



# Brokers First Funding Wholesale Rate Sheet

3100 Bristol St. , Suite 100, Costa Mesa, CA 92626

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

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

Lock Desk: 8:30 AM – 5:00 PM PST

Effective Date: 1/2/26 8:12 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:	Worse-case
pricing + 0.25%	
Locks expired or cancelled > 30 days:	Current
Market + 0.25%	

Lock Extension Fee's
0.025% Per Day

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

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

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

Mortgagee Clause	
All States but Florida	Florida Only
FlexPoint Inc.	FlexPoint Inc., dba FlexPoint Home Loans Inc.
ISAOA/ATIMA	ISAOA/ATIMA
250 Baker St., Suite 200	250 Baker St., Suite 200
Costa Mesa, CA 92626	Costa Mesa, CA 92626

Additional Comments:
Please refer to lock desk policies & procedures on our website.
Any questions can be directed to <a href="mailto:lockdesk@bffws.com">lockdesk@bffws.com</a>



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

# Conventional Fixed Rate Sheet

Effective: 1/2/2026 8:12 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	94.955	94.878	94.868	4.750	94.955	94.878	94.868	5.125	98.467	98.461	98.372
4.875	95.969	95.939	95.832	4.875	95.969	95.939	95.832	5.250	99.202	99.190	99.097
5.000	96.656	96.587	96.477	5.000	96.656	96.587	96.477	5.375	99.726	99.707	99.611
5.125	97.225	97.148	97.058	5.125	97.225	97.148	97.058	5.500	100.231	100.205	100.105
5.250	98.165	98.095	98.042	5.250	98.036	98.027	97.933	5.625	100.680	100.652	100.552
5.375	98.795	98.725	98.672	5.375	98.647	98.600	98.526	5.750	100.887	100.797	100.716
5.500	99.398	99.328	99.274	5.500	99.362	99.281	99.180	5.875	101.365	101.251	101.203
5.625	99.969	99.888	99.796	5.625	99.969	99.888	99.787	6.000	101.734	101.684	101.594
5.750	100.357	100.299	100.229	5.750	100.327	100.299	100.215	6.125	102.308	102.202	102.162
5.875	100.915	100.843	100.787	5.875	100.883	100.823	100.735	6.250	102.221	102.077	102.032
6.000	101.461	101.389	101.333	6.000	101.406	101.332	101.248	6.375	102.713	102.569	102.519
6.125	101.886	101.805	101.749	6.125	101.886	101.800	101.717	6.500	103.225	103.086	103.031
6.250	102.030	101.958	101.902	6.250	101.838	101.745	101.699	6.625	103.230	103.124	103.061
6.375	102.451	102.379	102.324	6.375	102.297	102.153	102.103	6.750	103.056	102.972	102.984
6.500	102.817	102.745	102.690	6.500	102.806	102.666	102.611	6.875	103.420	103.396	103.349
6.625	103.178	103.092	103.028	6.625	103.178	103.092	103.028	7.000	103.831	103.822	103.775
6.750	103.130	103.111	103.063	6.750	103.120	103.111	103.063	7.125	104.135	104.126	104.081
6.875	103.507	103.492	103.444	6.875	103.507	103.492	103.444	7.250	104.284	104.219	104.132
7.000	103.981	103.965	103.918	7.000	103.981	103.965	103.918	7.375	104.583	104.576	104.551
7.125	104.296	104.256	104.210	7.125	104.296	104.256	104.210	7.500	104.893	104.886	104.862
7.250	104.315	104.279	104.262	7.250	104.302	104.225	104.261	7.625	105.138	105.136	105.034
7.375	104.639	104.632	104.606	7.375	104.639	104.632	104.606	7.750	105.150	105.150	105.239
7.500	105.088	105.055	105.031	7.500	105.088	105.055	105.031	7.875	105.258	105.150	105.375
7.625	105.249	105.153	105.295	7.625	105.249	105.153	105.295	8.000	105.386	105.265	105.494
7.750	105.478	105.366	105.600	7.750	105.478	105.366	105.600				
7.875	105.675	105.550	105.780	7.875	105.675	105.550	105.780				
8.000	105.826	105.758	105.914	8.000	105.826	105.758	105.914				
8.125	106.032	105.975	106.107	8.125	106.032	105.975	106.107				
8.250	105.989	105.862	106.043	8.250	105.989	105.862	106.043				
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	98.978	98.910	98.844	4.625	99.191	99.191	99.078	5.000	95.781	95.704	95.602
4.750	99.134	99.137	99.041	4.750	99.392	99.397	99.301	5.125	97.172	97.095	97.005
4.875	99.560	99.496	99.463	4.875	99.699	99.699	99.569	5.250	98.107	98.030	97.970
5.000	99.925	99.924	99.825	5.000	100.112	100.112	99.949	5.375	98.742	98.667	98.607
5.125	100.241	100.205	100.178	5.125	100.311	100.297	100.167	5.500	99.351	99.276	99.217
5.250	100.518	100.500	100.367	5.250	100.564	100.549	100.416	5.625	99.879	99.806	99.748
5.375	100.961	100.914	100.866	5.375	100.827	100.819	100.685	5.750	100.377	100.305	100.249
5.500	101.263	101.242	101.121	5.500	101.141	101.127	100.999	5.875	100.930	100.856	100.798
5.625	101.492	101.444	101.396	5.625	101.221	101.202	101.112	6.000	101.469	101.391	101.329
5.750	101.696	101.659	101.582	5.750	101.469	101.445	101.318	6.125	101.880	101.800	101.736
5.875	102.071	102.025	101.977	5.875	101.778	101.749	101.635	6.250	102.040	101.963	101.902
6.000	102.310	102.266	102.207	6.000	102.074	102.040	101.949	6.375	102.459	102.381	102.320
6.125	102.565	102.529	102.486	6.125	102.384	102.344	102.231	6.500	102.824	102.746	102.683
6.250	102.812	102.766	102.733	6.250	102.759	102.714	102.713	6.625	103.019	102.942	102.881
6.375	103.317	103.270	103.238	6.375	103.026	102.981	102.995	6.750	103.127	103.054	102.999
6.500	103.513	103.466	103.434	6.500	103.316	103.261	103.272	6.875	103.482	103.407	103.349
6.625	103.768	103.700	103.708	6.625	103.605	103.537	103.545	7.000	103.717	103.642	103.585
6.750	103.933	103.858	103.862	6.750	103.828	103.762	103.762	7.125	104.000	103.924	103.865
6.875	104.229	104.166	104.132	6.875	104.103	104.032	104.032	7.250	103.791	103.683	103.736
7.000	104.388	104.325	104.291	7.000	104.182	104.105	104.106	7.375	104.028	103.914	103.946
7.125	104.540	104.477	104.443	7.125	104.048	103.985	103.951	7.500	104.262	104.148	104.107
7.250	104.276	104.195	104.130	7.250	103.920	103.840	103.774	7.625	104.489	104.373	104.275
7.375	104.725	104.644	104.579	7.375	104.258	104.178	104.112	7.750	103.456	103.405	103.372
								7.875	103.919	103.868	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: 1/2/2026 8:12 PST

Conforming Balance 30 Yr Fixed				Conforming High Balance 30 YR Fixed			
Rate	15	30	45	Rate	15	30	45
5.000	97.353	97.203	97.053	5.000	97.228	97.078	96.928
5.125	98.049	97.899	97.749	5.125	97.924	97.774	97.624
5.250	98.729	98.579	98.429	5.250	98.604	98.454	98.304
5.375	99.393	99.243	99.093	5.375	99.219	99.069	98.919
5.500	100.041	99.891	99.741	5.500	99.786	99.636	99.486
5.625	100.672	100.522	100.372	5.625	100.338	100.188	100.038
5.750	101.288	101.138	100.988	5.750	100.877	100.727	100.577
5.875	101.888	101.738	101.588	5.875	101.402	101.252	101.102
6.000	102.471	102.321	102.171	6.000	101.912	101.762	101.612
6.125	103.039	102.889	102.739	6.125	102.414	102.264	102.114
6.250	103.590	103.440	103.290	6.250	102.965	102.815	102.665
6.375	104.125	103.975	103.825	6.375	103.500	103.350	103.200
6.500	104.644	104.494	104.344	6.500	104.019	103.869	103.719
6.625	105.142	104.992	104.842	6.625	104.517	104.367	104.217
6.750	105.620	105.470	105.320	6.750	104.995	104.845	104.695
6.875	106.078	105.928	105.778	6.875	105.453	105.303	105.153
7.000	106.516	106.366	106.216	7.000	105.891	105.741	105.591
7.125	106.933	106.783	106.633	7.125	106.308	106.158	106.008
7.250	107.331	107.181	107.031	7.250	106.706	106.556	106.406

<b>Purchase LTV / FICO Adjusters: All Products w/Terms &gt; 15 years only</b>					
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80
>= 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
<b>Additional Purchase LLPA Adjusters</b>					
	≤ 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
<b>R/T Refinance LTV / FICO Adjusters: All Products w/Terms &gt; 15 years only</b>					
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80
>= 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
<b>Additional R/T Refinance LLPA Adjusters</b>					
	≤ 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
<b>Cash-Out Refinance LTV / FICO Adjusters: All Products</b>					
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80
>= 780	-0.375	-0.375	-0.625	-0.875	-1.375
760 - 779	-0.375	-0.375	-0.875	-1.250	-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
<b>Additional Cash-Out Refinance LLPA Adjusters</b>					
	≤ 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
<b>Additional Miscellaneous LLPA Adjusters</b>					
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: 1/2/2026 8:12 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	99.416	99.371	99.264	5.000	98.418	98.388	98.296	5.000	96.336	96.273	96.210
5.125	99.761	99.711	99.601	5.125	98.834	98.797	98.708	5.125	96.803	96.740	96.678
5.250	100.067	100.013	99.899	5.250	99.252	99.189	99.126	5.250	97.462	97.399	97.337
5.375	100.346	100.287	100.170	5.375	99.782	99.724	99.606	5.375	97.926	97.863	97.800
5.500	100.537	100.474	100.368	5.500	100.203	100.140	100.019	5.500	98.393	98.330	98.267
5.625	100.663	100.589	100.570	5.625	100.472	100.405	100.280	5.625	98.862	98.799	98.737
5.750	100.760	100.688	100.607	5.750	100.709	100.637	100.509	5.750	99.135	99.072	99.009
5.875	100.918	100.832	100.814	5.875	100.900	100.823	100.692	5.875	99.405	99.342	99.279
6.000	101.061	100.969	100.951	6.000	101.061	100.980	100.910	6.000	99.672	99.609	99.546
6.125	101.309	101.212	101.194	6.125	101.197	101.099	101.079	6.125	99.940	99.877	99.815
6.250	101.444	101.340	101.322	6.250	101.388	101.298	101.235	6.250	100.207	100.144	100.081
6.375	101.580	101.486	101.419	6.375	101.673	101.578	101.433	6.375	100.468	100.405	100.343
6.500	101.669	101.570	101.504	6.500	101.825	101.726	101.578	6.500	100.495	100.432	100.369
6.625	101.697	101.575	101.557	6.625	101.778	101.674	101.582	6.625	100.539	100.476	100.413
6.750	101.763	101.635	101.617	6.750	101.817	101.689	101.670	6.750	100.603	100.540	100.477
6.875	101.458	101.377	101.277	6.875	101.518	101.436	101.336	6.875	100.677	100.614	100.552
7.000	101.450	101.365	101.265	7.000	101.638	101.553	101.452	7.000	100.754	100.691	100.629
7.125	101.439	101.351	101.252	7.125	101.783	101.695	101.594	7.125	100.831	100.768	100.705

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	99.517	99.472	99.365	5.000	98.445	98.400	98.293	5.000	96.286	96.223	96.160
5.125	99.861	99.812	99.701	5.125	98.862	98.813	98.702	5.125	96.753	96.690	96.627
5.250	100.167	100.114	100.000	5.250	99.322	99.268	99.154	5.250	97.412	97.349	97.286
5.375	100.446	100.388	100.270	5.375	99.875	99.817	99.699	5.375	97.876	97.813	97.750
5.500	100.638	100.575	100.454	5.500	100.295	100.232	100.111	5.500	98.343	98.280	98.217
5.625	100.748	100.681	100.556	5.625	100.564	100.496	100.372	5.625	98.812	98.749	98.686
5.750	100.863	100.791	100.663	5.750	100.800	100.728	100.600	5.750	99.085	99.022	98.959
5.875	100.986	100.910	100.778	5.875	100.991	100.915	100.784	5.875	99.355	99.292	99.229
6.000	101.134	101.053	100.918	6.000	101.154	101.073	100.938	6.000	99.622	99.559	99.496
6.125	101.319	101.233	101.095	6.125	101.276	101.190	101.052	6.125	99.890	99.827	99.764
6.250	101.520	101.430	101.288	6.250	101.484	101.394	101.252	6.250	100.157	100.094	100.031
6.375	101.693	101.599	101.454	6.375	101.771	101.676	101.531	6.375	100.418	100.355	100.292
6.500	101.783	101.684	101.536	6.500	101.925	101.826	101.678	6.500	100.445	100.382	100.319
6.625	101.747	101.644	101.492	6.625	101.879	101.776	101.624	6.625	100.489	100.426	100.363
6.750	101.754	101.646	101.490	6.750	101.884	101.776	101.620	6.750	100.553	100.490	100.427
6.875	101.458	101.377	101.277	6.875	101.518	101.436	101.336	6.875	100.627	100.564	100.501
7.000	101.450	101.365	101.265	7.000	101.638	101.553	101.452	7.000	100.704	100.641	100.578
7.125	101.439	101.351	101.250	7.125	101.783	101.695	101.594	7.125	100.781	100.718	100.655

**Conventional ARM Adjustments**

**Cumulative LLPA Cap**

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

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

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

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

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

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

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

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

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

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



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



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



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

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

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

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

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



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

# FHA Fixed Rate Sheet

Effective: 1/2/2026 8:12 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	95.432	95.385	95.355	4.500	95.432	95.385	95.355	5.000	98.538	98.688	98.609
4.625	96.127	96.080	96.050	4.625	96.127	96.080	96.050	5.125	98.887	99.023	98.944
4.750	97.331	97.836	97.757	4.750	97.222	97.836	97.757	5.250	99.799	100.223	100.110
4.875	98.049	98.111	98.032	4.875	97.878	98.111	98.032	5.375	100.273	100.479	100.366
5.000	98.611	98.688	98.609	5.000	98.538	98.688	98.609	5.500	100.746	100.860	100.748
5.125	99.067	99.040	98.978	5.125	98.887	99.023	98.944	5.625	101.256	101.342	101.229
5.250	99.799	100.223	100.110	5.250	99.799	100.223	100.110	5.750	101.288	101.882	101.777
5.375	100.380	100.479	100.366	5.375	100.273	100.479	100.366	5.875	101.851	101.787	101.727
5.500	100.842	100.860	100.748	5.500	100.746	100.860	100.748	6.000	102.454	102.391	102.331
5.625	101.341	101.342	101.229	5.625	101.302	101.342	101.229	6.125	102.840	102.777	102.717
5.750	101.554	101.882	101.777	5.750	101.554	101.882	101.777	6.250	102.550	102.753	102.649
5.875	101.913	101.827	101.821	5.875	101.913	101.827	101.821	6.375	102.987	102.879	102.874
6.000	102.454	102.391	102.331	6.000	102.454	102.391	102.331	6.500	103.434	103.371	103.324
6.125	102.920	102.833	102.827	6.125	102.920	102.833	102.827	6.625	103.940	103.831	103.826
6.250	102.910	102.890	102.850	6.250	102.769	102.753	102.657	6.750	103.731	103.902	103.773
6.375	103.153	103.045	103.040	6.375	103.153	103.045	103.040	6.875	103.915	103.796	103.770
6.500	103.532	103.424	103.419	6.500	103.532	103.424	103.419	7.000	104.360	104.390	104.260
6.625	103.988	103.879	103.874	6.625	103.988	103.879	103.874	7.125	104.644	104.746	104.617
6.750	104.003	103.983	103.943	6.750	103.731	103.902	103.773	7.250	103.313	103.159	103.168
6.875	104.057	104.011	103.950	6.875	104.048	103.918	103.903	7.375	103.738	103.584	103.594
7.000	104.505	104.460	104.398	7.000	104.434	104.390	104.290	7.500	104.161	104.007	104.017
7.125	104.926	104.880	104.819	7.125	104.644	104.746	104.617	7.625	104.1051	103.9513	103.9608
7.250	104.205	104.138	104.092	7.250	103.313	103.159	103.168	7.75	102.5068	102.3294	102.3965
7.375	104.3295	104.2625	104.2165	7.375	103.738	103.5842	103.5938	7.875	102.8976	102.7203	102.7873
7.5	104.4545	104.3875	104.3415	7.5	104.161	104.0072	104.0168	8	103.2564	103.079	103.1461
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	97.856	97.844	97.745	4.250	97.856	97.844	97.745	4.500	92.320	92.273	92.243
4.375	98.432	98.420	98.320	4.375	98.432	98.420	98.320	4.625	93.014	92.967	92.937
4.500	99.003	98.991	98.891	4.500	99.003	98.991	98.891	4.750	96.683	96.626	96.535
4.625	99.566	99.554	99.454	4.625	99.566	99.554	99.454	4.875	97.401	97.345	97.254
4.750	99.383	99.755	99.542	4.750	99.281	99.755	99.542	5.000	97.963	97.907	97.816
4.875	99.886	99.989	99.776	4.875	99.837	99.989	99.776	5.125	98.419	98.363	98.272
5.000	100.377	100.341	100.205	5.000	100.377	100.341	100.205	5.250	99.322	99.523	99.379
5.125	100.895	100.859	100.724	5.125	100.895	100.859	100.724	5.375	99.966	99.890	99.788
5.250	100.653	100.923	100.761	5.250	100.412	100.923	100.761	5.500	100.428	100.352	100.250
5.375	101.156	101.117	100.988	5.375	100.923	101.046	100.883	5.625	100.887	100.811	100.709
5.500	101.609	101.571	101.442	5.500	101.405	101.365	101.268	5.750	100.630	100.900	100.765
5.625	102.063	102.024	101.895	5.625	101.859	101.799	101.721	5.875	101.105	101.020	101.014
5.750	101.952	101.920	101.808	5.750	101.079	101.442	101.171	6.000	101.559	101.473	101.467
5.875	102.446	102.414	102.302	5.875	101.576	101.529	101.497	6.125	102.011	101.948	101.885
6.000	102.884	102.852	102.740	6.000	102.089	102.043	102.010	6.250	101.919	101.877	101.835
								6.375	101.968	101.918	101.868
								6.500	102.364	102.314	102.263
								6.625	102.696	102.646	102.595
								6.750	102.589	102.522	102.455
								6.875	102.690	102.595	102.484
								7.000	103.138	103.044	102.933

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	99.261	99.523	99.379	5.000	97.487	97.710	97.599	4.500	96.257	96.245	96.021
5.375	99.474	99.529	99.385	5.125	98.054	98.018	97.966	4.625	96.807	96.795	96.570
5.500	100.043	99.984	99.914	5.250	99.261	99.523	99.379	4.750	96.263	96.193	96.055
5.625	100.496	100.430	100.378	5.375	99.381	99.529	99.385	4.875	96.766	96.696	96.559
5.750	100.630	100.900	100.765	5.500	100.043	99.984	99.914	5.000	97.221	97.150	97.013
5.875	101.105	101.020	101.014	5.625	100.478	100.418	100.357	5.125	97.675	97.604	97.467
6.000	101.559	101.473	101.467	5.750	100.630	100.900	100.765	5.250	97.533	97.494	97.365
6.125	101.977	101.891	101.885	5.875	101.106	101.021	101.015	5.375	98.036	97.997	97.868
6.250	101.919	101.877	101.835	6.000	101.625	101.540	101.534	5.500	98.489	98.451	98.322
6.375	101.968	101.918	101.868	6.125	102.125	102.039	102.033	5.625	98.943	98.904	98.775
6.500	102.364	102.314	102.263	6.250	101.228	101.428	101.293	5.750	98.832	98.800	98.688
6.625	102.696	102.646	102.595	6.375	101.727	101.621	101.618	5.875	99.326	99.294	99.182
6.750	102.589	102.522	102.455	6.500	102.207	102.102	102.099	6.000	99.764	99.732	99.620
6.875	102.507	102.441	102.374	6.625	102.670	102.563	102.561	6.125	100.185	100.154	100.041
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	99.799	99.741	99.682	5.250	99.799	99.741	99.682	5.250	99.799	100.223	100.110
5.375	100.273	100.215	100.156	5.375	100.273	100.215	100.156	5.375	100.273	100.479	100.366
5.500	100.746	100.681	100.623	5.500	100.746	100.681	100.623	5.500	100.746	100.860	100.748
5.625	101.302	101.235	101.184	5.625	101.302	101.235	101.184	5.625	101.212	101.342	101.229
5.750	101.554	101.469	101.461	5.750	101.554	101.469	101.461	5.750	101.288	101.882	101.777
5.875	101.913	101.827	101.821	5.875	101.913	101.827	101.821	5.875	101.851	101.787	101.722
6.000	102.454	102.391	102.331	6.000	102.454	102.391	102.331	6.000	102.454	102.391	102.331
6.125	102.920	102.833	102.827	6.125	102.920	102.833	102.827	6.125	102.840	102.777	102.717
6.250	102.769	102.662	102.657	6.250	102.769	102.662	102.657	6.250	102.550	102.753	102.649
6.375	103.153	103.045	103.040	6.375	103.153	103.045	103.040	6.375	102.987	102.879	102.874
6.500	103.532	103.424	103.419	6.500	103.532	103.424	103.419	6.500	103.434	103.371	103.324
6.625	103.988	103.879	103.874	6.625	103.988	103.879	103.874	6.625	103.940	103.831	103.826
6.750	103.731	103.664	103.597	6.750	103.731	103.664	103.597	6.750	103.731	103.902	103.773
6.875	104.048	103.918	103.903	6.875	104.048	103.918	103.903	6.875	103.915	103.796	103.770
7.000	104.434	104.303	104.290	7.000	104.434	104.303	104.290	7.000	104.360	104.390	104.260
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	99.003	98.991	98.891	4.250	97.856	97.844	97.745	5.250	99.261	99.523	99.379
4.625	99.566	99.554	99.454	4.375	98.432	98.420	98.320	5.375	99.474	99.529	99.385
4.750	99.281	99.755	99.542	4.500	99.003	98.991	98.891	5.500	100.043	99.984	99.914
4.875	99.837	99.989	99.776	4.625	99.566	99.554	99.454	5.625	100.496	100.430	100.378
5.000	100.377	100.341	100.205	4.750	99.281	99.245	99.110	5.750	100.630	100.900	100.765
5.125	100.895	100.859	100.724	4.875	99.837	99.801	99.666	5.875	101.105	101.020	101.014
5.250	100.412	100.923	100.761	5.000	100.377	100.341	100.205	6.000	101.559	101.473	101.467
5.375	100.923	101.046	100.883	5.125	100.895	100.859	100.724	6.125	101.977	101.891	101.885
5.500	101.405	101.365	101.268	5.250	100.412	100.353	100.275	6.250	101.919	101.877	101.835
5.625	101.859	101.799	101.721	5.375	100.923	100.864	100.786	6.375	101.968	101.918	101.868
5.750	101.079	101.442	101.171	5.500	101.405	101.346	101.268	6.500	102.364	102.314	102.263
5.875	101.576	101.529	101.497	5.625	101.859	101.799	101.721	6.625	102.696	102.646	102.595
6.000	102.089	102.043	102.010	5.750	101.079	101.005	100.973	6.750	102.589	102.522	102.455

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	99.261	99.523	99.379	5.250	99.261	99.523	99.379	4.500	96.257	96.245	96.021
5.375	99.474	99.529	99.385	5.375	99.292	99.529	99.385	4.625	96.807	96.795	96.570
5.500	100.043	99.984	99.914	5.500	100.043	99.984	99.914	4.750	94.958	94.922	94.677
5.625	100.496	100.430	100.378	5.625	100.478	100.418	100.349	4.875	95.492	95.457	95.121
5.750	100.630	100.900	100.765	5.750	100.630	100.900	100.765	5.000	95.995	95.959	95.623
5.875	101.105	101.020	101.014	5.875	100.686	100.603	100.566	5.125	96.454	96.418	96.083
6.000	101.559	101.473	101.467	6.000	101.358	101.275	101.238	5.250	96.575	96.495	96.414
6.125	101.977	101.891	101.885	6.125	101.740	101.657	101.620	5.375	96.656	96.576	96.496
6.250	101.919	101.877	101.835	6.250	101.158	101.428	101.293	5.500	97.051	96.971	96.891
6.375	101.968	101.918	101.868	6.375	101.583	101.521	101.385	5.625	97.466	97.386	97.306
6.500	102.364	102.314	102.263	6.500	102.201	102.095	102.001	5.750	98.654	98.637	98.620
6.625	102.696	102.646	102.595	6.625	102.529	102.423	102.328	5.875	98.892	98.875	98.858
6.750	102.589	102.522	102.455	6.750	101.832	102.077	101.917	6.000	99.237	99.220	99.203
6.875	102.507	102.441	102.374	6.875	102.180	102.234	102.073	6.125	99.563	99.546	99.529

**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: 1/2/2026 8:12 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	99.004	98.958	98.907	5.125	99.004	98.958	98.907	4.750	97.247	97.767	97.688
5.250	99.824	100.173	100.060	5.250	99.824	100.173	100.060	4.875	97.903	98.048	97.969
5.375	100.298	100.429	100.316	5.375	100.298	100.429	100.316	5.000	98.563	98.538	98.512
5.500	100.765	100.706	100.648	5.500	100.765	100.706	100.648	5.125	98.912	98.877	98.852
5.625	101.265	101.198	101.146	5.625	101.265	101.198	101.146	5.250	99.824	100.173	100.060
5.750	101.313	101.800	101.696	5.750	101.313	101.800	101.696	5.375	100.298	100.429	100.316
5.875	101.616	101.632	101.532	5.875	101.616	101.632	101.532	5.500	100.765	100.706	100.648
6.000	102.063	102.021	101.979	6.000	102.063	102.021	101.979	5.625	101.237	101.178	101.120
6.125	102.529	102.487	102.445	6.125	102.529	102.487	102.445	5.750	101.313	101.800	101.696
6.250	102.556	102.653	102.549	6.250	102.556	102.653	102.549	5.875	101.616	101.632	101.532
6.375	102.686	102.636	102.585	6.375	102.686	102.636	102.585	6.000	102.063	102.021	101.979
6.500	103.063	102.991	102.941	6.500	103.063	102.991	102.941	6.125	102.529	102.487	102.445
6.625	103.483	103.433	103.383	6.625	103.483	103.433	103.383	6.250	102.556	102.653	102.549
6.750	103.756	103.802	103.673	6.750	103.756	103.802	103.673	6.375	102.686	102.636	102.585
6.875	103.845	103.778	103.711	6.875	103.845	103.778	103.711	6.500	103.063	102.991	102.941
7.000	104.215	104.148	104.081	7.000	104.215	104.148	104.081	6.625	103.483	103.433	103.383
7.125	104.594	104.527	104.460	7.125	104.594	104.527	104.460	6.750	103.756	103.802	103.673
7.250	104.077	104.010	103.963	7.250	103.337	103.183	103.193	6.875	103.845	103.778	103.711
7.375	104.202	104.135	104.088	7.375	103.548	103.394	103.403	7.000	104.215	104.148	104.081
7.500	104.327	104.260	104.213	7.500	103.885	103.748	103.741	7.125	104.594	104.527	104.460
7.625	104.452	104.385	104.338	7.625	103.713	103.559	103.569	7.250	103.337	103.183	103.193
7.750	104.577	104.510	104.463	7.750	102.302	102.124	102.191	7.375	103.548	103.394	103.403
7.875	102.576	102.399	102.466	7.875	102.576	102.399	102.466	7.500	103.885	103.748	103.741
8.000	102.866	102.689	102.756	8.000	102.866	102.689	102.756	7.625	103.713	103.559	103.569
8.125	103.134	102.957	103.024	8.125	103.134	102.957	103.024	7.750	102.302	102.124	102.191
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	97.941	97.929	97.830	4.250	97.941	97.929	97.830	4.875	96.724	96.830	96.750
4.375	98.458	98.446	98.347	4.375	98.458	98.446	98.347	5.000	97.446	97.411	97.359
4.500	98.958	98.946	98.846	4.500	98.958	98.946	98.846	5.125	97.903	98.011	97.932
4.625	99.434	99.422	99.323	4.625	99.434	99.422	99.323	5.250	99.442	99.704	99.591
4.750	99.336	99.811	99.599	4.750	99.321	99.285	99.150	5.375	99.448	99.710	99.598
4.875	99.786	100.014	99.801	4.875	99.786	99.750	99.615	5.500	99.975	99.923	99.846
5.000	100.219	100.183	100.103	5.000	100.219	100.183	100.048	5.625	100.382	100.417	100.304
5.125	100.661	100.636	100.556	5.125	100.617	100.581	100.446	5.750	100.780	101.050	100.946
5.250	100.391	100.823	100.661	5.250	100.391	100.331	100.253	5.875	101.038	100.997	100.955
5.375	100.785	100.977	100.815	5.375	100.785	100.725	100.648	6.000	101.405	101.363	101.321
5.500	101.144	101.112	101.041	5.500	101.144	101.085	101.007	6.125	101.761	101.720	101.678
5.625	101.535	101.518	101.447	5.625	101.474	101.414	101.337	6.250	101.944	101.902	101.860
5.750	101.186	101.186	101.121	5.750	101.077	101.030	100.998	6.375	101.993	101.943	101.893
5.875	101.601	101.571	101.523	5.875	101.601	101.554	101.522	6.500	102.389	102.339	102.288
6.000	102.114	102.068	102.035	6.000	102.114	102.068	102.035	6.625	102.721	102.671	102.620
								6.750	102.614	102.547	102.480
								6.875	102.532	102.466	102.399
								7.000	102.902	102.835	102.768
								7.125	103.281	103.214	103.148
								7.250	100.273	100.119	100.071
								7.375	100.643	100.490	100.441
								7.500	100.981	100.827	100.779
								7.625	100.919	100.765	100.717
								7.750	98.810	98.632	98.550
								7.875	99.084	98.907	98.824
								8.000	99.374	99.197	99.114
								8.125	99.643	99.465	99.382

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	102.389	102.339	102.288	6.125	101.718	101.632	101.626	4.500	96.164	96.152	95.928
6.625	102.721	102.671	102.620	6.250	101.089	101.360	101.255	4.625	96.582	96.570	96.346
6.750	102.614	102.547	102.480	6.375	101.473	101.367	101.272	4.750	94.979	94.944	94.702
6.875	102.532	102.466	102.399	6.500	101.964	101.857	101.763	4.875	95.382	95.346	95.010
7.000	102.902	102.835	102.768	6.625	102.185	102.078	101.990	5.000	95.736	95.700	95.430
7.125	103.281	103.214	103.148	6.750	101.732	101.977	101.848	5.125	96.041	96.005	95.784
7.250	100.273	100.119	100.071	6.875	101.979	101.849	101.812	5.250	96.600	96.520	96.439
7.375	100.643	100.490	100.441	7.000	102.383	102.253	102.216	5.375	96.681	96.601	96.521
7.500	100.981	100.827	100.779	7.125	102.575	102.495	102.445	5.500	97.076	96.996	96.916
7.625	100.919	100.765	100.717	7.250	100.273	100.119	100.071	5.625	97.491	97.411	97.331
7.750	98.810	98.632	98.550	7.375	100.643	100.490	100.441	5.750	98.679	98.662	98.645
7.875	99.084	98.907	98.824	7.500	100.981	100.827	100.779	5.875	98.917	98.900	98.883
8.000	99.374	99.197	99.114	7.625	100.919	100.765	100.717	6.000	99.262	99.245	99.228
8.125	99.643	99.465	99.382	7.750	98.810	98.632	98.550	6.125	99.588	99.571	99.554
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	102.686	102.636	102.585	6.375	102.686	102.636	102.585	6.000	102.063	102.021	101.979
6.500	103.103	102.996	102.941	6.500	103.103	102.996	102.941	6.125	102.529	102.487	102.445
6.625	103.483	103.433	103.383	6.625	103.483	103.433	103.383	6.250	102.556	102.653	102.549
6.750	103.756	103.802	103.673	6.750	103.756	103.802	103.673	6.375	102.686	102.636	102.585
6.875	103.845	103.778	103.711	6.875	103.845	103.778	103.711	6.500	103.103	102.996	102.941
7.000	104.215	104.148	104.081	7.000	104.215	104.148	104.081	6.625	103.483	103.433	103.383
7.125	104.594	104.527	104.460	7.125	104.594	104.527	104.460	6.750	103.756	103.802	103.673
7.250	104.077	104.010	103.963	7.250	103.337	103.183	103.193	6.875	103.845	103.778	103.711
7.375	104.202	104.135	104.088	7.375	103.598	103.444	103.453	7.000	104.215	104.148	104.081
7.500	104.327	104.260	104.213	7.500	103.935	103.781	103.791	7.125	104.594	104.527	104.460
7.625	104.452	104.385	104.338	7.625	103.763	103.609	103.619	7.250	103.337	103.183	103.193
7.750	104.577	104.510	104.463	7.750	102.352	102.174	102.241	7.375	103.598	103.444	103.453
7.875	102.626	102.449	102.516	7.875	102.626	102.449	102.516	7.500	103.935	103.781	103.791
8.000	102.916	102.739	102.806	8.000	102.916	102.739	102.806	7.625	103.763	103.609	103.619
8.125	103.184	103.007	103.074	8.125	103.184	103.007	103.074	7.750	102.352	102.174	102.241
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	98.958	98.946	98.846	4.500	98.958	98.946	98.846	6.625	102.721	102.671	102.620
4.625	99.434	99.422	99.323	4.625	99.434	99.422	99.323	6.750	102.614	102.547	102.480
4.750	99.336	99.811	99.599	4.750	99.321	99.285	99.150	6.875	102.532	102.466	102.399
4.875	99.786	100.014	99.801	4.875	99.786	99.750	99.615	7.000	102.902	102.835	102.768
5.000	100.219	100.183	100.103	5.000	100.219	100.183	100.048	7.125	103.281	103.214	103.148
5.125	100.661	100.636	100.556	5.125	100.617	100.581	100.446	7.250	101.123	101.157	101.076
5.250	100.391	100.823	100.661	5.250	100.391	100.331	100.253	7.375	101.359	101.393	101.312
5.375	100.785	100.977	100.815	5.375	100.785	100.725	100.648	7.500	101.335	101.368	101.288
5.500	101.144	101.112	101.041	5.500	101.144	101.085	101.007	7.625	101.463	101.496	101.416
5.625	101.535	101.518	101.447	5.625	101.474	101.414	101.337	7.750	99.371	99.405	99.324
5.750	101.186	101.186	101.121	5.750	101.077	101.030	100.998	7.875	99.084	98.907	98.824
5.875	101.601	101.571	101.523	5.875	101.601	101.554	101.522	8.000	99.374	99.197	99.114
6.000	102.114	102.068	102.035	6.000	102.114	102.068	102.035	8.125	99.643	99.465	99.382
6.125	102.622	102.575	102.543	6.125	102.622	102.575	102.543				

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	102.389	102.339	102.288	6.125	101.584	101.521	101.460	4.500	96.164	96.152	95.928
6.625	102.721	102.671	102.620	6.250	101.089	101.360	101.255	4.625	96.582	96.570	96.346
6.750	102.614	102.547	102.480	6.375	101.473	101.367	101.272	4.750	94.979	94.944	94.702
6.875	102.532	102.466	102.399	6.500	101.964	101.857	101.763	4.875	95.382	95.346	95.010
7.000	102.902	102.835	102.768	6.625	102.185	102.078	101.984	5.000	95.736	95.700	95.430
7.125	103.281	103.214	103.148	6.750	101.732	101.977	101.848	5.125	96.041	96.005	95.784
7.250	100.273	100.119	100.071	6.875	101.979	101.849	101.812	5.250	96.600	96.520	96.439
7.375	100.643	100.490	100.441	7.000	102.383	102.253	102.216	5.375	96.681	96.601	96.521
7.500	100.981	100.827	100.779	7.125	102.575	102.495	102.445	5.500	97.076	96.996	96.916
7.625	100.919	100.765	100.717	7.250	100.273	100.119	100.071	5.625	97.491	97.411	97.331
7.750	98.810	98.632	98.550	7.375	100.643	100.490	100.441	5.750	98.679	98.662	98.645
7.875	99.084	98.907	98.824	7.500	100.981	100.827	100.779	5.875	98.917	98.900	98.883
8.000	99.374	99.197	99.114	7.625	100.919	100.765	100.717	6.000	99.262	99.245	99.228
8.125	99.643	99.465	99.382	7.750	98.810	98.632	98.550	6.125	99.588	99.571	99.554

**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

**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: 1/2/2026 8:12 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	101.050	100.873	100.573	6.750	100.013	99.836	99.536	6.625	99.050	98.873	98.573
6.750	101.513	101.336	101.036	6.875	100.209	100.046	99.746	6.750	99.513	99.336	99.036
6.875	101.709	101.546	101.246	7.000	100.721	100.558	100.258	6.875	99.709	99.546	99.246
7.000	102.221	102.058	101.758	7.125	101.175	101.012	100.712	7.000	100.221	100.058	99.758
7.125	102.675	102.512	102.212	7.250	101.608	101.445	101.145	7.125	100.675	100.512	100.212
7.250	103.108	102.945	102.645	7.375	100.958	100.764	100.464	7.250	101.108	100.945	100.645
7.375	102.458	102.264	101.964	7.500	101.440	101.246	100.946	7.375	100.458	100.264	99.964
7.500	102.940	102.746	102.446	7.625	101.864	101.670	101.370	7.500	100.940	100.746	100.446
7.625	103.364	103.170	102.870	7.750	102.257	102.063	101.763	7.625	101.364	101.170	100.870
7.750	103.757	103.563	103.263	7.875	101.050	100.828	100.528	7.750	101.757	101.563	101.263
7.875	102.550	102.328	102.028	8.000	101.482	101.260	100.960	7.875	100.550	100.328	100.028
8.000	102.982	102.760	102.460	8.125	101.886	101.664	101.364	8.000	100.982	100.760	100.460
8.125	103.386	103.164	102.864	8.250	102.279	102.057	101.757	8.125	101.386	101.164	100.864
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	98.013	97.836	97.536	6.625	100.300	100.123	99.823	6.625	98.300	98.123	97.823
6.875	98.209	98.046	97.746	6.750	100.763	100.586	100.286	6.750	98.763	98.586	98.286
7.000	98.721	98.558	98.258	6.875	100.959	100.796	100.496	6.875	98.959	98.796	98.496
7.125	99.175	99.012	98.712	7.000	101.471	101.308	101.008	7.000	99.471	99.308	99.008
7.250	99.608	99.445	99.145	7.125	101.925	101.762	101.462	7.125	99.925	99.762	99.462
7.375	98.958	98.764	98.464	7.250	102.358	102.195	101.895	7.250	100.358	100.195	99.895
7.500	99.440	99.246	98.946	7.375	101.708	101.514	101.214	7.375	99.708	99.514	99.214
7.625	99.864	99.670	99.370	7.500	102.190	101.996	101.696	7.500	100.190	99.996	99.696
7.750	100.257	100.063	99.763	7.625	102.614	102.420	102.120	7.625	100.614	100.420	100.120
7.875	99.050	98.828	98.528	7.750	103.007	102.813	102.513	7.750	101.007	100.813	100.513
8.000	99.482	99.260	98.960	7.875	101.800	101.578	101.278	7.875	99.800	99.578	99.278
8.125	99.886	99.664	99.364	8.000	102.232	102.010	101.710	8.000	100.232	100.010	99.710
8.250	100.279	100.057	99.757	8.125	102.636	102.414	102.114	8.125	100.636	100.414	100.114

**Government DPA Adjustments**

**FICO**

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

**Other Adjustments**

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

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

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