744	5.500	100.114	100.018	99.971
4.875	99.708	99.738	99.618	4.625	99.399	99.324	99.308	5.625	100.549	100.452	100.406
5.000	100.249	100.190	100.159	4.750	99.151	99.092	99.062	5.750	100.522	100.784	100.640
5.125	100.770	100.711	100.681	4.875	99.708	99.649	99.618	5.875	100.991	100.923	100.873
5.250	100.265	100.782	100.611	5.000	100.249	100.190	100.159	6.000	101.451	101.362	101.320
5.375	100.663	100.904	100.733	5.125	100.770	100.711	100.681	6.125	101.877	101.783	101.742
5.500	101.149	101.223	101.108	5.250	100.149	100.153	100.108	6.250	101.861	101.811	101.760
5.625	101.604	101.607	101.563	5.375	100.663	100.666	100.622	6.375	101.960	101.927	101.893
5.750	101.025	101.368	101.096	5.500	101.149	101.152	101.108	6.500	102.309	102.276	102.242
5.875	101.528	101.481	101.464	5.625	101.604	101.607	101.563	6.625	102.627	102.594	102.560
6.000	102.043	101.996	101.979	5.750	101.002	100.955	100.938	6.750	102.488	102.421	102.354

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	99.189	99.443	99.291	5.250	99.189	99.443	99.291	4.500	96.090	95.891	95.875
5.375	99.363	99.449	99.297	5.375	99.363	99.449	99.297	4.625	96.642	96.443	96.426
5.500	100.114	100.018	99.971	5.500	100.114	100.018	99.971	4.750	94.829	94.577	94.552
5.625	100.549	100.452	100.406	5.625	100.549	100.452	100.406	4.875	95.366	95.107	95.077
5.750	100.522	100.784	100.640	5.750	100.522	100.784	100.640	5.000	95.872	95.614	95.583
5.875	100.991	100.923	100.873	5.875	100.708	100.619	100.558	5.125	96.338	96.079	96.049
6.000	101.451	101.362	101.320	6.000	101.380	101.291	101.230	5.250	96.555	96.538	96.522
6.125	101.877	101.783	101.742	6.125	101.763	101.674	101.613	5.375	96.641	96.625	96.608
6.250	101.861	101.811	101.760	6.250	100.972	101.251	101.124	5.500	97.040	97.023	97.006
6.375	101.960	101.927	101.893	6.375	101.457	101.408	101.334	5.625	97.459	97.442	97.426
6.500	102.309	102.276	102.242	6.500	102.077	102.029	101.954	5.750	98.484	98.404	98.323
6.625	102.627	102.594	102.560	6.625	102.408	102.359	102.285	5.875	98.726	98.646	98.566
6.750	102.488	102.421	102.354	6.750	101.677	101.931	101.778	6.000	99.076	98.995	98.915
6.875	102.414	102.347	102.280	6.875	102.036	102.087	101.934	6.125	99.410	99.330	99.250

Government Adjustments		Loan Amount Adjustments	
FICO		\$75K - \$99,999	-0.75
> 720+	0.125	\$100K - \$150K	-0.375
680 - 720	0		
660 - 679	-0.25		
640 - 659	-0.5		
620 - 639	-1.25		
600 - 619	-1.5		
580 - 599	-2		
550 - 579	-4.5		
< 550	-5.5		
No FICO Score	-4.5		
		Other Adjustments	
		2 Unit	-0.5
		3-4 units	-1
		MFH	-1.75
		Non-Owner/2nd Home (Streamline or IRRRL on	-1.5
		Temporary BuyDown*	N/A
		Manual Underwrite	-0.375
		Lock Extension per Day	-0.025
		*Buydown options and pricing available through PML	



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

VA Fixed Rate Sheet

Effective: 12/24/2025 8:34 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	98.908	98.883	98.858	5.125	98.908	98.883	98.858	4.750	97.248	97.698	97.602
5.250	99.807	100.093	99.972	5.250	99.807	100.093	99.972	4.875	97.906	97.979	97.883
5.375	100.255	100.349	100.228	5.375	100.255	100.349	100.228	5.000	98.564	98.539	98.514
5.500	100.751	100.657	100.610	5.500	100.751	100.657	100.610	5.125	98.908	98.883	98.858
5.625	101.201	101.134	101.067	5.625	101.201	101.134	101.067	5.250	99.807	100.093	99.972
5.750	101.272	101.684	101.571	5.750	101.272	101.684	101.571	5.375	100.255	100.349	100.228
5.875	101.576	101.526	101.475	5.875	101.576	101.526	101.475	5.500	100.751	100.657	100.610
6.000	102.023	101.973	101.923	6.000	102.023	101.973	101.923	5.625	101.201	101.134	101.067
6.125	102.551	102.468	102.408	6.125	102.551	102.468	102.408	5.750	101.272	101.684	101.571
6.250	102.498	102.476	102.398	6.250	102.498	102.476	102.398	5.875	101.576	101.526	101.475
6.375	102.678	102.644	102.611	6.375	102.678	102.644	102.611	6.000	102.023	101.973	101.923
6.500	102.987	102.953	102.920	6.500	102.987	102.953	102.920	6.125	102.551	102.468	102.408
6.625	103.415	103.381	103.348	6.625	103.415	103.381	103.348	6.250	102.498	102.476	102.398
6.750	103.656	103.656	103.534	6.750	103.656	103.656	103.534	6.375	102.678	102.644	102.611
6.875	103.751	103.684	103.617	6.875	103.751	103.684	103.617	6.500	102.987	102.953	102.920
7.000	104.127	104.060	103.993	7.000	104.127	104.060	103.993	6.625	103.415	103.381	103.348
7.125	104.507	104.440	104.373	7.125	104.507	104.440	104.373	6.750	103.656	103.656	103.534
7.250	103.986	103.886	103.799	7.250	103.193	103.132	103.030	6.875	103.751	103.684	103.617
7.375	104.111	104.011	103.924	7.375	103.455	103.394	103.292	7.000	104.127	104.060	103.993
7.500	104.236	104.136	104.049	7.500	103.794	103.733	103.631	7.125	104.507	104.440	104.373
7.625	104.361	104.261	104.174	7.625	103.623	103.562	103.460	7.250	103.193	103.132	103.030
7.750	104.486	104.386	104.299	7.750	102.183	102.168	102.052	7.375	103.455	103.394	103.292
7.875	102.459	102.444	102.328	7.875	102.459	102.444	102.328	7.500	103.794	103.733	103.631
8.000	102.750	102.735	102.619	8.000	102.750	102.735	102.619	7.625	103.623	103.562	103.460
8.125	103.018	103.004	102.888	8.125	103.018	103.004	102.888	7.750	102.183	102.168	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	97.774	97.700	97.683	4.250	97.774	97.700	97.683	4.875	96.843	96.776	96.743
4.375	98.293	98.218	98.202	4.375	98.293	98.218	98.202	5.000	97.565	97.499	97.466
4.500	98.794	98.720	98.704	4.500	98.794	98.720	98.704	5.125	98.022	97.955	97.922
4.625	99.274	99.199	99.183	4.625	99.274	99.199	99.183	5.250	99.370	99.624	99.503
4.750	99.193	99.561	99.348	4.750	99.193	99.134	99.104	5.375	99.379	99.631	99.509
4.875	99.661	99.763	99.572	4.875	99.661	99.602	99.572	5.500	100.047	99.950	99.903
5.000	100.098	100.039	100.008	5.000	100.098	100.039	100.008	5.625	100.435	100.338	100.292
5.125	100.516	100.491	100.455	5.125	100.500	100.441	100.411	5.750	100.672	100.934	100.821
5.250	100.165	100.682	100.511	5.250	100.131	100.134	100.090	5.875	100.998	100.948	100.898
5.375	100.559	100.835	100.665	5.375	100.529	100.532	100.488	6.000	101.366	101.315	101.265
5.500	100.993	100.968	100.932	5.500	100.893	100.896	100.851	6.125	101.730	101.679	101.629
5.625	101.399	101.374	101.338	5.625	101.309	101.262	101.240	6.250	101.886	101.836	101.785
5.750	101.095	101.137	101.145	5.750	101.027	100.980	100.963	6.375	101.985	101.952	101.918
5.875	101.553	101.538	101.546	5.875	101.553	101.506	101.489	6.500	102.334	102.301	102.267
6.000	102.068	102.021	102.004	6.000	102.068	102.021	102.004	6.625	102.652	102.619	102.585
								6.750	102.513	102.446	102.379
								6.875	102.439	102.372	102.305
								7.000	102.815	102.748	102.681
								7.125	103.195	103.128	103.061
								7.250	100.129	100.010	99.908
								7.375	100.501	100.382	100.280
								7.500	100.840	100.721	100.619
								7.625	100.779	100.660	100.558
								7.750	98.641	98.477	98.361
								7.875	98.917	98.753	98.636
								8.000	99.208	99.044	98.927
								8.125	99.477	99.312	99.196

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	102.334	102.301	102.267	6.125	101.616	101.522	101.482	4.500	96.006	95.806	95.790
6.625	102.652	102.619	102.585	6.250	100.903	101.182	101.086	4.625	96.428	96.229	96.213
6.750	102.513	102.446	102.379	6.375	101.350	101.301	101.227	4.750	94.855	94.602	94.577
6.875	102.439	102.372	102.305	6.500	101.842	101.794	101.719	4.875	95.262	95.003	94.973
7.000	102.815	102.748	102.681	6.625	102.064	102.015	101.941	5.000	95.623	95.364	95.333
7.125	103.195	103.128	103.061	6.750	101.577	101.831	101.709	5.125	95.934	95.675	95.645
7.250	100.129	100.010	99.908	6.875	101.835	101.740	101.651	5.250	96.580	96.563	96.547
7.375	100.501	100.382	100.280	7.000	102.240	102.145	102.056	5.375	96.666	96.650	96.633
7.500	100.840	100.721	100.619	7.125	102.367	102.287	102.236	5.500	97.065	97.048	97.031
7.625	100.779	100.660	100.558	7.250	100.129	100.010	99.908	5.625	97.484	97.467	97.451
7.750	98.641	98.477	98.361	7.375	100.501	100.382	100.280	5.750	98.509	98.429	98.348
7.875	98.917	98.753	98.636	7.500	100.840	100.721	100.619	5.875	98.751	98.671	98.591
8.000	99.208	99.044	98.927	7.625	100.779	100.660	100.558	6.000	99.101	99.020	98.940
8.125	99.477	99.312	99.196	7.750	98.641	98.477	98.361	6.125	99.435	99.355	99.275
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	102.678	102.644	102.611	6.375	102.678	102.644	102.611	6.000	102.023	101.973	101.923
6.500	102.987	102.953	102.920	6.500	102.987	102.953	102.920	6.125	102.551	102.468	102.408
6.625	103.415	103.381	103.348	6.625	103.415	103.381	103.348	6.250	102.498	102.476	102.398
6.750	103.656	103.656	103.534	6.750	103.656	103.656	103.534	6.375	102.678	102.644	102.611
6.875	103.751	103.684	103.617	6.875	103.751	103.684	103.617	6.500	102.987	102.953	102.920
7.000	104.127	104.060	103.993	7.000	104.127	104.060	103.993	6.625	103.415	103.381	103.348
7.125	104.507	104.440	104.373	7.125	104.507	104.440	104.373	6.750	103.656	103.656	103.534
7.250	103.986	103.886	103.799	7.250	103.193	103.132	103.030	6.875	103.751	103.684	103.617
7.375	104.111	104.011	103.924	7.375	103.505	103.444	103.342	7.000	104.127	104.060	103.993
7.500	104.236	104.136	104.049	7.500	103.844	103.783	103.681	7.125	104.507	104.440	104.373
7.625	104.361	104.261	104.174	7.625	103.673	103.612	103.510	7.250	103.193	103.132	103.030
7.750	104.486	104.386	104.299	7.750	102.233	102.218	102.102	7.375	103.505	103.444	103.342
7.875	102.509	102.494	102.378	7.875	102.509	102.494	102.378	7.500	103.844	103.783	103.681
8.000	102.800	102.785	102.669	8.000	102.800	102.785	102.669	7.625	103.673	103.612	103.510
8.125	103.068	103.054	102.938	8.125	103.068	103.054	102.938	7.750	102.233	102.218	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	98.794	98.720	98.704	4.500	98.794	98.720	98.704	6.625	102.652	102.619	102.585
4.625	99.274	99.199	99.183	4.625	99.274	99.199	99.183	6.750	102.513	102.446	102.379
4.750	99.193	99.561	99.348	4.750	99.193	99.134	99.104	6.875	102.439	102.372	102.305
4.875	99.661	99.763	99.572	4.875	99.661	99.602	99.572	7.000	102.815	102.748	102.681
5.000	100.098	100.039	100.008	5.000	100.098	100.039	100.008	7.125	103.195	103.128	103.061
5.125	100.516	100.491	100.455	5.125	100.500	100.441	100.411	7.250	100.898	100.948	101.003
5.250	100.165	100.682	100.511	5.250	100.131	100.134	100.090	7.375	101.133	101.184	101.239
5.375	100.559	100.835	100.665	5.375	100.529	100.532	100.488	7.500	101.109	101.159	101.215
5.500	100.993	100.968	100.932	5.500	100.893	100.896	100.851	7.625	101.237	101.287	101.342
5.625	101.399	101.374	101.338	5.625	101.309	101.262	101.240	7.750	99.145	99.196	99.251
5.750	101.095	101.137	101.145	5.750	101.027	100.980	100.963	7.875	98.917	98.753	98.636
5.875	101.553	101.538	101.546	5.875	101.553	101.506	101.489	8.000	99.208	99.044	98.927
6.000	102.068	102.021	102.004	6.000	102.068	102.021	102.004	8.125	99.477	99.312	99.196
6.125	102.575	102.529	102.512	6.125	102.575	102.529	102.512				

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	102.334	102.301	102.267	6.125	101.491	101.428	101.387	4.500	96.006	95.806	95.790
6.625	102.652	102.619	102.585	6.250	100.903	101.182	101.086	4.625	96.428	96.229	96.213
6.750	102.513	102.446	102.379	6.375	101.350	101.301	101.227	4.750	94.855	94.602	94.577
6.875	102.439	102.372	102.305	6.500	101.842	101.794	101.719	4.875	95.262	95.003	94.973
7.000	102.815	102.748	102.681	6.625	102.064	102.015	101.941	5.000	95.623	95.364	95.333
7.125	103.195	103.128	103.061	6.750	101.577	101.831	101.709	5.125	95.934	95.675	95.645
7.250	100.129	100.010	99.908	6.875	101.835	101.740	101.651	5.250	96.580	96.563	96.547
7.375	100.501	100.382	100.280	7.000	102.240	102.145	102.056	5.375	96.666	96.650	96.633
7.500	100.840	100.721	100.619	7.125	102.367	102.287	102.236	5.500	97.065	97.048	97.031
7.625	100.779	100.660	100.558	7.250	100.129	100.010	99.908	5.625	97.484	97.467	97.451
7.750	98.641	98.477	98.361	7.375	100.501	100.382	100.280	5.750	98.509	98.429	98.348
7.875	98.917	98.753	98.636	7.500	100.840	100.721	100.619	5.875	98.751	98.671	98.591
8.000	99.208	99.044	98.927	7.625	100.779	100.660	100.558	6.000	99.101	99.020	98.940
8.125	99.477	99.312	99.196	7.750	98.641	98.477	98.361	6.125	99.435	99.355	99.275

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: 12/24/2025 8:34 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	100.930	100.792	100.492	6.750	99.903	99.765	99.465	6.625	98.930	98.792	98.492
6.750	101.403	101.265	100.965	6.875	100.125	99.933	99.633	6.750	99.403	99.265	98.965
6.875	101.625	101.433	101.133	7.000	100.647	100.455	100.155	6.875	99.625	99.433	99.133
7.000	102.147	101.955	101.655	7.125	101.111	100.919	100.619	7.000	100.147	99.955	99.655
7.125	102.611	102.419	102.119	7.250	101.554	101.362	101.062	7.125	100.611	100.419	100.119
7.250	103.054	102.862	102.562	7.375	100.896	100.667	100.367	7.250	101.054	100.862	100.562
7.375	102.396	102.167	101.867	7.500	101.378	101.149	100.849	7.375	100.396	100.167	99.867
7.500	102.878	102.649	102.349	7.625	101.812	101.583	101.283	7.500	100.878	100.649	100.349
7.625	103.312	103.083	102.783	7.750	102.225	101.996	101.696	7.625	101.312	101.083	100.783
7.750	103.725	103.496	103.196	7.875	101.029	100.777	100.477	7.750	101.725	101.496	101.196
7.875	102.529	102.277	101.977	8.000	101.461	101.209	100.909	7.875	100.529	100.277	99.977
8.000	102.961	102.709	102.409	8.125	101.865	101.613	101.313	8.000	100.961	100.709	100.409
8.125	103.365	103.113	102.813	8.250	102.258	102.006	101.706	8.125	101.365	101.113	100.813
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	97.903	97.765	97.465	6.625	100.180	100.042	99.742	6.625	98.180	98.042	97.742
6.875	98.125	97.933	97.633	6.750	100.653	100.515	100.215	6.750	98.653	98.515	98.215
7.000	98.647	98.455	98.155	6.875	100.875	100.683	100.383	6.875	98.875	98.683	98.383
7.125	99.111	98.919	98.619	7.000	101.397	101.205	100.905	7.000	99.397	99.205	98.905
7.250	99.554	99.362	99.062	7.125	101.861	101.669	101.369	7.125	99.861	99.669	99.369
7.375	98.896	98.667	98.367	7.250	102.304	102.112	101.812	7.250	100.304	100.112	99.812
7.500	99.378	99.149	98.849	7.375	101.646	101.417	101.117	7.375	99.646	99.417	99.117
7.625	99.812	99.583	99.283	7.500	102.128	101.899	101.599	7.500	100.128	99.899	99.599
7.750	100.225	99.996	99.696	7.625	102.562	102.333	102.033	7.625	100.562	100.333	100.033
7.875	99.029	98.777	98.477	7.750	102.975	102.746	102.446	7.750	100.975	100.746	100.446
8.000	99.461	99.209	98.909	7.875	101.779	101.527	101.227	7.875	99.779	99.527	99.227
8.125	99.865	99.613	99.313	8.000	102.211	101.959	101.659	8.000	100.211	99.959	99.659
8.250	100.258	100.006	99.706	8.125	102.615	102.363	102.063	8.125	100.615	100.363	100.063

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.