



# 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: 1/9/26 8:32 AM

Table of Contents	
Page	Product
<a href="#">1</a>	Cover Page
<a href="#">2</a>	Conventional Fixed
<a href="#">5</a>	Conventional ARM
<a href="#">7</a>	Home Ready
<a href="#">9</a>	Home Possible
<a href="#">11</a>	RefiNow
<a href="#">13</a>	FHA Fixed
<a href="#">16</a>	VA Fixed
<a href="#">19</a>	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:	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: 1/9/2026 8:32 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	96.076	96.000	96.000	4.750	96.076	96.000	96.000	5.125	99.171	99.037	99.035
4.875	96.641	96.557	96.562	4.875	96.641	96.557	96.562	5.250	99.905	99.766	99.770
5.000	97.321	97.254	97.254	5.000	97.321	97.254	97.254	5.375	100.429	100.285	100.297
5.125	97.986	97.893	97.893	5.125	97.986	97.893	97.893	5.500	100.932	100.785	100.802
5.250	98.871	98.732	98.737	5.250	98.871	98.732	98.737	5.625	101.381	101.234	101.251
5.375	99.574	99.443	99.432	5.375	99.574	99.443	99.432	5.750	101.660	101.526	101.500
5.500	100.172	100.046	100.030	5.500	100.172	100.046	100.030	5.875	102.178	102.049	102.017
5.625	100.748	100.600	100.618	5.625	100.748	100.600	100.618	6.000	102.648	102.524	102.487
5.750	101.046	100.944	100.937	5.750	101.046	100.944	100.937	6.125	103.062	102.942	102.900
5.875	101.556	101.448	101.449	5.875	101.556	101.448	101.449	6.250	103.681	102.566	102.519
6.000	102.082	101.965	101.955	6.000	102.082	101.965	101.955	6.375	103.114	103.003	102.951
6.125	102.536	102.438	102.432	6.125	102.536	102.438	102.432	6.500	103.588	103.481	103.424
6.250	102.242	102.127	102.080	6.250	102.242	102.127	102.080	6.625	103.639	103.537	103.475
6.375	102.695	102.584	102.532	6.375	102.695	102.584	102.532	6.750	103.215	103.215	103.147
6.500	103.206	103.099	103.042	6.500	103.206	103.099	103.042	6.875	103.442	103.442	103.369
6.625	103.484	103.396	103.353	6.625	103.484	103.396	103.353	7.000	103.761	103.761	103.682
6.750	103.255	103.194	103.155	6.750	103.255	103.194	103.155	7.125	104.032	104.023	103.974
6.875	103.682	103.627	103.580	6.875	103.682	103.627	103.580	7.250	104.228	104.228	104.140
7.000	104.125	104.068	104.025	7.000	104.125	104.068	104.025	7.375	104.503	104.503	104.417
7.125	104.462	104.407	104.362	7.125	104.462	104.407	104.362	7.500	104.796	104.796	104.726
7.250	104.497	104.504	104.447	7.250	104.497	104.504	104.447	7.625	104.985	104.985	104.880
7.375	104.769	104.784	104.717	7.375	104.769	104.784	104.717	7.750	105.150	105.150	105.096
7.500	105.285	105.299	105.235	7.500	105.285	105.299	105.235	7.875	105.258	105.281	105.237
7.625	105.452	105.465	105.402	7.625	105.452	105.465	105.402	8.000	105.378	105.398	105.359
7.750	105.504	105.531	105.468	7.750	105.504	105.531	105.468				
7.875	105.696	105.719	105.663	7.875	105.696	105.719	105.663				
8.000	105.861	105.887	105.828	8.000	105.861	105.887	105.828				
8.125	106.026	106.067	105.989	8.125	106.026	106.067	105.989				
8.250	106.004	105.990	105.928	8.250	106.007	105.9895	105.9276				
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	99.420	99.420	99.420	4.625	99.701	99.701	99.701	5.000	96.477	96.362	96.340
4.750	99.471	99.463	99.463	4.750	99.900	99.893	99.893	5.125	97.953	97.818	97.816
4.875	99.864	99.861	99.861	4.875	100.172	100.169	100.169	5.250	98.889	98.749	98.754
5.000	100.241	100.241	100.241	5.000	100.618	100.618	100.618	5.375	99.468	99.324	99.336
5.125	100.547	100.547	100.546	5.125	100.748	100.664	100.664	5.500	100.064	99.916	99.934
5.250	101.058	100.954	100.948	5.250	101.147	101.043	101.038	5.625	100.629	100.480	100.499
5.375	101.446	101.346	101.335	5.375	101.435	101.335	101.324	5.750	100.937	100.867	100.805
5.500	101.747	101.652	101.636	5.500	101.799	101.704	101.688	5.875	101.423	101.334	101.317
5.625	101.999	101.912	101.879	5.625	101.843	101.752	101.731	6.000	101.941	101.843	101.833
5.750	102.056	102.006	101.980	5.750	101.909	101.860	101.833	6.125	102.398	102.301	102.290
5.875	102.346	102.301	102.270	5.875	102.202	102.157	102.125	6.250	102.067	101.954	101.930
6.000	102.645	102.624	102.579	6.000	102.469	102.460	102.423	6.375	102.525	102.414	102.389
6.125	102.920	102.898	102.855	6.125	102.583	102.578	102.537	6.500	102.900	102.784	102.766
6.250	102.977	102.917	102.867	6.250	102.909	102.909	102.862	6.625	103.261	103.153	103.125
6.375	103.482	103.422	103.372	6.375	103.174	103.174	103.122	6.750	103.016	102.934	102.882
6.500	103.683	103.623	103.573	6.500	103.531	103.531	103.474	6.875	103.325	103.242	103.189
6.625	103.843	103.804	103.775	6.625	103.756	103.756	103.694	7.000	103.640	103.556	103.501
6.750	104.245	104.245	104.177	6.750	104.256	104.256	104.188	7.125	103.921	103.835	103.779
6.875	104.494	104.494	104.421	6.875	104.526	104.526	104.453	7.250	104.019	104.026	103.957
7.000	104.709	104.709	104.631	7.000	104.580	104.580	104.501	7.375	104.232	104.246	104.171
7.125	104.637	104.573	104.540	7.125	104.144	104.080	104.047	7.500	104.391	104.406	104.329
7.250	104.301	104.214	104.147	7.250	103.945	103.858	103.791	7.625	104.494	104.507	104.431
7.375	104.751	104.664	104.597	7.375	104.283	104.196	104.129	7.750	103.386	103.327	103.294
								7.875	103.849	103.790	103.757



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

### Conventional NOO Fixed Rate Sheet

Effective: 1/9/2026 8:32 PST

Conforming Balance 30 Yr Fixed				Conforming High Balance 30 YR Fixed			
Rate	15	30	45	Rate	15	30	45
5.000	97.233	97.083	96.933	5.000	97.108	96.958	96.808
5.125	97.933	97.783	97.633	5.125	97.808	97.658	97.508
5.250	98.618	98.468	98.318	5.250	98.493	98.343	98.193
5.375	99.286	99.136	98.986	5.375	99.126	98.976	98.826
5.500	99.939	99.789	99.639	5.500	99.696	99.546	99.396
5.625	100.576	100.426	100.276	5.625	100.254	100.104	99.954
5.750	101.197	101.047	100.897	5.750	100.797	100.647	100.497
5.875	101.803	101.653	101.503	5.875	101.327	101.177	101.027
6.000	102.393	102.243	102.093	6.000	101.843	101.693	101.543
6.125	102.966	102.816	102.666	6.125	102.346	102.196	102.046
6.250	103.524	103.374	103.224	6.250	102.899	102.749	102.599
6.375	104.065	103.915	103.765	6.375	103.440	103.290	103.140
6.500	104.590	104.440	104.290	6.500	103.965	103.815	103.665
6.625	105.095	104.945	104.795	6.625	104.470	104.320	104.170
6.750	105.579	105.429	105.279	6.750	104.954	104.804	104.654
6.875	106.043	105.893	105.743	6.875	105.418	105.268	105.118
7.000	106.487	106.337	106.187	7.000	105.862	105.712	105.562
7.125	106.911	106.761	106.611	7.125	106.286	106.136	105.986
7.250	107.316	107.166	107.016	7.250	106.691	106.541	106.391

<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: 1/9/2026 8:32 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	99.348	99.297	99.215	5.000	98.386	98.328	98.249	5.000	96.252	96.189	96.126
5.125	99.690	99.634	99.549	5.125	98.795	98.739	98.654	5.125	96.721	96.658	96.595
5.250	100.000	99.940	99.851	5.250	99.253	99.193	99.105	5.250	97.377	97.314	97.252
5.375	100.291	100.226	100.135	5.375	99.805	99.740	99.649	5.375	97.840	97.777	97.714
5.500	100.488	100.419	100.325	5.500	100.216	100.147	100.053	5.500	98.305	98.242	98.180
5.625	100.595	100.521	100.425	5.625	100.465	100.392	100.295	5.625	98.773	98.710	98.648
5.750	100.706	100.627	100.528	5.750	100.717	100.639	100.539	5.750	99.045	98.982	98.919
5.875	100.824	100.787	100.734	5.875	100.975	100.893	100.791	5.875	99.314	99.251	99.189
6.000	100.967	100.932	100.879	6.000	101.141	101.054	100.949	6.000	99.581	99.518	99.456
6.125	101.147	101.064	101.008	6.125	101.171	101.079	100.994	6.125	99.848	99.785	99.723
6.250	101.344	101.247	101.137	6.250	101.323	101.226	101.139	6.250	100.115	100.052	99.989
6.375	101.513	101.412	101.299	6.375	101.605	101.505	101.391	6.375	100.376	100.313	100.251
6.500	101.599	101.494	101.378	6.500	101.756	101.650	101.534	6.500	100.408	100.345	100.283
6.625	101.559	101.450	101.392	6.625	101.706	101.596	101.502	6.625	100.447	100.384	100.322
6.750	101.562	101.518	101.461	6.750	101.706	101.656	101.600	6.750	100.509	100.446	100.384
6.875	101.403	101.308	101.208	6.875	101.447	101.352	101.252	6.875	100.583	100.520	100.457
7.000	101.390	101.295	101.194	7.000	101.562	101.466	101.366	7.000	100.660	100.597	100.534
7.125	101.370	101.273	101.175	7.125	101.698	101.601	101.501	7.125	100.736	100.673	100.611

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	99.452	99.400	99.318	5.000	98.477	98.426	98.343	5.000	96.202	96.139	96.076
5.125	99.793	99.737	99.652	5.125	98.892	98.836	98.751	5.125	96.671	96.608	96.545
5.250	100.102	100.042	99.954	5.250	99.349	99.289	99.201	5.250	97.327	97.264	97.201
5.375	100.393	100.329	100.238	5.375	99.900	99.835	99.744	5.375	97.790	97.727	97.664
5.500	100.591	100.522	100.428	5.500	100.310	100.241	100.147	5.500	98.255	98.192	98.129
5.625	100.699	100.625	100.529	5.625	100.559	100.485	100.388	5.625	98.723	98.660	98.597
5.750	100.811	100.733	100.634	5.750	100.810	100.732	100.632	5.750	98.995	98.932	98.869
5.875	100.931	100.849	100.747	5.875	101.069	100.986	100.884	5.875	99.264	99.201	99.138
6.000	101.076	100.989	100.884	6.000	101.236	101.148	101.044	6.000	99.531	99.468	99.405
6.125	101.259	101.167	101.059	6.125	101.267	101.175	101.068	6.125	99.798	99.735	99.672
6.250	101.457	101.361	101.251	6.250	101.420	101.324	101.214	6.250	100.065	100.002	99.939
6.375	101.628	101.528	101.414	6.375	101.705	101.604	101.491	6.375	100.326	100.263	100.200
6.500	101.716	101.610	101.494	6.500	101.857	101.751	101.635	6.500	100.358	100.295	100.232
6.625	101.677	101.567	101.448	6.625	101.808	101.699	101.580	6.625	100.397	100.334	100.271
6.750	101.680	101.566	101.444	6.750	101.810	101.696	101.574	6.750	100.459	100.396	100.333
6.875	101.403	101.308	101.208	6.875	101.447	101.352	101.252	6.875	100.533	100.470	100.407
7.000	101.390	101.295	101.194	7.000	101.562	101.466	101.366	7.000	100.610	100.547	100.484
7.125	101.370	101.273	101.173	7.125	101.698	101.601	101.501	7.125	100.686	100.623	100.560

**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: 1/9/2026 8:32 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	95.738	95.687	95.653	4.500	95.738	95.687	95.653	5.000	99.138	99.289	99.153
4.625	96.433	96.382	96.348	4.625	96.433	96.382	96.348	5.125	99.475	99.624	99.488
4.750	97.825	98.437	98.300	4.750	97.825	98.437	98.300	5.250	100.166	100.481	100.332
4.875	98.483	98.712	98.575	4.875	98.483	98.712	98.575	5.375	100.657	100.737	100.588
5.000	99.138	99.289	99.153	5.000	99.138	99.289	99.153	5.500	101.135	101.243	101.095
5.125	99.475	99.624	99.488	5.125	99.475	99.624	99.488	5.625	101.568	101.662	101.513
5.250	100.166	100.481	100.332	5.250	100.166	100.481	100.332	5.750	101.491	101.956	101.813
5.375	100.657	100.737	100.588	5.375	100.657	100.737	100.588	5.875	102.016	101.932	101.865
5.500	101.135	101.243	101.095	5.500	101.135	101.243	101.095	6.000	102.621	102.536	102.469
5.625	101.579	101.662	101.513	5.625	101.579	101.662	101.513	6.125	103.008	102.923	102.856
5.750	101.547	101.956	101.813	5.750	101.547	101.956	101.813	6.250	102.718	102.677	102.635
5.875	102.016	101.932	101.865	5.875	102.016	101.932	101.865	6.375	102.736	102.706	102.650
6.000	102.621	102.536	102.469	6.000	102.621	102.536	102.469	6.500	103.241	103.157	103.090
6.125	103.008	102.923	102.856	6.125	103.008	102.923	102.856	6.625	103.592	103.566	103.505
6.250	102.805	102.785	102.745	6.250	102.718	102.677	102.635	6.750	103.726	103.852	103.697
6.375	102.915	102.886	102.830	6.375	102.915	102.886	102.830	6.875	103.811	103.746	103.665
6.500	103.385	103.330	103.251	6.500	103.251	103.224	103.166	7.000	104.167	104.340	104.184
6.625	103.863	103.808	103.729	6.625	103.662	103.638	103.578	7.125	104.540	104.696	104.541
6.750	103.742	103.852	103.697	6.750	103.726	103.852	103.697	7.250	102.928	102.868	102.801
6.875	104.239	104.202	104.140	6.875	103.955	103.876	103.809	7.375	103.149	103.088	103.021
7.000	104.689	104.651	104.589	7.000	104.167	104.340	104.184	7.500	103.656	103.596	103.529
7.125	105.109	105.072	105.010	7.125	104.540	104.696	104.541				
7.250	104.195	104.107	104.032	7.250	102.928	102.868	102.801				
7.375	104.3195	104.2315	104.1565	7.375	103.149	103.088	103.021				
7.5	104.4445	104.3565	104.2815	7.5	103.656	103.596	103.529				
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	97.923	97.891	97.975	4.250	97.623	97.447	97.272	4.500	92.626	92.574	92.541
4.375	98.394	98.362	98.445	4.375	97.778	97.715	97.681	4.625	93.321	93.269	93.236
4.500	98.866	98.834	98.918	4.500	98.340	98.276	98.243	4.750	96.723	96.977	96.809
4.625	99.339	99.308	99.391	4.625	98.896	98.833	98.799	4.875	97.345	97.398	97.230
4.750	99.784	100.259	100.023	4.750	99.784	100.259	100.023	5.000	98.057	98.311	98.143
4.875	100.073	100.493	100.257	4.875	100.018	100.493	100.257	5.125	98.358	98.605	98.438
5.000	100.538	100.816	100.580	5.000	100.341	100.816	100.580	5.250	99.518	99.781	99.601
5.125	100.991	100.988	100.944	5.125	100.596	100.988	100.752	5.375	99.922	99.815	99.716
5.250	100.718	100.981	100.745	5.250	100.506	100.981	100.745	5.500	100.384	100.343	100.254
5.375	101.221	101.131	101.016	5.375	100.628	101.103	100.867	5.625	100.876	100.798	100.757
5.500	101.675	101.585	101.470	5.500	100.985	101.422	101.186	5.750	100.733	100.974	100.801
5.625	102.128	102.038	101.923	5.625	101.514	101.604	101.403	5.875	101.178	101.137	101.095
5.750	102.030	101.965	101.878	5.750	101.217	101.513	101.242	6.000	101.611	101.566	101.519
5.875	102.526	102.461	102.373	5.875	101.742	101.682	101.631	6.125	102.037	101.996	101.948
6.000	102.965	102.900	102.812	6.000	102.256	102.196	102.146	6.250	102.106	102.064	102.022
								6.375	101.947	101.846	101.746
								6.500	102.304	102.203	102.103
								6.625	102.746	102.659	102.548
								6.750	102.583	102.491	102.399
								6.875	102.872	102.786	102.675
								7.000	103.322	103.235	103.124

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	99.518	99.781	99.601	5.000	98.057	98.311	98.143	4.500	95.465	95.433	95.371
5.375	99.836	99.787	99.716	5.125	98.352	98.605	98.438	4.625	95.919	95.887	95.826
5.500	100.374	100.343	100.254	5.250	99.518	99.781	99.601	4.750	96.255	96.165	96.049
5.625	100.876	100.798	100.757	5.375	99.726	99.787	99.607	4.875	96.758	96.668	96.553
5.750	100.733	100.974	100.801	5.500	100.280	100.343	100.163	5.000	97.212	97.122	97.007
5.875	101.178	101.137	101.095	5.625	100.819	100.741	100.700	5.125	97.666	97.576	97.461
6.000	101.611	101.566	101.519	5.750	100.704	100.974	100.801	5.250	97.598	97.508	97.393
6.125	102.037	101.996	101.948	5.875	101.129	101.082	101.037	5.375	98.101	98.011	97.896
6.250	102.106	102.064	102.022	6.000	101.649	101.605	101.558	5.500	98.555	98.465	98.350
6.375	101.947	101.846	101.746	6.125	102.149	102.108	102.058	5.625	99.008	98.918	98.803
6.500	102.304	102.203	102.103	6.250	101.115	101.327	101.124	5.750	98.910	98.845	98.758
6.625	102.629	102.528	102.428	6.375	101.491	101.462	101.409	5.875	99.406	99.341	99.253
6.750	102.583	102.491	102.399	6.500	101.971	101.945	101.890	6.000	99.845	99.780	99.692
6.875	102.491	102.399	102.307	6.625	102.433	102.409	102.353	6.125	100.267	100.202	100.115
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	100.166	100.107	100.049	5.250	100.166	100.107	100.049	5.250	100.166	100.481	100.332
5.375	100.657	100.598	100.540	5.375	100.657	100.598	100.540	5.375	100.657	100.737	100.588
5.500	101.135	101.076	101.017	5.500	101.135	101.076	101.017	5.500	101.135	101.243	101.095
5.625	101.579	101.509	101.461	5.625	101.579	101.509	101.461	5.625	101.568	101.662	101.513
5.750	101.547	101.498	101.454	5.750	101.547	101.498	101.454	5.750	101.491	101.956	101.813
5.875	102.016	101.932	101.865	5.875	102.016	101.932	101.865	5.875	102.016	101.932	101.865
6.000	102.621	102.536	102.469	6.000	102.621	102.536	102.469	6.000	102.621	102.536	102.469
6.125	103.008	102.923	102.856	6.125	103.008	102.923	102.856	6.125	103.008	102.923	102.856
6.250	102.718	102.677	102.635	6.250	102.718	102.677	102.635	6.250	102.718	102.677	102.635
6.375	102.915	102.886	102.830	6.375	102.915	102.886	102.830	6.375	102.736	102.706	102.650
6.500	103.251	103.224	103.166	6.500	103.251	103.224	103.166	6.500	103.241	103.157	103.090
6.625	103.662	103.638	103.578	6.625	103.662	103.638	103.578	6.625	103.592	103.566	103.505
6.750	103.726	103.634	103.541	6.750	103.726	103.634	103.541	6.750	103.726	103.852	103.697
6.875	103.955	103.876	103.809	6.875	103.955	103.876	103.809	6.875	103.811	103.746	103.665
7.000	104.167	104.075	103.983	7.000	104.167	104.075	103.983	7.000	104.167	104.340	104.184
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	98.340	98.276	98.243	4.250	97.623	97.447	97.272	5.250	99.518	99.781	99.601
4.625	98.896	98.833	98.799	4.375	97.778	97.715	97.681	5.375	99.836	99.787	99.716
4.750	99.784	100.259	100.023	4.500	98.340	98.276	98.243	5.500	100.374	100.343	100.254
4.875	100.018	100.493	100.257	4.625	98.896	98.833	98.799	5.625	100.876	100.798	100.757
5.000	100.341	100.816	100.580	4.750	99.045	99.020	98.995	5.750	100.733	100.974	100.801
5.125	100.596	100.988	100.752	4.875	99.499	99.429	99.379	5.875	101.178	101.137	101.095
5.250	100.506	100.981	100.745	5.000	100.051	99.980	99.930	6.000	101.611	101.566	101.519
5.375	100.628	101.103	100.867	5.125	100.596	100.526	100.475	6.125	102.037	101.996	101.948
5.500	100.985	101.422	101.186	5.250	99.907	99.847	99.796	6.250	102.106	102.064	102.022
5.625	101.514	101.604	101.403	5.375	100.450	100.390	100.340	6.375	101.947	101.846	101.746
5.750	101.217	101.513	101.242	5.500	100.985	100.925	100.875	6.500	102.304	102.203	102.103
5.875	101.742	101.682	101.631	5.625	101.514	101.453	101.403	6.625	102.629	102.528	102.428
6.000	102.256	102.196	102.146	5.750	101.217	101.157	101.107	6.750	102.583	102.491	102.399

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	99.518	99.781	99.601	5.250	99.518	99.781	99.601	4.500	93.915	93.851	93.818
5.375	99.836	99.787	99.716	5.375	99.525	99.787	99.607	4.625	94.471	94.408	94.374
5.500	100.374	100.343	100.254	5.500	100.081	100.343	100.163	4.750	95.108	95.083	95.058
5.625	100.876	100.798	100.757	5.625	100.603	100.712	100.532	4.875	95.388	95.363	95.338
5.750	100.733	100.974	100.801	5.750	100.704	100.974	100.801	5.000	95.831	95.805	95.780
5.875	101.178	101.137	101.095	5.875	100.560	100.618	100.445	5.125	96.171	96.101	96.075
6.000	101.611	101.566	101.519	6.000	101.165	101.143	101.013	5.250	96.789	96.613	96.438
6.125	102.037	101.996	101.948	6.125	101.702	101.617	101.550	5.375	96.866	96.690	96.514
6.250	102.106	102.064	102.022	6.250	101.115	101.327	101.124	5.500	97.257	97.082	96.906
6.375	101.947	101.846	101.746	6.375	101.176	101.388	101.185	5.625	97.669	97.493	97.317
6.500	102.304	102.203	102.103	6.500	101.309	101.521	101.317	5.750	98.809	98.776	98.742
6.625	102.629	102.528	102.428	6.625	101.761	101.934	101.731	5.875	99.043	99.010	98.976
6.750	102.583	102.491	102.399	6.750	101.798	102.027	101.841	6.000	99.382	99.348	99.315
6.875	102.491	102.399	102.307	6.875	101.955	102.183	101.997	6.125	99.703	99.669	99.636

Government Adjustments		Loan Amount Adjustments	
<b>FICO</b>		\$75K - \$99,999	-0.75
> 720+	0.125	\$100K - \$150K	-0.375
680 - 720	0		
660 - 679	-0.25		
640 - 659	-0.5		
620 - 639	-1.25		
600 - 619	-1.5		
580 - 599	-2		
550 - 579	-4.5		
< 550	-5.5		
No FICO Score	-4.5		
		<b>Other Adjustments</b>	
		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	



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	102.329	102.228	102.128	6.125	101.743	101.701	101.651	4.500	93.940	93.876	93.843
6.625	102.654	102.553	102.453	6.250	101.015	101.227	101.055	4.625	94.496	94.433	94.399
6.750	102.608	102.516	102.424	6.375	101.053	101.025	100.972	4.750	95.133	95.108	95.083
6.875	102.516	102.424	102.332	6.500	101.450	101.425	101.370	4.875	95.413	95.388	95.363
7.000	102.879	102.787	102.695	6.625	101.863	101.840	101.783	5.000	95.856	95.830	95.805
7.125	103.252	103.160	103.068	6.750	101.698	101.927	101.772	5.125	96.196	96.126	96.100
7.250	99.541	99.481	99.414	6.875	101.791	101.711	101.648	5.250	96.814	96.638	96.463
7.375	100.061	100.001	99.934	7.000	102.122	102.047	101.981	5.375	96.891	96.715	96.539
7.500	100.568	100.508	100.441	7.125	102.460	102.367	102.317	5.500	97.282	97.107	96.931
				7.250	99.591	99.531	99.464	5.625	97.694	97.518	97.342
				7.375	100.111	100.051	99.984	5.750	98.834	98.801	98.767
				7.500	100.618	100.558	100.491	5.875	99.068	99.035	99.001
								6.000	99.407	99.373	99.340
								6.125	99.728	99.694	99.661
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	102.664	102.564	102.463	6.375	102.664	102.564	102.463	6.000	102.258	102.216	102.175
6.500	102.981	102.881	102.781	6.500	102.981	102.881	102.781	6.125	102.684	102.642	102.600
6.625	103.416	103.316	103.215	6.625	103.416	103.316	103.215	6.250	102.743	102.702	102.660
6.750	103.751	103.752	103.597	6.750	103.751	103.752	103.597	6.375	102.664	102.564	102.463
6.875	103.828	103.736	103.644	6.875	103.828	103.736	103.644	6.500	102.981	102.881	102.781
7.000	104.192	104.100	104.008	7.000	104.192	104.100	104.008	6.625	103.416	103.316	103.215
7.125	104.565	104.473	104.381	7.125	104.565	104.473	104.381	6.750	103.751	103.752	103.597
7.250	104.066	103.979	103.903	7.250	102.720	102.660	102.593	6.875	103.828	103.736	103.644
7.375	104.191	104.104	104.028	7.375	103.174	103.113	103.046	7.000	104.192	104.100	104.008
7.500	104.316	104.229	104.153	7.500	103.681	103.621	103.554	7.125	104.565	104.473	104.381
7.625	104.441	104.354	104.278					7.250	102.720	102.660	102.593
7.750	104.566	104.479	104.403					7.375	103.174	103.113	103.046
								7.500	103.681	103.621	103.554
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	98.891	98.859	98.943	4.500	98.365	98.301	98.268	6.625	102.654	102.553	102.453
4.625	99.364	99.333	99.416	4.625	98.921	98.858	98.824	6.750	102.608	102.516	102.424
4.750	99.840	100.315	100.079	4.750	99.070	99.045	99.020	6.875	102.516	102.424	102.332
4.875	100.098	100.518	100.282	4.875	99.524	99.454	99.404	7.000	102.879	102.787	102.695
5.000	100.563	100.654	100.516	5.000	100.076	100.005	99.955	7.125	103.252	103.160	103.068
5.125	101.016	100.977	100.969	5.125	100.621	100.551	100.500	7.250	101.197	101.175	101.091
5.250	100.406	100.881	100.645	5.250	99.932	99.872	99.821	7.375	101.433	101.411	101.327
5.375	100.700	101.034	100.856	5.375	100.475	100.415	100.365	7.500	101.409	101.386	101.303
5.500	101.134	101.166	101.289	5.500	101.010	100.950	100.900	7.625	101.536	101.514	101.430
5.625	101.540	101.570	101.695	5.625	101.539	101.478	101.428	7.750	99.445	99.423	99.339
5.750	101.410	101.369	101.319	5.750	101.242	101.182	101.132				
5.875	101.811	101.770	101.720	5.875	101.767	101.707	101.656				
6.000	102.281	102.221	102.171	6.000	102.281	102.221	102.171				
6.125	102.789	102.729	102.678	6.125	102.789	102.729	102.678				

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	102.329	102.228	102.128	6.125	101.727	101.642	101.575	4.500	93.940	93.876	93.843
6.625	102.654	102.553	102.453	6.250	101.015	101.227	101.055	4.625	94.496	94.433	94.399
6.750	102.608	102.516	102.424	6.375	100.716	100.757	100.585	4.750	95.133	95.108	95.083
6.875	102.516	102.424	102.332	6.500	101.285	101.200	101.133	4.875	95.413	95.388	95.363
7.000	102.879	102.787	102.695	6.625	101.786	101.701	101.634	5.000	95.856	95.830	95.805
7.125	103.252	103.160	103.068	6.750	101.698	101.927	101.772	5.125	96.196	96.126	96.100
7.250	99.541	99.481	99.414	6.875	101.404	101.312	101.262	5.250	96.814	96.638	96.463
7.375	100.061	100.001	99.934	7.000	101.939	101.847	101.797	5.375	96.891	96.715	96.539
7.500	100.568	100.508	100.441	7.125	102.460	102.367	102.317	5.500	97.282	97.107	96.931
				7.250	99.591	99.531	99.464	5.625	97.694	97.518	97.342
				7.375	100.111	100.051	99.984	5.750	98.834	98.801	98.767
				7.500	100.618	100.558	100.491	5.875	99.068	99.035	99.001
								6.000	99.407	99.373	99.340
								6.125	99.728	99.694	99.661

**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: 1/9/2026 8:32 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	100.775	100.538	100.238	6.750	99.739	99.502	99.202	6.625	98.775	98.538	98.238
6.750	101.239	101.002	100.702	6.875	100.106	99.985	99.685	6.750	99.239	99.002	98.702
6.875	101.606	101.485	101.185	7.000	100.606	100.485	100.185	6.875	99.606	99.485	99.185
7.000	102.106	101.985	101.685	7.125	101.050	100.929	100.629	7.000	100.106	99.985	99.685
7.125	102.550	102.429	102.129	7.250	101.484	101.363	101.063	7.125	100.550	100.429	100.129
7.250	102.984	102.863	102.563	7.375	100.902	100.750	100.450	7.250	100.984	100.863	100.563
7.375	102.402	102.250	101.950	7.500	101.372	101.220	100.920	7.375	100.402	100.250	99.950
7.500	102.872	102.720	102.420	7.625	101.796	101.644	101.344	7.500	100.872	100.720	100.420
7.625	103.296	103.144	102.844	7.750	102.210	102.058	101.758	7.625	101.296	101.144	100.844
7.750	103.710	103.558	103.258	7.875	101.146	100.964	100.664	7.750	101.710	101.558	101.258
7.875	102.646	102.464	102.164	8.000	101.566	101.384	101.084	7.875	100.646	100.464	100.164
8.000	103.066	102.884	102.584	8.125	101.950	101.768	101.468	8.000	101.066	100.884	100.584
8.125	103.450	103.268	102.968	8.250	102.344	102.162	101.862	8.125	101.450	101.268	100.968

  

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	97.739	97.502	97.202	6.625	100.025	99.788	99.488	6.625	98.025	97.788	97.488
6.875	98.106	97.985	97.685	6.750	100.489	100.252	99.952	6.750	98.489	98.252	97.952
7.000	98.606	98.485	98.185	6.875	100.856	100.735	100.435	6.875	98.856	98.735	98.435
7.125	99.050	98.929	98.629	7.000	101.356	101.235	100.935	7.000	99.356	99.235	98.935
7.250	99.484	99.363	99.063	7.125	101.800	101.679	101.379	7.125	99.800	99.679	99.379
7.375	98.902	98.750	98.450	7.250	102.234	102.113	101.813	7.250	100.234	100.113	99.813
7.500	99.372	99.220	98.920	7.375	101.652	101.500	101.200	7.375	99.652	99.500	99.200
7.625	99.796	99.644	99.344	7.500	102.122	101.970	101.670	7.500	100.122	99.970	99.670
7.750	100.210	100.058	99.758	7.625	102.546	102.394	102.094	7.625	100.546	100.394	100.094
7.875	99.146	98.964	98.664	7.750	102.960	102.808	102.508	7.750	100.960	100.808	100.508
8.000	99.566	99.384	99.084	7.875	101.896	101.714	101.414	7.875	99.896	99.714	99.414
8.125	99.950	99.768	99.468	8.000	102.316	102.134	101.834	8.000	100.316	100.134	99.834
8.250	100.344	100.162	99.862	8.125	102.700	102.518	102.218	8.125	100.700	100.518	100.218

**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.