



Brokers First Funding Wholesale Rate Sheet

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

bffws.com

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

Lock Desk: 8:30 AM – 5:00 PM PST

Effective Date: 1/6/26 8:04 AM

Table of Contents	
Page	Product
1	Cover Page
2	Conventional Fixed
5	Conventional ARM
7	Home Ready
9	Home Possible
11	RefiNow
13	FHA Fixed
16	VA Fixed
19	FHA DPA Fixed

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: 1/6/2026 8:04 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	94.979	94.887	94.887	4.750	94.979	94.887	94.887	5.125	98.377	98.278	98.233
4.875	95.911	95.782	95.743	4.875	95.911	95.782	95.743	5.250	99.114	99.010	98.962
5.000	96.569	96.434	96.393	5.000	96.569	96.434	96.393	5.375	99.640	99.531	99.481
5.125	97.104	96.996	96.951	5.125	97.104	96.996	96.951	5.500	100.147	100.035	99.983
5.250	98.034	97.959	97.908	5.250	97.986	97.881	97.834	5.625	100.594	100.482	100.430
5.375	98.672	98.597	98.545	5.375	98.568	98.472	98.416	5.750	100.883	100.764	100.739
5.500	99.279	99.205	99.153	5.500	99.258	99.144	99.091	5.875	101.396	101.281	101.251
5.625	99.868	99.755	99.702	5.625	99.868	99.755	99.702	6.000	101.887	101.778	101.742
5.750	100.308	100.225	100.164	5.750	100.301	100.201	100.143	6.125	102.325	102.219	102.179
5.875	100.873	100.791	100.729	5.875	100.833	100.730	100.668	6.250	102.228	102.112	102.066
6.000	101.428	101.345	101.284	6.000	101.339	101.241	101.185	6.375	102.697	102.585	102.534
6.125	101.851	101.768	101.707	6.125	101.818	101.714	101.660	6.500	103.202	103.094	103.038
6.250	102.003	101.920	101.859	6.250	101.821	101.705	101.659	6.625	103.228	103.125	103.064
6.375	102.432	102.349	102.288	6.375	102.263	102.151	102.100	6.750	103.027	103.001	102.921
6.500	102.811	102.725	102.664	6.500	102.811	102.704	102.647	6.875	103.341	103.315	103.259
6.625	103.153	103.060	102.994	6.625	103.153	103.060	102.994	7.000	103.747	103.738	103.682
6.750	103.115	103.088	103.008	6.750	103.115	103.088	103.008	7.125	104.051	104.042	103.986
6.875	103.538	103.515	103.438	6.875	103.538	103.515	103.438	7.250	104.291	104.291	104.203
7.000	103.998	103.973	103.895	7.000	103.998	103.973	103.895	7.375	104.525	104.519	104.483
7.125	104.325	104.300	104.224	7.125	104.325	104.300	104.224	7.500	104.863	104.863	104.792
7.250	104.343	104.401	104.309	7.250	104.343	104.401	104.309	7.625	105.150	105.150	105.060
7.375	104.609	104.671	104.585	7.375	104.609	104.671	104.585	7.750	105.150	105.302	105.199
7.500	105.120	105.180	105.094	7.500	105.120	105.180	105.094	7.875	105.275	105.442	105.337
7.625	105.267	105.373	105.284	7.625	105.267	105.373	105.284	8.000	105.399	105.562	105.455
7.750	105.511	105.683	105.580	7.750	105.511	105.683	105.580				
7.875	105.705	105.872	105.767	7.875	105.705	105.872	105.767				
8.000	105.867	106.035	105.932	8.000	105.867	106.035	105.932				
8.125	106.050	106.204	106.111	8.125	106.050	106.204	106.111				
8.250	106.010	106.140	106.028	8.250	106.010	106.140	106.028				
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	98.993	98.993	98.880	4.625	99.273	99.273	99.160	5.000	95.669	95.549	95.507
4.750	99.122	99.122	98.962	4.750	99.552	99.552	99.381	5.125	96.294	96.943	96.899
4.875	99.582	99.519	99.485	4.875	99.817	99.817	99.651	5.250	98.016	97.929	97.863
5.000	99.891	99.875	99.807	5.000	100.255	100.255	100.093	5.375	98.659	98.573	98.508
5.125	100.277	100.247	100.204	5.125	100.356	100.314	100.206	5.500	99.272	99.187	99.123
5.250	100.603	100.598	100.408	5.250	100.699	100.694	100.495	5.625	99.810	99.726	99.663
5.375	101.033	100.980	100.929	5.375	100.980	100.971	100.776	5.750	100.328	100.245	100.184
5.500	101.314	101.278	101.185	5.500	101.307	101.292	101.101	5.875	100.889	100.803	100.740
5.625	101.597	101.522	101.471	5.625	101.406	101.386	101.200	6.000	101.436	101.347	101.280
5.750	101.768	101.729	101.620	5.750	101.643	101.618	101.468	6.125	101.855	101.764	101.694
5.875	102.175	102.122	102.071	5.875	101.929	101.898	101.753	6.250	102.013	101.925	101.859
6.000	102.396	102.342	102.294	6.000	102.253	102.218	102.061	6.375	102.440	102.351	102.284
6.125	102.693	102.621	102.559	6.125	102.517	102.477	102.324	6.500	102.815	102.725	102.658
6.250	102.904	102.832	102.782	6.250	102.887	102.841	102.721	6.625	103.018	102.930	102.864
6.375	103.390	103.336	103.286	6.375	103.120	103.069	103.012	6.750	103.057	102.975	102.916
6.500	103.582	103.529	103.479	6.500	103.386	103.329	103.319	6.875	103.421	103.336	103.275
6.625	103.830	103.733	103.741	6.625	103.662	103.565	103.572	7.000	103.664	103.580	103.520
6.750	103.998	103.896	103.901	6.750	103.816	103.745	103.745	7.125	103.956	103.870	103.808
6.875	104.297	104.233	104.200	6.875	104.110	104.038	104.038	7.250	103.830	103.887	103.795
7.000	104.456	104.392	104.359	7.000	104.247	104.141	104.143	7.375	104.041	104.099	104.014
7.125	104.608	104.544	104.511	7.125	104.117	104.053	104.020	7.500	104.201	104.261	104.174
7.250	104.339	104.255	104.188	7.250	103.984	103.900	103.833	7.625	104.344	104.217	104.112
7.375	104.787	104.704	104.637	7.375	104.322	104.239	104.172	7.750	103.514	103.459	103.425
								7.875	103.977	103.922	103.888

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: 1/6/2026 8:04 PST

Conforming Balance 30 Yr Fixed				Conforming High Balance 30 YR Fixed			
Rate	15	30	45	Rate	15	30	45
5.000	97.282	97.132	96.982	5.000	97.157	97.007	96.857
5.125	97.982	97.832	97.682	5.125	97.857	97.707	97.557
5.250	98.667	98.517	98.367	5.250	98.542	98.392	98.242
5.375	99.335	99.185	99.035	5.375	99.168	99.018	98.868
5.500	99.988	99.838	99.688	5.500	99.739	99.589	99.439
5.625	100.624	100.474	100.324	5.625	100.296	100.146	99.996
5.750	101.246	101.096	100.946	5.750	100.840	100.690	100.540
5.875	101.851	101.701	101.551	5.875	101.370	101.220	101.070
6.000	102.441	102.291	102.141	6.000	101.886	101.736	101.586
6.125	103.015	102.865	102.715	6.125	102.390	102.240	102.090
6.250	103.573	103.423	103.273	6.250	102.948	102.798	102.648
6.375	104.114	103.964	103.814	6.375	103.489	103.339	103.189
6.500	104.639	104.489	104.339	6.500	104.014	103.864	103.714
6.625	105.143	104.993	104.843	6.625	104.518	104.368	104.218
6.750	105.628	105.478	105.328	6.750	105.003	104.853	104.703
6.875	106.092	105.942	105.792	6.875	105.467	105.317	105.167
7.000	106.536	106.386	106.236	7.000	105.911	105.761	105.611
7.125	106.960	106.810	106.660	7.125	106.335	106.185	106.035
7.250	107.365	107.215	107.065	7.250	106.740	106.590	106.440

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: 1/6/2026 8:04 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	99.424	99.375	99.299	5.000	98.493	98.445	98.369	5.000	96.324	96.261	96.199
5.125	99.752	99.699	99.620	5.125	98.911	98.858	98.779	5.125	96.789	96.726	96.664
5.250	100.054	99.996	99.915	5.250	99.363	99.306	99.224	5.250	97.448	97.385	97.323
5.375	100.346	100.284	100.200	5.375	99.899	99.837	99.753	5.375	97.911	97.848	97.786
5.500	100.544	100.478	100.391	5.500	100.301	100.235	100.147	5.500	98.379	98.316	98.253
5.625	100.652	100.581	100.505	5.625	100.551	100.480	100.390	5.625	98.848	98.785	98.723
5.750	100.764	100.689	100.597	5.750	100.796	100.721	100.628	5.750	99.120	99.057	98.995
5.875	100.920	100.836	100.817	5.875	101.038	100.958	100.863	5.875	99.390	99.327	99.265
6.000	101.065	100.976	100.958	6.000	101.201	101.117	101.019	6.000	99.657	99.594	99.532
6.125	101.209	101.120	101.085	6.125	101.249	101.161	101.070	6.125	99.926	99.863	99.800
6.250	101.407	101.314	101.210	6.250	101.406	101.313	101.211	6.250	100.192	100.129	100.067
6.375	101.577	101.480	101.373	6.375	101.672	101.574	101.468	6.375	100.454	100.391	100.328
6.500	101.665	101.562	101.453	6.500	101.813	101.711	101.601	6.500	100.477	100.414	100.351
6.625	101.626	101.519	101.451	6.625	101.764	101.657	101.559	6.625	100.524	100.461	100.398
6.750	101.658	101.533	101.515	6.750	101.799	101.673	101.654	6.750	100.589	100.526	100.463
6.875	101.459	101.370	101.270	6.875	101.519	101.430	101.329	6.875	100.665	100.602	100.539
7.000	101.451	101.360	101.259	7.000	101.639	101.547	101.447	7.000	100.741	100.678	100.616
7.125	101.397	101.330	101.267	7.125	101.741	101.648	101.547	7.125	100.818	100.755	100.692

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	99.526	99.478	99.402	5.000	98.590	98.542	98.466	5.000	96.274	96.211	96.148
5.125	99.854	99.802	99.723	5.125	99.007	98.954	98.875	5.125	96.739	96.676	96.613
5.250	100.156	100.099	100.017	5.250	99.458	99.401	99.319	5.250	97.398	97.335	97.272
5.375	100.448	100.387	100.302	5.375	99.993	99.931	99.847	5.375	97.861	97.798	97.735
5.500	100.647	100.581	100.494	5.500	100.394	100.328	100.241	5.500	98.329	98.266	98.203
5.625	100.756	100.685	100.595	5.625	100.643	100.573	100.483	5.625	98.798	98.735	98.672
5.750	100.869	100.794	100.701	5.750	100.889	100.813	100.721	5.750	99.070	99.007	98.944
5.875	100.991	100.911	100.816	5.875	101.131	101.051	100.956	5.875	99.340	99.277	99.214
6.000	101.137	101.053	100.954	6.000	101.296	101.211	101.113	6.000	99.607	99.544	99.481
6.125	101.321	101.232	101.131	6.125	101.346	101.257	101.156	6.125	99.876	99.813	99.750
6.250	101.521	101.427	101.323	6.250	101.504	101.411	101.307	6.250	100.142	100.079	100.016
6.375	101.693	101.595	101.488	6.375	101.772	101.674	101.567	6.375	100.404	100.341	100.278
6.500	101.781	101.679	101.569	6.500	101.914	101.812	101.702	6.500	100.427	100.364	100.301
6.625	101.743	101.636	101.524	6.625	101.867	101.760	101.648	6.625	100.474	100.411	100.348
6.750	101.747	101.635	101.520	6.750	101.877	101.765	101.650	6.750	100.539	100.476	100.413
6.875	101.459	101.370	101.270	6.875	101.519	101.430	101.329	6.875	100.615	100.552	100.489
7.000	101.451	101.360	101.259	7.000	101.639	101.547	101.447	7.000	100.691	100.628	100.565
7.125	101.397	101.304	101.217	7.125	101.741	101.648	101.547	7.125	100.768	100.705	100.642

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: 1/6/2026 8:04 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	95.349	95.301	95.267	4.500	95.349	95.301	95.267	5.000	98.375	98.606	98.480
4.625	96.043	95.995	95.961	4.625	96.043	95.995	95.961	5.125	98.828	98.941	98.815
4.750	97.201	97.753	97.627	4.750	97.101	97.753	97.627	5.250	99.764	100.202	100.065
4.875	97.920	98.028	97.902	4.875	97.723	98.028	97.902	5.375	100.230	100.458	100.321
5.000	98.482	98.606	98.480	5.000	98.375	98.606	98.480	5.500	100.761	100.839	100.702
5.125	98.940	98.941	98.846	5.125	98.828	98.941	98.815	5.625	101.297	101.320	101.184
5.250	99.764	100.202	100.065	5.250	99.764	100.202	100.065	5.750	101.326	101.847	101.749
5.375	100.319	100.458	100.321	5.375	100.230	100.458	100.321	5.875	101.865	101.799	101.732
5.500	100.782	100.839	100.702	5.500	100.761	100.839	100.702	6.000	102.468	102.402	102.335
5.625	101.297	101.320	101.184	5.625	101.297	101.320	101.184	6.125	102.853	102.787	102.720
5.750	101.536	101.847	101.749	5.750	101.536	101.847	101.749	6.250	102.505	102.727	102.621
5.875	101.898	101.852	101.805	5.875	101.898	101.852	101.805	6.375	102.941	102.912	102.854
6.000	102.468	102.402	102.335	6.000	102.468	102.402	102.335	6.500	103.432	103.351	103.301
6.125	102.913	102.873	102.820	6.125	102.913	102.873	102.820	6.625	103.793	103.771	103.707
6.250	102.863	102.843	102.803	6.250	102.728	102.727	102.641	6.750	103.765	103.931	103.803
6.375	103.116	103.087	103.029	6.375	103.116	103.087	103.029	6.875	103.928	103.850	103.780
6.500	103.450	103.424	103.363	6.500	103.450	103.424	103.363	7.000	104.428	104.419	104.290
6.625	103.859	103.836	103.772	6.625	103.859	103.836	103.772	7.125	104.746	104.775	104.647
6.750	103.957	103.937	103.897	6.750	103.765	103.931	103.803	7.250	103.327	103.241	103.199
6.875	104.094	104.072	104.035	6.875	104.068	103.990	103.921	7.375	103.752	103.603	103.625
7.000	104.544	104.522	104.485	7.000	104.428	104.419	104.290	7.500	104.176	104.027	104.048
7.125	104.966	104.943	104.907	7.125	104.746	104.775	104.647	7.625	104.1198	103.9708	103.9921
7.250	104.251	104.184	104.117	7.250	103.327	103.241	103.199	7.75	102.5128	102.343	102.4191
7.375	104.3755	104.3085	104.2415	7.375	103.7524	103.6034	103.6248	7.875	102.9037	102.7338	102.8099
7.5	104.5005	104.4335	104.3665	7.5	104.1757	104.0267	104.0481	8	103.2621	103.0922	103.1684
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	97.786	97.692	97.676	4.250	97.786	97.684	97.676	4.500	92.236	92.188	92.155
4.375	98.363	98.260	98.252	4.375	98.363	98.260	98.252	4.625	92.930	92.882	92.849
4.500	98.934	98.832	98.823	4.500	98.934	98.832	98.823	4.750	96.553	96.492	96.401
4.625	99.497	99.395	99.386	4.625	99.497	99.395	99.386	4.875	97.272	97.211	97.120
4.750	99.414	99.889	99.665	4.750	99.414	99.889	99.665	5.000	97.834	97.774	97.683
4.875	99.913	100.123	99.899	4.875	99.869	100.123	99.899	5.125	98.292	98.231	98.140
5.000	100.408	100.446	100.269	5.000	100.408	100.446	100.269	5.250	99.269	99.502	99.334
5.125	100.927	100.811	100.788	5.125	100.927	100.811	100.788	5.375	99.905	99.829	99.719
5.250	100.729	101.024	100.840	5.250	100.499	101.024	100.840	5.500	100.368	100.292	100.182
5.375	101.232	101.160	101.039	5.375	100.979	101.146	100.962	5.625	100.828	100.752	100.642
5.500	101.686	101.613	101.493	5.500	101.461	101.465	101.325	5.750	100.597	100.866	100.737
5.625	102.140	102.067	101.947	5.625	101.915	101.818	101.779	5.875	101.090	101.044	100.998
5.750	102.026	101.968	101.864	5.750	101.190	101.514	101.243	6.000	101.549	101.506	101.457
5.875	102.522	102.464	102.360	5.875	101.650	101.595	101.544	6.125	102.007	101.950	101.882
6.000	102.961	102.902	102.799	6.000	102.161	102.108	102.058	6.250	101.867	101.826	101.784
								6.375	101.890	101.839	101.789
								6.500	102.270	102.219	102.169
								6.625	102.670	102.586	102.488
								6.750	102.623	102.547	102.472
								6.875	102.727	102.656	102.570
								7.000	103.177	103.106	103.020

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	99.264	99.502	99.334	5.000	97.507	97.627	97.470	4.500	96.188	96.086	95.953
5.375	99.399	99.508	99.340	5.125	98.074	98.029	97.956	4.625	96.737	96.635	96.502
5.500	100.085	100.019	99.941	5.250	99.264	99.502	99.334	4.750	96.289	96.202	96.073
5.625	100.519	100.453	100.375	5.375	99.334	99.508	99.340	4.875	96.793	96.705	96.576
5.750	100.597	100.866	100.737	5.500	100.085	100.019	99.941	5.000	97.247	97.159	97.030
5.875	101.090	101.044	100.998	5.625	100.519	100.453	100.375	5.125	97.701	97.613	97.485
6.000	101.549	101.506	101.457	5.750	100.587	100.866	100.737	5.250	97.609	97.537	97.416
6.125	101.974	101.934	101.882	5.875	101.076	101.029	100.984	5.375	98.112	98.040	97.919
6.250	101.867	101.826	101.784	6.000	101.593	101.550	101.501	5.500	98.566	98.493	98.373
6.375	101.890	101.839	101.789	6.125	102.092	102.052	102.000	5.625	99.020	98.947	98.827
6.500	102.270	102.219	102.169	6.250	101.171	101.402	101.264	5.750	98.906	98.848	98.744
6.625	102.589	102.539	102.488	6.375	101.668	101.639	101.585	5.875	99.402	99.344	99.240
6.750	102.623	102.547	102.472	6.500	102.196	102.121	102.064	6.000	99.841	99.782	99.679
6.875	102.513	102.437	102.362	6.625	102.607	102.584	102.524	6.125	100.263	100.205	100.101
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	99.764	99.689	99.613	5.250	99.764	99.689	99.613	5.250	99.764	100.202	100.065
5.375	100.230	100.155	100.079	5.375	100.230	100.155	100.079	5.375	100.230	100.458	100.321
5.500	100.761	100.662	100.579	5.500	100.761	100.662	100.579	5.500	100.761	100.839	100.702
5.625	101.229	101.153	101.107	5.625	101.229	101.153	101.107	5.625	101.183	101.320	101.184
5.750	101.536	101.487	101.443	5.750	101.536	101.487	101.443	5.750	101.326	101.847	101.749
5.875	101.898	101.852	101.805	5.875	101.898	101.852	101.805	5.875	101.865	101.799	101.732
6.000	102.468	102.402	102.335	6.000	102.468	102.402	102.335	6.000	102.468	102.402	102.335
6.125	102.913	102.873	102.820	6.125	102.913	102.873	102.820	6.125	102.853	102.787	102.720
6.250	102.728	102.696	102.641	6.250	102.728	102.696	102.641	6.250	102.505	102.727	102.621
6.375	103.116	103.087	103.029	6.375	103.116	103.087	103.029	6.375	102.941	102.912	102.854
6.500	103.450	103.424	103.363	6.500	103.450	103.424	103.363	6.500	103.432	103.351	103.301
6.625	103.859	103.836	103.772	6.625	103.859	103.836	103.772	6.625	103.793	103.771	103.707
6.750	103.765	103.690	103.615	6.750	103.765	103.690	103.615	6.750	103.765	103.931	103.803
6.875	104.068	103.990	103.921	6.875	104.068	103.990	103.921	6.875	103.928	103.850	103.780
7.000	104.428	104.332	104.282	7.000	104.428	104.332	104.282	7.000	104.428	104.419	104.290
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	98.934	98.832	98.823	4.250	97.786	97.684	97.676	5.250	99.264	99.502	99.334
4.625	99.497	99.395	99.386	4.375	98.363	98.260	98.252	5.375	99.399	99.508	99.340
4.750	99.414	99.889	99.665	4.500	98.934	98.832	98.823	5.500	100.085	100.019	99.941
4.875	99.869	100.123	99.899	4.625	99.497	99.395	99.386	5.625	100.519	100.453	100.375
5.000	100.408	100.446	100.269	4.750	99.313	99.198	99.174	5.750	100.597	100.866	100.737
5.125	100.927	100.811	100.788	4.875	99.869	99.754	99.730	5.875	101.090	101.044	100.998
5.250	100.499	101.024	100.840	5.000	100.408	100.293	100.269	6.000	101.549	101.506	101.457
5.375	100.979	101.146	100.962	5.125	100.927	100.811	100.788	6.125	101.974	101.934	101.882
5.500	101.461	101.465	101.325	5.250	100.468	100.371	100.332	6.250	101.867	101.826	101.784
5.625	101.915	101.818	101.779	5.375	100.979	100.881	100.842	6.375	101.890	101.839	101.789
5.750	101.190	101.514	101.243	5.500	101.461	101.364	101.325	6.500	102.270	102.219	102.169
5.875	101.650	101.595	101.544	5.625	101.915	101.818	101.779	6.625	102.589	102.539	102.488
6.000	102.161	102.108	102.058	5.750	101.190	101.071	101.021	6.750	102.623	102.547	102.472

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	99.264	99.502	99.334	5.250	99.264	99.502	99.334	4.500	96.188	96.086	95.953
5.375	99.399	99.508	99.340	5.375	99.334	99.508	99.340	4.625	96.737	96.635	96.502
5.500	100.085	100.019	99.941	5.500	100.085	100.019	99.941	4.750	94.990	94.875	94.702
5.625	100.519	100.453	100.375	5.625	100.519	100.453	100.375	4.875	95.524	95.409	95.185
5.750	100.597	100.866	100.737	5.750	100.587	100.866	100.737	5.000	96.025	95.910	95.686
5.875	101.090	101.044	100.998	5.875	100.795	100.709	100.627	5.125	96.484	96.368	96.144
6.000	101.549	101.506	101.457	6.000	101.468	101.381	101.300	5.250	96.615	96.535	96.454
6.125	101.974	101.934	101.882	6.125	101.851	101.764	101.683	5.375	96.682	96.601	96.521
6.250	101.867	101.826	101.784	6.250	101.131	101.402	101.264	5.500	97.072	96.992	96.911
6.375	101.890	101.839	101.789	6.375	101.576	101.494	101.435	5.625	97.474	97.393	97.313
6.500	102.270	102.219	102.169	6.500	102.196	102.089	102.055	5.750	98.533	98.452	98.372
6.625	102.589	102.539	102.488	6.625	102.526	102.418	102.384	5.875	98.759	98.678	98.598
6.750	102.623	102.547	102.472	6.750	101.861	102.106	101.947	6.000	99.091	99.010	98.930
6.875	102.513	102.437	102.362	6.875	102.202	102.263	102.103	6.125	99.409	99.329	99.248

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: 1/6/2026 8:04 PST

VA 30 Yr Fixed				VA 25 Yr Fixed				VA 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.125	98.873	98.808	98.773	5.125	98.873	98.808	98.773	4.750	97.095	97.684	97.558
5.250	99.789	100.152	100.015	5.250	99.789	100.152	100.015	4.875	97.748	97.966	97.840
5.375	100.255	100.408	100.271	5.375	100.255	100.408	100.271	5.000	98.400	98.333	98.278
5.500	100.727	100.670	100.545	5.500	100.727	100.670	100.545	5.125	98.853	98.789	98.739
5.625	101.194	101.118	101.073	5.625	101.194	101.118	101.073	5.250	99.789	100.152	100.015
5.750	101.351	101.766	101.668	5.750	101.351	101.766	101.668	5.375	100.255	100.408	100.271
5.875	101.577	101.597	101.499	5.875	101.577	101.597	101.499	5.500	100.727	100.670	100.545
6.000	102.075	101.992	101.950	6.000	102.075	101.992	101.950	5.625	101.168	101.114	101.018
6.125	102.623	102.536	102.460	6.125	102.623	102.536	102.460	5.750	101.351	101.766	101.668
6.250	102.505	102.627	102.521	6.250	102.505	102.627	102.521	5.875	101.577	101.597	101.499
6.375	102.607	102.557	102.507	6.375	102.607	102.557	102.507	6.000	102.075	101.992	101.950
6.500	103.107	103.000	102.974	6.500	103.107	103.000	102.974	6.125	102.623	102.536	102.460
6.625	103.411	103.326	103.278	6.625	103.411	103.326	103.278	6.250	102.505	102.627	102.521
6.750	103.790	103.831	103.703	6.750	103.790	103.831	103.703	6.375	102.607	102.557	102.507
6.875	103.850	103.775	103.700	6.875	103.850	103.775	103.700	6.500	103.107	103.000	102.974
7.000	104.209	104.133	104.058	7.000	104.209	104.133	104.058	6.625	103.411	103.326	103.278
7.125	104.578	104.502	104.427	7.125	104.578	104.502	104.427	6.750	103.790	103.831	103.703
7.250	104.123	104.056	103.989	7.250	103.352	103.203	103.224	6.875	103.850	103.775	103.700
7.375	104.248	104.181	104.114	7.375	103.563	103.414	103.436	7.000	104.209	104.133	104.058
7.500	104.373	104.306	104.239	7.500	103.902	103.816	103.774	7.125	104.578	104.502	104.427
7.625	104.498	104.431	104.364	7.625	103.730	103.581	103.602	7.250	103.352	103.203	103.224
7.750	104.623	104.556	104.489	7.750	102.308	102.138	102.215	7.375	103.563	103.414	103.436
7.875	102.583	102.413	102.490	7.875	102.583	102.413	102.490	7.500	103.902	103.816	103.774
8.000	102.873	102.703	102.780	8.000	102.873	102.703	102.780	7.625	103.730	103.581	103.602
8.125	103.141	102.971	103.048	8.125	103.141	102.971	103.048	7.750	102.308	102.138	102.215
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	97.871	97.769	97.761	4.250	97.871	97.769	97.761	4.875	96.743	96.747	96.625
4.375	98.388	98.286	98.278	4.375	98.388	98.286	98.278	5.000	97.466	97.421	97.348
4.500	98.888	98.786	98.777	4.500	98.888	98.786	98.777	5.125	97.923	97.928	97.805
4.625	99.364	99.262	99.254	4.625	99.364	99.262	99.254	5.250	99.446	99.683	99.546
4.750	99.470	99.945	99.721	4.750	99.353	99.237	99.214	5.375	99.452	99.689	99.552
4.875	99.848	100.148	99.924	4.875	99.817	99.702	99.678	5.500	100.017	99.951	99.873
5.000	100.312	100.284	100.162	5.000	100.249	100.134	100.110	5.625	100.403	100.395	100.259
5.125	100.765	100.723	100.614	5.125	100.647	100.532	100.508	5.750	100.737	101.016	100.918
5.250	100.446	100.924	100.740	5.250	100.446	100.349	100.310	5.875	101.000	100.958	100.916
5.375	100.840	101.077	100.893	5.375	100.840	100.742	100.703	6.000	101.377	101.335	101.293
5.500	101.224	101.217	101.117	5.500	101.198	101.101	101.062	6.125	101.683	101.641	101.599
5.625	101.630	101.623	101.523	5.625	101.531	101.469	101.419	6.250	101.892	101.851	101.809
5.750	101.324	101.290	101.190	5.750	101.150	101.096	101.046	6.375	101.915	101.864	101.814
5.875	101.725	101.691	101.591	5.875	101.673	101.620	101.569	6.500	102.295	102.244	102.194
6.000	102.186	102.133	102.083	6.000	102.186	102.133	102.083	6.625	102.614	102.564	102.513
								6.750	102.648	102.572	102.497
								6.875	102.538	102.462	102.387
								7.000	102.896	102.821	102.745
								7.125	103.265	103.190	103.114
								7.250	100.288	100.139	100.102
								7.375	100.659	100.510	100.474
								7.500	100.998	100.849	100.812
								7.625	100.936	100.787	100.750
								7.750	98.816	98.647	98.573
								7.875	99.091	98.922	98.848
								8.000	99.381	99.212	99.138
								8.125	99.649	99.480	99.406

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	102.295	102.244	102.194	6.125	101.686	101.644	101.593	4.500	96.094	95.992	95.858
6.625	102.614	102.564	102.513	6.250	101.062	101.333	101.227	4.625	96.511	96.408	96.275
6.750	102.648	102.572	102.497	6.375	101.470	101.363	101.329	4.750	95.010	94.895	94.727
6.875	102.538	102.462	102.387	6.500	101.964	101.856	101.822	4.875	95.412	95.296	95.073
7.000	102.896	102.821	102.745	6.625	102.188	102.080	102.046	5.000	95.765	95.649	95.446
7.125	103.265	103.190	103.114	6.750	101.761	102.006	101.878	5.125	96.068	95.953	95.848
7.250	100.288	100.139	100.102	6.875	102.005	101.877	101.854	5.250	96.640	96.560	96.479
7.375	100.659	100.510	100.474	7.000	102.410	102.282	102.259	5.375	96.707	96.626	96.546
7.500	100.998	100.849	100.812	7.125	102.652	102.556	102.506	5.500	97.097	97.017	96.936
7.625	100.936	100.787	100.750	7.250	100.288	100.139	100.102	5.625	97.499	97.418	97.338
7.750	98.816	98.647	98.573	7.375	100.659	100.510	100.474	5.750	98.558	98.477	98.397
7.875	99.091	98.922	98.848	7.500	100.998	100.849	100.812	5.875	98.784	98.703	98.623
8.000	99.381	99.212	99.138	7.625	100.936	100.787	100.750	6.000	99.116	99.035	98.955
8.125	99.649	99.480	99.406	7.750	98.816	98.647	98.573	6.125	99.434	99.354	99.273
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	102.653	102.557	102.520	6.375	102.653	102.557	102.520	6.000	102.095	102.009	101.950
6.500	103.147	103.040	103.014	6.500	103.147	103.040	103.014	6.125	102.653	102.566	102.490
6.625	103.461	103.353	103.328	6.625	103.461	103.353	103.328	6.250	102.505	102.627	102.521
6.750	103.790	103.831	103.703	6.750	103.790	103.831	103.703	6.375	102.653	102.557	102.520
6.875	103.850	103.775	103.700	6.875	103.850	103.775	103.700	6.500	103.147	103.040	103.014
7.000	104.209	104.133	104.058	7.000	104.209	104.133	104.058	6.625	103.461	103.353	103.328
7.125	104.578	104.502	104.427	7.125	104.578	104.502	104.427	6.750	103.790	103.831	103.703
7.250	104.123	104.056	103.989	7.250	103.352	103.203	103.224	6.875	103.850	103.775	103.700
7.375	104.248	104.181	104.114	7.375	103.613	103.464	103.486	7.000	104.209	104.133	104.058
7.500	104.373	104.306	104.239	7.500	103.952	103.816	103.824	7.125	104.578	104.502	104.427
7.625	104.498	104.431	104.364	7.625	103.780	103.631	103.652	7.250	103.352	103.203	103.224
7.750	104.623	104.556	104.489	7.750	102.358	102.188	102.265	7.375	103.613	103.464	103.486
7.875	102.633	102.463	102.540	7.875	102.633	102.463	102.540	7.500	103.952	103.816	103.824
8.000	102.923	102.753	102.830	8.000	102.923	102.753	102.830	7.625	103.780	103.631	103.652
8.125	103.191	103.021	103.098	8.125	103.191	103.021	103.098	7.750	102.358	102.188	102.265
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	98.888	98.786	98.777	4.500	98.888	98.786	98.777	6.625	102.614	102.564	102.513
4.625	99.364	99.262	99.254	4.625	99.364	99.262	99.254	6.750	102.648	102.572	102.497
4.750	99.470	99.945	99.721	4.750	99.353	99.237	99.214	6.875	102.538	102.462	102.387
4.875	99.848	100.148	99.924	4.875	99.817	99.702	99.678	7.000	102.896	102.821	102.745
5.000	100.312	100.284	100.162	5.000	100.249	100.134	100.110	7.125	103.265	103.190	103.114
5.125	100.765	100.723	100.614	5.125	100.647	100.532	100.508	7.250	101.274	101.304	101.279
5.250	100.446	100.924	100.740	5.250	100.446	100.349	100.310	7.375	101.510	101.539	101.514
5.375	100.840	101.077	100.893	5.375	100.840	100.742	100.703	7.500	101.486	101.515	101.490
5.500	101.224	101.217	101.117	5.500	101.198	101.101	101.062	7.625	101.613	101.643	101.618
5.625	101.630	101.623	101.523	5.625	101.531	101.469	101.419	7.750	99.522	99.552	99.526
5.750	101.324	101.290	101.190	5.750	101.150	101.096	101.046	7.875	99.091	98.922	98.848
5.875	101.725	101.691	101.591	5.875	101.673	101.620	101.569	8.000	99.381	99.212	99.138
6.000	102.186	102.133	102.083	6.000	102.186	102.133	102.083	8.125	99.649	99.480	99.406
6.125	102.694	102.641	102.590	6.125	102.694	102.641	102.590				

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	102.295	102.244	102.194	6.125	101.572	101.506	101.439	4.500	96.094	95.992	95.858
6.625	102.614	102.564	102.513	6.250	101.062	101.333	101.227	4.625	96.511	96.408	96.275
6.750	102.648	102.572	102.497	6.375	101.470	101.363	101.329	4.750	95.010	94.895	94.727
6.875	102.538	102.462	102.387	6.500	101.964	101.856	101.822	4.875	95.412	95.296	95.073
7.000	102.896	102.821	102.745	6.625	102.188	102.080	102.046	5.000	95.765	95.649	95.446
7.125	103.265	103.190	103.114	6.750	101.761	102.006	101.878	5.125	96.068	95.953	95.848
7.250	100.288	100.139	100.102	6.875	102.005	101.877	101.854	5.250	96.640	96.560	96.479
7.375	100.659	100.510	100.474	7.000	102.410	102.282	102.259	5.375	96.707	96.626	96.546
7.500	100.998	100.849	100.812	7.125	102.652	102.556	102.506	5.500	97.097	97.017	96.936
7.625	100.936	100.787	100.750	7.250	100.288	100.139	100.102	5.625	97.499	97.418	97.338
7.750	98.816	98.647	98.573	7.375	100.659	100.510	100.474	5.750	98.558	98.477	98.397
7.875	99.091	98.922	98.848	7.500	100.998	100.849	100.812	5.875	98.784	98.703	98.623
8.000	99.381	99.212	99.138	7.625	100.936	100.787	100.750	6.000	99.116	99.035	98.955
8.125	99.649	99.480	99.406	7.750	98.816	98.647	98.573	6.125	99.434	99.354	99.273

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: 1/6/2026 8:04 PST

BFF_3.5%_DPA_Repayable1				BFF_3.5%_DPA_Forgivable2				BFF_3.5%_DPA_HB_Repayable1			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
6.625	100.927	100.748	100.448	6.750	99.881	99.702	99.402	6.625	98.927	98.748	98.448
6.750	101.381	101.202	100.902	6.875	100.197	100.051	99.751	6.750	99.381	99.202	98.902
6.875	101.697	101.551	101.251	7.000	100.697	100.551	100.251	6.875	99.697	99.551	99.251
7.000	102.197	102.051	101.751	7.125	101.131	100.985	100.685	7.000	100.197	100.051	99.751
7.125	102.631	102.485	102.185	7.250	101.555	101.409	101.109	7.125	100.631	100.485	100.185
7.250	103.055	102.909	102.609	7.375	100.887	100.708	100.408	7.250	101.055	100.909	100.609
7.375	102.387	102.208	101.908	7.500	101.347	101.168	100.868	7.375	100.387	100.208	99.908
7.500	102.847	102.668	102.368	7.625	101.761	101.582	101.282	7.500	100.847	100.668	100.368
7.625	103.261	103.082	102.782	7.750	102.155	101.976	101.676	7.625	101.261	101.082	100.782
7.750	103.655	103.476	103.176	7.875	101.101	100.888	100.588	7.750	101.655	101.476	101.176
7.875	102.601	102.388	102.088	8.000	101.521	101.308	101.008	7.875	100.601	100.388	100.088
8.000	103.021	102.808	102.508	8.125	101.905	101.692	101.392	8.000	101.021	100.808	100.508
8.125	103.405	103.192	102.892	8.250	102.299	102.086	101.786	8.125	101.405	101.192	100.892
BFF_3.5%_DPA_HB_Forgivable2				BFF_5%_DPA_Repayable1				BFF_5%_DPA_HB_Repayable1			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
6.750	97.881	97.702	97.402	6.625	100.177	99.998	99.698	6.625	98.177	97.998	97.698
6.875	98.197	98.051	97.751	6.750	100.631	100.452	100.152	6.750	98.631	98.452	98.152
7.000	98.697	98.551	98.251	6.875	100.947	100.801	100.501	6.875	98.947	98.801	98.501
7.125	99.131	98.985	98.685	7.000	101.447	101.301	101.001	7.000	99.447	99.301	99.001
7.250	99.555	99.409	99.109	7.125	101.881	101.735	101.435	7.125	99.881	99.735	99.435
7.375	98.887	98.708	98.408	7.250	102.305	102.159	101.859	7.250	100.305	100.159	99.859
7.500	99.347	99.168	98.868	7.375	101.637	101.458	101.158	7.375	99.637	99.458	99.158
7.625	99.761	99.582	99.282	7.500	102.097	101.918	101.618	7.500	100.097	99.918	99.618
7.750	100.155	99.976	99.676	7.625	102.511	102.332	102.032	7.625	100.511	100.332	100.032
7.875	99.101	98.888	98.588	7.750	102.905	102.726	102.426	7.750	100.905	100.726	100.426
8.000	99.521	99.308	99.008	7.875	101.851	101.638	101.338	7.875	99.851	99.638	99.338
8.125	99.905	99.692	99.392	8.000	102.271	102.058	101.758	8.000	100.271	100.058	99.758
8.250	100.299	100.086	99.786	8.125	102.655	102.442	102.142	8.125	100.655	100.442	100.142

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.