



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: 12/26/25 8:28 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: 12/26/2025 8:28 PST

Conventional 30 Yr Fixed				Conventional 25 Yr Fixed				Conventional 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.750	95.286	95.286	95.205	4.750	95.286	95.286	95.205	5.125	98.595	98.586	98.553
4.875	96.214	96.180	96.154	4.875	96.214	96.180	96.154	5.250	99.333	99.314	99.278
5.000	96.903	96.830	96.800	5.000	96.903	96.830	96.800	5.375	99.860	99.833	99.793
5.125	97.433	97.361	97.332	5.125	97.433	97.361	97.332	5.500	100.368	100.335	100.292
5.250	98.349	98.284	98.235	5.250	98.251	98.211	98.174	5.625	100.816	100.780	100.738
5.375	98.979	98.914	98.865	5.375	98.886	98.837	98.774	5.750	101.066	101.045	100.907
5.500	99.582	99.517	99.468	5.500	99.557	99.468	99.425	5.875	101.531	101.504	101.371
5.625	100.162	100.073	100.029	5.625	100.162	100.073	100.029	6.000	101.903	101.871	101.748
5.750	100.471	100.412	100.362	5.750	100.449	100.412	100.362	6.125	102.460	102.424	102.299
5.875	101.026	100.953	100.896	5.875	101.007	100.938	100.884	6.250	102.227	102.185	102.033
6.000	101.572	101.499	101.442	6.000	101.526	101.442	101.393	6.375	102.701	102.654	102.508
6.125	102.008	101.915	101.859	6.125	102.008	101.910	101.859	6.500	103.190	103.137	102.995
6.250	102.016	101.944	101.887	6.250	101.810	101.743	101.691	6.625	103.231	103.157	103.100
6.375	102.438	102.365	102.309	6.375	102.302	102.254	102.108	6.750	103.024	102.941	102.863
6.500	102.805	102.747	102.675	6.500	102.799	102.747	102.605	6.875	103.404	103.268	103.261
6.625	103.176	103.069	103.028	6.625	103.176	103.069	103.028	7.000	103.829	103.692	103.685
6.750	103.087	102.998	102.966	6.750	103.087	102.973	102.966	7.125	104.137	103.999	103.992
6.875	103.498	103.361	103.354	6.875	103.498	103.361	103.354	7.250	104.198	104.110	104.110
7.000	103.967	103.829	103.822	7.000	103.967	103.829	103.822	7.375	104.644	104.487	104.481
7.125	104.264	104.117	104.110	7.125	104.264	104.117	104.110	7.500	104.954	104.796	104.790
7.250	104.290	104.262	104.254	7.250	104.258	104.181	104.146	7.625	104.993	104.894	104.894
7.375	104.697	104.541	104.532	7.375	104.697	104.541	104.532	7.750	105.150	105.150	105.150
7.500	105.118	104.958	104.952	7.500	105.118	104.958	104.952	7.875	105.290	105.157	105.150
7.625	105.154	105.108	105.078	7.625	105.154	105.108	105.078	8.000	105.418	105.278	105.166
7.750	105.369	105.243	105.138	7.750	105.369	105.243	105.138				
7.875	105.571	105.432	105.323	7.875	105.571	105.432	105.323				
8.000	105.800	105.754	105.724	8.000	105.800	105.754	105.724				
8.125	106.018	105.972	105.942	8.125	106.018	105.972	105.942				
8.250	105.855	105.712	105.592	8.25	105.8551	105.7118	105.5921				
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	98.937	98.916	98.942	4.625	99.191	99.191	99.191	5.000	95.968	95.886	95.857
4.750	99.009	98.961	98.920	4.750	99.419	99.392	99.327	5.125	96.589	96.506	96.476
4.875	99.560	99.496	99.471	4.875	99.722	99.699	99.639	5.250	98.312	98.232	98.171
5.000	99.868	99.805	99.779	5.000	100.124	100.105	100.049	5.375	98.948	98.869	98.806
5.125	100.256	100.213	100.175	5.125	100.203	100.188	100.137	5.500	99.556	99.478	99.416
5.250	100.482	100.435	100.410	5.250	100.531	100.531	100.431	5.625	100.085	100.008	99.947
5.375	101.012	100.965	100.941	5.375	100.860	100.855	100.751	5.750	100.491	100.418	100.361
5.500	101.267	101.220	101.195	5.500	101.193	101.182	101.073	5.875	101.041	100.966	100.907
5.625	101.547	101.493	101.469	5.625	101.257	101.242	101.129	6.000	101.580	101.501	101.438
5.750	101.575	101.529	101.487	5.750	101.439	101.418	101.296	6.125	101.991	101.910	101.846
5.875	102.029	101.982	101.958	5.875	101.744	101.718	101.653	6.250	102.026	101.949	101.887
6.000	102.250	102.203	102.179	6.000	102.113	102.081	102.031	6.375	102.446	102.367	102.305
6.125	102.517	102.446	102.422	6.125	102.423	102.386	102.340	6.500	102.812	102.732	102.669
6.250	102.819	102.772	102.755	6.250	102.791	102.749	102.707	6.625	103.008	102.930	102.868
6.375	103.323	103.276	103.259	6.375	102.937	102.889	102.871	6.750	103.049	102.983	102.934
6.500	103.509	103.462	103.446	6.500	103.343	103.290	103.290	6.875	103.406	103.337	103.286
6.625	103.679	103.632	103.615	6.625	103.505	103.437	103.437	7.000	103.653	103.584	103.534
6.750	103.917	103.854	103.854	6.750	103.897	103.834	103.834	7.125	103.956	103.886	103.833
6.875	104.241	104.177	104.144	6.875	104.157	104.089	104.089	7.250	103.759	103.656	103.570
7.000	104.400	104.336	104.303	7.000	104.206	104.133	104.133	7.375	104.017	103.912	103.826
7.125	104.551	104.487	104.454	7.125	104.061	103.998	103.964	7.500	104.256	104.150	104.062
7.250	104.295	104.215	104.157	7.250	103.941	103.860	103.802	7.625	104.485	104.378	104.289
7.375	104.743	104.663	104.604	7.375	104.279	104.199	104.141	7.750	103.448	103.402	103.372
								7.875	103.911	103.865	103.835

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: 12/26/2025 8:28 PST

Conforming Balance 30 Yr Fixed				Conforming High Balance 30 YR Fixed			
Rate	15	30	45	Rate	15	30	45
5.000	97.352	97.202	97.052	5.000	97.227	97.077	96.927
5.125	98.048	97.898	97.748	5.125	97.923	97.773	97.623
5.250	98.728	98.578	98.428	5.250	98.603	98.453	98.303
5.375	99.392	99.242	99.092	5.375	99.218	99.068	98.918
5.500	100.039	99.889	99.739	5.500	99.785	99.635	99.485
5.625	100.671	100.521	100.371	5.625	100.337	100.187	100.037
5.750	101.287	101.137	100.987	5.750	100.876	100.726	100.576
5.875	101.886	101.736	101.586	5.875	101.401	101.251	101.101
6.000	102.470	102.320	102.170	6.000	101.911	101.761	101.611
6.125	103.038	102.888	102.738	6.125	102.413	102.263	102.113
6.250	103.589	103.439	103.289	6.250	102.964	102.814	102.664
6.375	104.124	103.974	103.824	6.375	103.499	103.349	103.199
6.500	104.643	104.493	104.343	6.500	104.018	103.868	103.718
6.625	105.141	104.991	104.841	6.625	104.516	104.366	104.216
6.750	105.619	105.469	105.319	6.750	104.994	104.844	104.694
6.875	106.077	105.927	105.777	6.875	105.452	105.302	105.152
7.000	106.514	106.364	106.214	7.000	105.889	105.739	105.589
7.125	106.932	106.782	106.632	7.125	106.307	106.157	106.007
7.250	107.329	107.179	107.029	7.250	106.704	106.554	106.404

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: 12/26/2025 8:28 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	99.456	99.449	99.424	5.000	98.590	98.525	98.491	5.000	96.375	96.312	96.250
5.125	99.803	99.791	99.762	5.125	98.992	98.931	98.892	5.125	96.832	96.769	96.707
5.250	100.124	100.107	100.075	5.250	99.387	99.326	99.288	5.250	97.485	97.422	97.359
5.375	100.436	100.413	100.378	5.375	99.770	99.712	99.671	5.375	97.942	97.879	97.816
5.500	100.642	100.614	100.575	5.500	100.141	100.084	100.042	5.500	98.405	98.342	98.279
5.625	100.753	100.706	100.664	5.625	100.489	100.433	100.388	5.625	98.869	98.806	98.743
5.750	100.894	100.845	100.801	5.750	100.757	100.704	100.658	5.750	99.137	99.074	99.012
5.875	101.084	101.036	100.989	5.875	101.013	100.963	100.914	5.875	99.403	99.340	99.278
6.000	101.264	101.218	101.168	6.000	101.242	101.194	101.142	6.000	99.667	99.604	99.541
6.125	101.521	101.477	101.424	6.125	101.410	101.364	101.310	6.125	99.932	99.869	99.806
6.250	101.659	101.617	101.561	6.250	101.565	101.522	101.466	6.250	100.194	100.131	100.069
6.375	101.756	101.716	101.658	6.375	101.696	101.656	101.597	6.375	100.451	100.388	100.326
6.500	101.830	101.792	101.730	6.500	101.815	101.778	101.717	6.500	100.466	100.403	100.341
6.625	101.852	101.816	101.752	6.625	101.962	101.926	101.862	6.625	100.517	100.454	100.391
6.750	101.871	101.837	101.770	6.750	102.043	102.009	101.942	6.750	100.582	100.519	100.456
6.875	101.562	101.490	101.393	6.875	101.642	101.570	101.473	6.875	100.657	100.594	100.531
7.000	101.558	101.481	101.384	7.000	101.765	101.687	101.590	7.000	100.732	100.669	100.606
7.125	101.542	101.460	101.362	7.125	101.913	101.830	101.732	7.125	100.807	100.744	100.681

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	99.557	99.550	99.525	5.000	98.508	98.514	98.428	5.000	96.325	96.262	96.199
5.125	99.904	99.892	99.863	5.125	98.930	98.931	98.844	5.125	96.782	96.719	96.656
5.250	100.225	100.208	100.176	5.250	99.304	99.300	99.212	5.250	97.435	97.372	97.309
5.375	100.537	100.514	100.479	5.375	99.779	99.756	99.721	5.375	97.892	97.829	97.766
5.500	100.744	100.716	100.677	5.500	100.201	100.173	100.134	5.500	98.355	98.292	98.229
5.625	100.842	100.809	100.766	5.625	100.472	100.439	100.397	5.625	98.819	98.756	98.693
5.750	100.945	100.906	100.860	5.750	100.711	100.673	100.627	5.750	99.087	99.024	98.961
5.875	101.056	101.012	100.963	5.875	100.905	100.862	100.812	5.875	99.353	99.290	99.227
6.000	101.197	101.148	101.095	6.000	101.070	101.022	100.969	6.000	99.617	99.554	99.491
6.125	101.385	101.331	101.275	6.125	101.195	101.141	101.085	6.125	99.882	99.819	99.756
6.250	101.559	101.500	101.440	6.250	101.407	101.348	101.288	6.250	100.144	100.081	100.018
6.375	101.660	101.595	101.532	6.375	101.696	101.632	101.569	6.375	100.401	100.338	100.275
6.500	101.737	101.668	101.601	6.500	101.853	101.784	101.717	6.500	100.416	100.353	100.290
6.625	101.780	101.705	101.635	6.625	101.810	101.736	101.665	6.625	100.467	100.404	100.341
6.750	101.834	101.754	101.680	6.750	101.818	101.738	101.664	6.750	100.532	100.469	100.406
6.875	101.562	101.490	101.393	6.875	101.642	101.570	101.473	6.875	100.607	100.544	100.481
7.000	101.558	101.481	101.384	7.000	101.765	101.687	101.590	7.000	100.682	100.619	100.556
7.125	101.542	101.460	101.362	7.125	101.913	101.830	101.732	7.125	100.757	100.694	100.631

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: 12/26/2025 8:28 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	95.735	95.688	95.671	4.500	95.735	95.688	95.671	5.000	98.736	99.014	98.885
4.625	96.428	96.381	96.365	4.625	96.428	96.381	96.365	5.125	99.130	99.349	99.220
4.750	97.510	98.162	98.032	4.750	97.510	98.162	98.032	5.250	99.945	100.399	100.270
4.875	98.208	98.437	98.307	4.875	98.081	98.437	98.307	5.375	100.383	100.655	100.526
5.000	98.769	99.014	98.885	5.000	98.736	99.014	98.885	5.500	100.883	101.037	100.907
5.125	99.221	99.349	99.220	5.125	99.130	99.349	99.220	5.625	101.477	101.518	101.388
5.250	99.945	100.399	100.270	5.250	99.945	100.399	100.270	5.750	101.382	101.915	101.802
5.375	100.469	100.655	100.526	5.375	100.383	100.655	100.526	5.875	101.877	101.813	101.768
5.500	100.930	101.037	100.907	5.500	100.883	101.037	100.907	6.000	102.478	102.415	102.370
5.625	101.477	101.518	101.388	5.625	101.477	101.518	101.388	6.125	102.862	102.799	102.754
5.750	101.594	101.915	101.802	5.750	101.594	101.915	101.802	6.250	102.619	102.759	102.663
5.875	102.100	102.013	101.971	5.875	102.100	102.013	101.971	6.375	103.126	103.016	102.964
6.000	102.520	102.429	102.388	6.000	102.520	102.429	102.388	6.500	103.541	103.427	103.376
6.125	102.952	102.857	102.816	6.125	102.952	102.857	102.816	6.625	104.008	103.890	103.840
6.250	102.985	102.965	102.925	6.250	102.835	102.759	102.676	6.750	103.633	103.776	103.638
6.375	103.285	103.175	103.124	6.375	103.285	103.175	103.124	6.875	103.823	103.690	103.627
6.500	103.641	103.527	103.477	6.500	103.641	103.527	103.477	7.000	104.268	104.263	104.125
6.625	104.045	103.928	103.877	6.625	104.045	103.928	103.877	7.125	104.455	104.619	104.482
6.750	104.080	104.060	104.020	6.750	103.633	103.776	103.638	7.250	103.138	103.054	102.963
6.875	103.950	103.817	103.755	6.875	103.950	103.817	103.755	7.375	103.558	103.474	103.383
7.000	104.334	104.263	104.186	7.000	104.334	104.263	104.135	7.500	103.977	103.893	103.802
7.125	104.741	104.676	104.606	7.125	104.455	104.619	104.482	7.625	103.9174	103.8337	103.7424
7.250	104.105	104.021	103.949	7.250	103.138	103.054	102.963	7.75	102.3066	102.2693	102.1641
7.375	104.2295	104.1455	104.0735	7.375	103.5579	103.4743	103.3829	7.875	102.6942	102.657	102.5517
7.5	104.3545	104.2705	104.1985	7.5	103.9766	103.8929	103.8016	8	103.0505	103.0133	102.9081
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	97.763	97.729	97.680	4.250	97.513	97.493	97.613	4.500	92.622	92.575	92.559
4.375	98.240	98.209	98.188	4.375	98.088	98.069	98.188	4.625	93.316	93.269	93.252
4.500	98.705	98.672	98.758	4.500	98.657	98.638	98.758	4.750	96.656	96.701	96.541
4.625	99.219	99.200	99.319	4.625	99.219	99.200	99.319	4.875	97.373	97.302	97.211
4.750	99.339	99.814	99.601	4.750	99.339	99.814	99.601	5.000	97.934	98.036	97.875
4.875	99.818	100.048	99.835	4.875	99.673	100.048	99.835	5.125	98.386	98.330	98.224
5.000	100.272	100.371	100.202	5.000	100.209	100.371	100.202	5.250	99.454	99.699	99.538
5.125	100.726	100.703	100.716	5.125	100.724	100.681	100.716	5.375	100.063	100.001	99.892
5.250	100.557	100.929	100.725	5.250	100.446	100.929	100.725	5.500	100.524	100.462	100.353
5.375	101.060	101.051	100.969	5.375	100.734	101.051	100.847	5.625	100.982	100.919	100.810
5.500	101.514	101.501	101.423	5.500	101.211	101.370	101.166	5.750	100.671	100.934	100.790
5.625	101.967	101.955	101.876	5.625	101.661	101.595	101.592	5.875	101.149	101.064	101.023
5.750	101.905	101.955	101.910	5.750	101.096	101.513	101.242	6.000	101.604	101.516	101.475
5.875	102.399	102.449	102.404	5.875	101.580	101.533	101.516	6.125	102.056	102.013	101.899
6.000	102.836	102.887	102.841	6.000	102.092	102.046	102.029	6.250	101.942	101.900	101.858
								6.375	102.035	102.001	101.968
								6.500	102.413	102.379	102.346
								6.625	102.808	102.766	102.648
								6.750	102.490	102.415	102.340
								6.875	102.827	102.725	102.619
								7.000	103.275	103.173	103.067

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	99.454	99.699	99.538	5.000	97.790	98.036	97.875	4.500	95.910	95.766	95.885
5.375	99.571	99.705	99.545	5.125	98.275	98.330	98.170	4.625	96.455	96.311	96.430
5.500	100.260	100.156	100.120	5.250	99.454	99.699	99.538	4.750	96.195	96.172	96.068
5.625	100.693	100.589	100.553	5.375	99.509	99.705	99.545	4.875	96.698	96.675	96.571
5.750	100.671	100.934	100.790	5.500	100.260	100.156	100.120	5.000	97.152	97.129	97.026
5.875	101.149	101.064	101.023	5.625	100.693	100.589	100.553	5.125	97.606	97.583	97.480
6.000	101.604	101.516	101.475	5.750	100.671	100.934	100.790	5.250	97.437	97.425	97.346
6.125	102.024	101.932	101.891	5.875	101.155	101.070	101.028	5.375	97.940	97.927	97.849
6.250	101.942	101.900	101.858	6.000	101.677	101.589	101.547	5.500	98.394	98.381	98.303
6.375	102.035	102.001	101.968	6.125	102.181	102.089	102.048	5.625	98.847	98.835	98.756
6.500	102.413	102.379	102.346	6.250	101.300	101.434	101.307	5.750	98.785	98.835	98.790
6.625	102.715	102.682	102.648	6.375	101.802	101.696	101.646	5.875	99.279	99.329	99.284
6.750	102.490	102.415	102.340	6.500	102.286	102.176	102.127	6.000	99.716	99.767	99.721
6.875	102.394	102.318	102.243	6.625	102.751	102.638	102.589	6.125	100.138	100.188	100.143
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	99.945	100.399	100.270	5.250	99.945	100.399	100.270	5.250	99.945	100.399	100.270
5.375	100.383	100.655	100.526	5.375	100.383	100.655	100.526	5.375	100.383	100.655	100.526
5.500	100.846	101.037	100.907	5.500	100.846	101.037	100.907	5.500	100.846	101.037	100.907
5.625	101.367	101.518	101.388	5.625	101.367	101.518	101.388	5.625	101.357	101.518	101.388
5.750	101.594	101.915	101.802	5.750	101.594	101.915	101.802	5.750	101.382	101.915	101.802
5.875	102.100	102.013	101.971	5.875	102.100	102.013	101.971	5.875	101.877	101.813	101.768
6.000	102.520	102.429	102.388	6.000	102.520	102.429	102.388	6.000	102.478	102.415	102.370
6.125	102.952	102.857	102.816	6.125	102.952	102.857	102.816	6.125	102.862	102.799	102.754
6.250	102.835	102.759	102.676	6.250	102.835	102.759	102.676	6.250	102.619	102.759	102.663
6.375	103.285	103.175	103.124	6.375	103.285	103.175	103.124	6.375	103.126	103.016	102.964
6.500	103.641	103.527	103.477	6.500	103.641	103.527	103.477	6.500	103.541	103.427	103.376
6.625	104.045	103.928	103.877	6.625	104.045	103.928	103.877	6.625	104.008	103.890	103.840
6.750	103.633	103.776	103.638	6.750	103.633	103.776	103.638	6.750	103.633	103.776	103.638
6.875	103.950	103.817	103.755	6.875	103.950	103.817	103.755	6.875	103.823	103.690	103.627
7.000	104.334	104.263	104.135	7.000	104.334	104.263	104.135	7.000	104.268	104.263	104.125
FHA 15 Yr Fixed Streamline				FHA 10 Yr Fixed Streamline				FHA 30 Yr Fixed Streamline HB			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.500	98.657	98.638	98.758	4.250	97.513	97.493	97.613	5.250	99.454	99.699	99.538
4.625	99.219	99.200	99.319	4.375	98.088	98.069	98.188	5.375	99.571	99.705	99.545
4.750	99.339	99.814	99.601	4.500	98.657	98.638	98.758	5.500	100.260	100.156	100.120
4.875	99.673	100.048	99.835	4.625	99.219	99.200	99.319	5.625	100.693	100.589	100.553
5.000	100.209	100.371	100.202	4.750	99.119	99.077	99.112	5.750	100.671	100.934	100.790
5.125	100.724	100.681	100.716	4.875	99.673	99.630	99.665	5.875	101.149	101.064	101.023
5.250	100.446	100.929	100.725	5.000	100.209	100.167	100.202	6.000	101.604	101.516	101.475
5.375	100.734	101.051	100.847	5.125	100.724	100.681	100.716	6.125	102.024	101.932	101.891
5.500	101.211	101.370	101.166	5.250	100.228	100.161	100.159	6.250	101.942	101.900	101.858
5.625	101.661	101.595	101.592	5.375	100.734	100.667	100.665	6.375	102.035	102.001	101.968
5.750	101.096	101.513	101.242	5.500	101.211	101.145	101.142	6.500	102.413	102.379	102.346
5.875	101.580	101.533	101.516	5.625	101.661	101.595	101.592	6.625	102.715	102.682	102.648
6.000	102.092	102.046	102.029	5.750	101.057	101.011	101.040	6.750	102.490	102.415	102.340

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	99.454	99.699	99.538	5.250	99.454	99.699	99.538	4.500	95.910	95.766	95.885
5.375	99.571	99.705	99.545	5.375	99.509	99.705	99.545	4.625	96.455	96.311	96.430
5.500	100.260	100.156	100.120	5.500	100.260	100.156	100.120	4.750	94.794	94.651	94.626
5.625	100.693	100.589	100.553	5.625	100.693	100.589	100.553	4.875	95.323	95.080	95.115
5.750	100.671	100.934	100.790	5.750	100.671	100.934	100.790	5.000	95.818	95.575	95.610
5.875	101.149	101.064	101.023	5.875	100.756	100.691	100.641	5.125	96.267	96.024	96.059
6.000	101.604	101.516	101.475	6.000	101.425	101.360	101.310	5.250	96.630	96.613	96.596
6.125	102.024	101.932	101.891	6.125	101.804	101.739	101.689	5.375	96.706	96.689	96.672
6.250	101.942	101.900	101.858	6.250	101.155	101.434	101.307	5.500	97.100	97.083	97.066
6.375	102.035	102.001	101.968	6.375	101.463	101.526	101.399	5.625	97.510	97.493	97.477
6.500	102.413	102.379	102.346	6.500	102.076	102.004	101.940	5.750	98.500	98.419	98.339
6.625	102.715	102.682	102.648	6.625	102.396	102.324	102.261	5.875	98.734	98.654	98.574
6.750	102.490	102.415	102.340	6.750	101.713	101.951	101.782	6.000	99.074	98.994	98.913
6.875	102.394	102.318	102.243	6.875	102.000	102.107	101.938	6.125	99.401	99.321	99.240

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: 12/26/2025 8:28 PST

VA 30 Yr Fixed				VA 25 Yr Fixed				VA 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.125	99.155	99.113	99.052	5.125	99.155	99.113	99.052	4.750	97.451	98.093	97.963
5.250	99.970	100.349	100.220	5.250	99.970	100.349	100.220	4.875	98.106	98.374	98.245
5.375	100.408	100.605	100.476	5.375	100.408	100.605	100.476	5.000	98.761	98.719	98.678
5.500	100.871	100.868	100.738	5.500	100.871	100.868	100.738	5.125	99.155	99.113	99.052
5.625	101.352	101.312	101.244	5.625	101.352	101.312	101.244	5.250	99.970	100.349	100.220
5.750	101.407	101.834	101.721	5.750	101.407	101.834	101.721	5.375	100.408	100.605	100.476
5.875	101.701	101.665	101.618	5.875	101.701	101.665	101.618	5.500	100.871	100.868	100.738
6.000	102.129	102.087	102.045	6.000	102.129	102.087	102.045	5.625	101.334	101.312	101.200
6.125	102.587	102.545	102.503	6.125	102.587	102.545	102.503	5.750	101.407	101.834	101.721
6.250	102.579	102.659	102.563	6.250	102.579	102.659	102.563	5.875	101.701	101.665	101.618
6.375	102.752	102.719	102.685	6.375	102.752	102.719	102.685	6.000	102.129	102.087	102.045
6.500	103.090	103.057	103.023	6.500	103.090	103.057	103.023	6.125	102.587	102.545	102.503
6.625	103.503	103.469	103.436	6.625	103.503	103.469	103.436	6.250	102.579	102.659	102.563
6.750	103.658	103.676	103.538	6.750	103.658	103.676	103.538	6.375	102.752	102.719	102.685
6.875	103.731	103.656	103.580	6.875	103.731	103.656	103.580	6.500	103.090	103.057	103.023
7.000	104.098	104.022	103.947	7.000	104.098	104.022	103.947	6.625	103.503	103.469	103.436
7.125	104.473	104.398	104.323	7.125	104.473	104.398	104.323	6.750	103.658	103.676	103.538
7.250	103.976	103.893	103.820	7.250	103.161	103.077	102.986	6.875	103.731	103.656	103.580
7.375	104.101	104.018	103.945	7.375	103.367	103.283	103.192	7.000	104.098	104.022	103.947
7.500	104.226	104.143	104.070	7.500	103.701	103.618	103.526	7.125	104.473	104.398	104.323
7.625	104.351	104.268	104.195	7.625	103.527	103.443	103.352	7.250	103.161	103.077	102.986
7.750	104.476	104.393	104.320	7.750	102.101	102.064	101.959	7.375	103.367	103.283	103.192
7.875	102.373	102.336	102.231	7.875	102.373	102.336	102.231	7.500	103.701	103.618	103.526
8.000	102.661	102.624	102.519	8.000	102.661	102.624	102.519	7.625	103.527	103.443	103.352
8.125	102.928	102.891	102.785	8.125	102.928	102.891	102.785	7.750	102.101	102.064	101.959
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	97.788	97.754	97.705	4.250	97.594	97.575	97.695	4.875	96.945	97.155	97.026
4.375	98.258	98.225	98.209	4.375	98.108	98.089	98.209	5.000	97.668	97.674	97.556
4.500	98.730	98.697	98.704	4.500	98.604	98.585	98.704	5.125	98.123	98.337	98.207
4.625	99.204	99.171	99.176	4.625	99.075	99.056	99.176	5.250	99.635	99.880	99.751
4.750	99.395	99.870	99.657	4.750	99.154	99.111	99.146	5.375	99.641	99.887	99.757
4.875	99.815	100.073	99.860	4.875	99.614	99.571	99.606	5.500	100.190	100.099	100.050
5.000	100.279	100.254	100.198	5.000	100.041	99.999	100.034	5.625	100.575	100.593	100.463
5.125	100.732	100.707	100.651	5.125	100.433	100.391	100.426	5.750	100.821	101.084	100.971
5.250	100.346	100.829	100.625	5.250	100.201	100.135	100.133	5.875	101.124	101.082	101.040
5.375	100.623	100.983	100.778	5.375	100.590	100.523	100.521	6.000	101.471	101.429	101.388
5.500	101.056	101.114	101.069	5.500	100.944	100.878	100.875	6.125	101.819	101.777	101.736
5.625	101.462	101.496	101.475	5.625	101.376	101.329	101.305	6.250	101.967	101.925	101.883
5.750	101.151	101.257	101.185	5.750	101.082	101.036	101.019	6.375	102.060	102.026	101.993
5.875	101.605	101.602	101.586	5.875	101.605	101.558	101.541	6.500	102.438	102.404	102.371
6.000	102.117	102.071	102.054	6.000	102.117	102.071	102.054	6.625	102.740	102.707	102.673
								6.750	102.515	102.440	102.365
								6.875	102.419	102.343	102.268
								7.000	102.785	102.710	102.634
								7.125	103.161	103.085	103.010
								7.250	100.096	99.955	99.864
								7.375	100.463	100.321	100.230
								7.500	100.797	100.656	100.564
								7.625	100.733	100.591	100.500
								7.750	98.609	98.422	98.317
								7.875	98.881	98.694	98.589
								8.000	99.169	98.982	98.877
								8.125	99.436	99.249	99.144

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	102.438	102.404	102.371	6.125	101.777	101.684	101.643	4.500	95.802	95.658	95.777
6.625	102.740	102.707	102.673	6.250	101.086	101.365	101.269	4.625	96.211	96.067	96.187
6.750	102.515	102.440	102.365	6.375	101.365	101.272	101.209	4.750	94.808	94.676	94.651
6.875	102.419	102.343	102.268	6.500	101.824	101.753	101.689	4.875	95.202	94.959	94.995
7.000	102.785	102.710	102.634	6.625	102.182	102.069	102.019	5.000	95.548	95.403	95.378
7.125	103.161	103.085	103.010	6.750	101.613	101.851	101.713	5.125	95.931	95.884	95.859
7.250	100.096	99.955	99.864	6.875	101.812	101.682	101.622	5.250	96.655	96.638	96.621
7.375	100.463	100.321	100.230	7.000	102.193	102.075	101.997	5.375	96.731	96.714	96.697
7.500	100.797	100.656	100.564	7.125	102.386	102.306	102.255	5.500	97.125	97.108	97.091
7.625	100.733	100.591	100.500	7.250	100.096	99.955	99.864	5.625	97.535	97.518	97.502
7.750	98.609	98.422	98.317	7.375	100.463	100.321	100.230	5.750	98.525	98.444	98.364
7.875	98.881	98.694	98.589	7.500	100.797	100.656	100.564	5.875	98.759	98.679	98.599
8.000	99.169	98.982	98.877	7.625	100.733	100.591	100.500	6.000	99.099	99.019	98.938
8.125	99.436	99.249	99.144	7.750	98.609	98.422	98.317	6.125	99.426	99.346	99.265
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	102.752	102.719	102.685	6.375	102.752	102.719	102.685	6.000	102.129	102.087	102.045
6.500	103.090	103.057	103.023	6.500	103.090	103.057	103.023	6.125	102.587	102.545	102.503
6.625	103.503	103.469	103.436	6.625	103.503	103.469	103.436	6.250	102.579	102.659	102.563
6.750	103.658	103.676	103.538	6.750	103.658	103.676	103.538	6.375	102.752	102.719	102.685
6.875	103.731	103.656	103.580	6.875	103.731	103.656	103.580	6.500	103.090	103.057	103.023
7.000	104.098	104.022	103.947	7.000	104.098	104.022	103.947	6.625	103.503	103.469	103.436
7.125	104.473	104.398	104.323	7.125	104.473	104.398	104.323	6.750	103.658	103.676	103.538
7.250	103.976	103.893	103.820	7.250	103.161	103.077	102.986	6.875	103.731	103.656	103.580
7.375	104.101	104.018	103.945	7.375	103.417	103.333	103.242	7.000	104.098	104.022	103.947
7.500	104.226	104.143	104.070	7.500	103.751	103.668	103.576	7.125	104.473	104.398	104.323
7.625	104.351	104.268	104.195	7.625	103.577	103.493	103.402	7.250	103.161	103.077	102.986
7.750	104.476	104.393	104.320	7.750	102.151	102.114	102.009	7.375	103.417	103.333	103.242
7.875	102.423	102.386	102.281	7.875	102.423	102.386	102.281	7.500	103.751	103.668	103.576
8.000	102.711	102.674	102.569	8.000	102.711	102.674	102.569	7.625	103.577	103.493	103.402
8.125	102.978	102.941	102.835	8.125	102.978	102.941	102.835	7.750	102.151	102.114	102.009
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	98.730	98.697	98.704	4.500	98.604	98.585	98.704	6.625	102.740	102.707	102.673
4.625	99.204	99.171	99.176	4.625	99.075	99.056	99.176	6.750	102.515	102.440	102.365
4.750	99.395	99.870	99.657	4.750	99.154	99.111	99.146	6.875	102.419	102.343	102.268
4.875	99.815	100.073	99.860	4.875	99.614	99.571	99.606	7.000	102.785	102.710	102.634
5.000	100.279	100.254	100.198	5.000	100.041	99.999	100.034	7.125	103.161	103.085	103.010
5.125	100.732	100.707	100.651	5.125	100.433	100.391	100.426	7.250	100.990	100.998	101.026
5.250	100.346	100.829	100.625	5.250	100.201	100.135	100.133	7.375	101.226	101.234	101.262
5.375	100.623	100.983	100.778	5.375	100.590	100.523	100.521	7.500	101.201	101.210	101.238
5.500	101.056	101.114	101.069	5.500	100.944	100.878	100.875	7.625	101.329	101.338	101.366
5.625	101.462	101.496	101.475	5.625	101.376	101.329	101.305	7.750	99.238	99.246	99.274
5.750	101.151	101.257	101.185	5.750	101.082	101.036	101.019	7.875	98.881	98.694	98.589
5.875	101.605	101.602	101.586	5.875	101.605	101.558	101.541	8.000	99.169	98.982	98.877
6.000	102.117	102.071	102.054	6.000	102.117	102.071	102.054	8.125	99.436	99.249	99.144
6.125	102.625	102.579	102.562	6.125	102.625	102.579	102.562				

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	102.438	102.404	102.371	6.125	101.606	101.543	101.498	4.500	95.802	95.658	95.777
6.625	102.740	102.707	102.673	6.250	101.086	101.365	101.269	4.625	96.211	96.067	96.187
6.750	102.515	102.440	102.365	6.375	101.344	101.272	101.209	4.750	94.808	94.676	94.651
6.875	102.419	102.343	102.268	6.500	101.824	101.753	101.689	4.875	95.202	94.959	94.995
7.000	102.785	102.710	102.634	6.625	102.036	101.964	101.901	5.000	95.548	95.403	95.378
7.125	103.161	103.085	103.010	6.750	101.613	101.851	101.713	5.125	95.931	95.884	95.859
7.250	100.096	99.955	99.864	6.875	101.794	101.676	101.599	5.250	96.655	96.638	96.621
7.375	100.463	100.321	100.230	7.000	102.193	102.075	101.997	5.375	96.731	96.714	96.697
7.500	100.797	100.656	100.564	7.125	102.386	102.306	102.255	5.500	97.125	97.108	97.091
7.625	100.733	100.591	100.500	7.250	100.096	99.955	99.864	5.625	97.535	97.518	97.502
7.750	98.609	98.422	98.317	7.375	100.463	100.321	100.230	5.750	98.525	98.444	98.364
7.875	98.881	98.694	98.589	7.500	100.797	100.656	100.564	5.875	98.759	98.679	98.599
8.000	99.169	98.982	98.877	7.625	100.733	100.591	100.500	6.000	99.099	99.019	98.938
8.125	99.436	99.249	99.144	7.750	98.609	98.422	98.317	6.125	99.426	99.346	99.265

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: 12/26/2025 8:28 PST

BFF_3.5%_DPA_Repayable1				BFF_3.5%_DPA_Forgivable2				BFF_3.5%_DPA_HB_Repayable1			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
6.625	101.067	100.921	100.621	6.750	100.030	99.884	99.584	6.625	99.067	98.921	98.621
6.750	101.530	101.384	101.084	6.875	100.111	99.929	99.629	6.750	99.530	99.384	99.084
6.875	101.611	101.429	101.129	7.000	100.623	100.441	100.141	6.875	99.611	99.429	99.129
7.000	102.123	101.941	101.641	7.125	101.077	100.895	100.595	7.000	100.123	99.941	99.641
7.125	102.577	102.395	102.095	7.250	101.510	101.328	101.028	7.125	100.577	100.395	100.095
7.250	103.010	102.828	102.528	7.375	100.876	100.663	100.363	7.250	101.010	100.828	100.528
7.375	102.376	102.163	101.863	7.500	101.358	101.145	100.845	7.375	100.376	100.163	99.863
7.500	102.858	102.645	102.345	7.625	101.782	101.569	101.269	7.500	100.858	100.645	100.345
7.625	103.282	103.069	102.769	7.750	102.175	101.962	101.662	7.625	101.282	101.069	100.769
7.750	103.675	103.462	103.162	7.875	100.976	100.743	100.443	7.750	101.675	101.462	101.162
7.875	102.476	102.243	101.943	8.000	101.408	101.175	100.875	7.875	100.476	100.243	99.943
8.000	102.908	102.675	102.375	8.125	101.812	101.579	101.279	8.000	100.908	100.675	100.375
8.125	103.312	103.079	102.779	8.250	102.205	101.972	101.672	8.125	101.312	101.079	100.779
BFF_3.5%_DPA_HB_Forgivable2				BFF_5%_DPA_Repayable1				BFF_5%_DPA_HB_Repayable1			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
6.750	98.030	97.884	97.584	6.625	100.317	100.171	99.871	6.625	98.317	98.171	97.871
6.875	98.111	97.929	97.629	6.750	100.780	100.634	100.334	6.750	98.780	98.634	98.334
7.000	98.623	98.441	98.141	6.875	100.861	100.679	100.379	6.875	98.861	98.679	98.379
7.125	99.077	98.895	98.595	7.000	101.373	101.191	100.891	7.000	99.373	99.191	98.891
7.250	99.510	99.328	99.028	7.125	101.827	101.645	101.345	7.125	99.827	99.645	99.345
7.375	98.876	98.663	98.363	7.250	102.260	102.078	101.778	7.250	100.260	100.078	99.778
7.500	99.358	99.145	98.845	7.375	101.626	101.413	101.113	7.375	99.626	99.413	99.113
7.625	99.782	99.569	99.269	7.500	102.108	101.895	101.595	7.500	100.108	99.895	99.595
7.750	100.175	99.962	99.662	7.625	102.532	102.319	102.019	7.625	100.532	100.319	100.019
7.875	98.976	98.743	98.443	7.750	102.925	102.712	102.412	7.750	100.925	100.712	100.412
8.000	99.408	99.175	98.875	7.875	101.726	101.493	101.193	7.875	99.726	99.493	99.193
8.125	99.812	99.579	99.279	8.000	102.158	101.925	101.625	8.000	100.158	99.925	99.625
8.250	100.205	99.972	99.672	8.125	102.562	102.329	102.029	8.125	100.562	100.329	100.029

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.