



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: 1/14/26 8:29 AM

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| Eligible States |
|---|
| WA, OR, CA, NV, AZ, NM, CO, TX, OK, LA, WI, IL, MI, TN, PA, NJ, MD, VA, NC, SC, GA, FL |

| Lender ID | |
|----------------|--------------|
| FHA Lender ID: | 79613-0002 |
| VA Lender ID: | 900136-00-00 |

| Relock Policy | |
|--|------------|
| Locks expired or cancelled < 30 days: pricing + 0.25% | Worse-case |
| Locks expired or cancelled > 30 days: Market + 0.25% | Current |

| Lock Extension Fee's |
|----------------------|
| 0.025% Per Day |

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

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

| Contact List | | |
|---------------------|--------|--|
| Lock Desk | Phone: | 949-676-0868 |
| | Email: | lockdesk@flexpointinc.com |
| BFF Pricing Support | Phone: | Email Only |
| | Email: | bffpricingsupport@bffws.com |
| Pricing Scenarios | Phone: | Email Only |
| | Email: | scenario@flexpointinc.com |
| General Inquiries | Phone: | (866)226-2205 |
| | Email: | inquiries@bffws.com |

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

| Additional Comments: |
|---|
| Please refer to lock desk policies & procedures on our website. |
| Any questions can be directed to lockdesk@bffws.com |



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

Conventional Fixed Rate Sheet

Effective: 1/14/2026 8:29 PST

| Conventional 30 Yr Fixed | | | | Conventional 25 Yr Fixed | | | | Conventional 20 Yr Fixed | | | |
|--------------------------|---------|---------|---------|--------------------------|----------|----------|----------|-----------------------------|---------|---------|---------|
| Rate | 15 | 30 | 45 | Rate | 15 | 30 | 45 | Rate | 15 | 30 | 45 |
| 4.750 | 95.933 | 95.849 | 95.849 | 4.750 | 95.933 | 95.849 | 95.849 | 5.125 | 98.875 | 98.823 | 98.818 |
| 4.875 | 96.559 | 96.515 | 96.536 | 4.875 | 96.559 | 96.515 | 96.536 | 5.250 | 99.727 | 99.652 | 99.622 |
| 5.000 | 97.207 | 97.159 | 97.187 | 5.000 | 97.207 | 97.159 | 97.187 | 5.375 | 100.243 | 100.168 | 100.138 |
| 5.125 | 97.826 | 97.765 | 97.760 | 5.125 | 97.826 | 97.765 | 97.760 | 5.500 | 100.744 | 100.668 | 100.638 |
| 5.250 | 98.863 | 98.763 | 98.669 | 5.250 | 98.863 | 98.763 | 98.669 | 5.625 | 101.199 | 101.124 | 101.094 |
| 5.375 | 99.507 | 99.377 | 99.349 | 5.375 | 99.507 | 99.377 | 99.349 | 5.750 | 101.147 | 101.055 | 101.021 |
| 5.500 | 100.108 | 100.007 | 99.942 | 5.500 | 100.108 | 100.007 | 99.942 | 5.875 | 101.650 | 101.557 | 101.524 |
| 5.625 | 100.656 | 100.555 | 100.487 | 5.625 | 100.656 | 100.555 | 100.487 | 6.000 | 102.099 | 102.007 | 101.971 |
| 5.750 | 100.684 | 100.611 | 100.600 | 5.750 | 100.684 | 100.611 | 100.600 | 6.125 | 102.465 | 102.373 | 102.338 |
| 5.875 | 101.256 | 101.141 | 101.105 | 5.875 | 101.226 | 101.108 | 101.105 | 6.250 | 102.072 | 102.004 | 101.957 |
| 6.000 | 101.810 | 101.695 | 101.640 | 6.000 | 101.760 | 101.653 | 101.640 | 6.375 | 102.534 | 102.471 | 102.418 |
| 6.125 | 102.194 | 102.098 | 102.092 | 6.125 | 102.183 | 102.098 | 102.092 | 6.500 | 102.995 | 102.936 | 102.878 |
| 6.250 | 101.931 | 101.835 | 101.782 | 6.250 | 101.860 | 101.792 | 101.744 | 6.625 | 103.145 | 103.037 | 102.998 |
| 6.375 | 102.348 | 102.253 | 102.200 | 6.375 | 102.302 | 102.238 | 102.185 | 6.750 | 102.777 | 102.774 | 102.706 |
| 6.500 | 102.747 | 102.688 | 102.630 | 6.500 | 102.747 | 102.688 | 102.630 | 6.875 | 103.122 | 102.995 | 102.947 |
| 6.625 | 103.129 | 103.020 | 102.982 | 6.625 | 103.129 | 103.020 | 102.982 | 7.000 | 103.544 | 103.416 | 103.369 |
| 6.750 | 102.840 | 102.743 | 102.698 | 6.750 | 102.840 | 102.743 | 102.698 | 7.125 | 103.849 | 103.720 | 103.674 |
| 6.875 | 103.234 | 103.167 | 103.122 | 6.875 | 103.234 | 103.167 | 103.122 | 7.250 | 104.044 | 104.044 | 103.954 |
| 7.000 | 103.708 | 103.579 | 103.533 | 7.000 | 103.708 | 103.579 | 103.533 | 7.375 | 104.321 | 104.229 | 104.135 |
| 7.125 | 103.983 | 103.865 | 103.817 | 7.125 | 103.983 | 103.865 | 103.817 | 7.500 | 104.628 | 104.550 | 104.450 |
| 7.250 | 104.006 | 104.006 | 103.917 | 7.250 | 104.006 | 104.006 | 103.917 | 7.625 | 104.798 | 104.798 | 104.693 |
| 7.375 | 104.393 | 104.260 | 104.185 | 7.375 | 104.393 | 104.260 | 104.185 | 7.750 | 105.069 | 105.069 | 104.958 |
| 7.500 | 104.817 | 104.666 | 104.610 | 7.500 | 104.817 | 104.666 | 104.610 | 7.875 | 105.150 | 105.150 | 105.150 |
| 7.625 | 104.864 | 104.808 | 104.791 | 7.625 | 104.864 | 104.808 | 104.791 | 8.000 | 105.217 | 105.150 | 105.150 |
| 7.750 | 105.143 | 105.058 | 104.948 | 7.750 | 105.143 | 105.058 | 104.948 | | | | |
| 7.875 | 105.329 | 105.185 | 105.150 | 7.875 | 105.329 | 105.185 | 105.150 | | | | |
| 8.000 | 105.580 | 105.533 | 105.514 | 8.000 | 105.580 | 105.533 | 105.514 | | | | |
| 8.125 | 105.798 | 105.751 | 105.732 | 8.125 | 105.798 | 105.751 | 105.732 | | | | |
| 8.250 | 106.031 | 105.878 | 105.801 | 8.25 | 106.0309 | 105.8782 | 105.8013 | | | | |
| 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 | 99.161 | 99.049 | 99.064 | 4.625 | 99.562 | 99.451 | 99.466 | 5.000 | 96.381 | 96.333 | 96.309 |
| 4.750 | 99.577 | 99.461 | 99.483 | 4.750 | 99.838 | 99.722 | 99.744 | 5.125 | 97.805 | 97.752 | 97.748 |
| 4.875 | 99.948 | 99.881 | 99.838 | 4.875 | 100.111 | 99.991 | 100.020 | 5.250 | 98.735 | 98.679 | 98.681 |
| 5.000 | 100.349 | 100.230 | 100.257 | 5.000 | 100.459 | 100.339 | 100.368 | 5.375 | 99.367 | 99.249 | 99.257 |
| 5.125 | 100.698 | 100.634 | 100.622 | 5.125 | 100.581 | 100.476 | 100.479 | 5.500 | 99.966 | 99.839 | 99.851 |
| 5.250 | 100.852 | 100.686 | 100.682 | 5.250 | 100.833 | 100.723 | 100.733 | 5.625 | 100.493 | 100.370 | 100.385 |
| 5.375 | 101.222 | 101.125 | 101.092 | 5.375 | 101.065 | 100.952 | 100.968 | 5.750 | 100.735 | 100.651 | 100.570 |
| 5.500 | 101.524 | 101.394 | 101.409 | 5.500 | 101.377 | 101.264 | 101.280 | 5.875 | 101.268 | 101.150 | 101.078 |
| 5.625 | 101.715 | 101.647 | 101.614 | 5.625 | 101.327 | 101.214 | 101.204 | 6.000 | 101.815 | 101.693 | 101.617 |
| 5.750 | 101.861 | 101.708 | 101.703 | 5.750 | 101.599 | 101.428 | 101.415 | 6.125 | 102.196 | 102.072 | 101.995 |
| 5.875 | 102.233 | 102.174 | 102.141 | 5.875 | 101.791 | 101.707 | 101.674 | 6.250 | 101.911 | 101.759 | 101.656 |
| 6.000 | 102.454 | 102.395 | 102.362 | 6.000 | 102.204 | 102.019 | 101.982 | 6.375 | 102.327 | 102.174 | 102.070 |
| 6.125 | 102.699 | 102.640 | 102.606 | 6.125 | 102.454 | 102.288 | 102.245 | 6.500 | 102.681 | 102.527 | 102.423 |
| 6.250 | 102.794 | 102.735 | 102.702 | 6.250 | 102.791 | 102.759 | 102.711 | 6.625 | 102.864 | 102.712 | 102.664 |
| 6.375 | 103.288 | 103.229 | 103.196 | 6.375 | 103.065 | 103.065 | 103.012 | 6.750 | 102.686 | 102.560 | 102.478 |
| 6.500 | 103.454 | 103.395 | 103.362 | 6.500 | 103.404 | 103.404 | 103.346 | 6.875 | 102.992 | 102.865 | 102.782 |
| 6.625 | 103.699 | 103.699 | 103.636 | 6.625 | 103.627 | 103.627 | 103.563 | 7.000 | 103.303 | 103.176 | 103.091 |
| 6.750 | 104.111 | 104.111 | 104.043 | 6.750 | 104.069 | 104.069 | 104.000 | 7.125 | 103.567 | 103.438 | 103.352 |
| 6.875 | 104.362 | 104.362 | 104.288 | 6.875 | 104.350 | 104.350 | 104.276 | 7.250 | 103.463 | 103.340 | 103.270 |
| 7.000 | 104.593 | 104.593 | 104.514 | 7.000 | 104.210 | 104.210 | 104.131 | 7.375 | 103.670 | 103.552 | 103.475 |
| 7.125 | 104.641 | 104.530 | 104.463 | 7.125 | 104.149 | 104.039 | 103.972 | 7.500 | 103.896 | 103.766 | 103.676 |
| 7.250 | 104.283 | 104.191 | 104.124 | 7.250 | 103.928 | 103.835 | 103.768 | 7.625 | 104.150 | 104.018 | 103.925 |
| 7.375 | 104.725 | 104.633 | 104.566 | 7.375 | 104.259 | 104.166 | 104.099 | 7.750 | 103.227 | 103.181 | 103.161 |
| | | | | | | | | 7.875 | 103.690 | 103.644 | 103.624 |

| 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: 1/14/2026 8:29 PST

| Conforming Balance 30 Yr Fixed | | | | Conforming High Balance 30 YR Fixed | | | |
|--------------------------------|---------|---------|---------|-------------------------------------|---------|---------|---------|
| Rate | 15 | 30 | 45 | Rate | 15 | 30 | 45 |
| 5.000 | 97.319 | 97.169 | 97.019 | 5.000 | 97.194 | 97.044 | 96.894 |
| 5.125 | 98.020 | 97.870 | 97.720 | 5.125 | 97.895 | 97.745 | 97.595 |
| 5.250 | 98.704 | 98.554 | 98.404 | 5.250 | 98.579 | 98.429 | 98.279 |
| 5.375 | 99.373 | 99.223 | 99.073 | 5.375 | 99.201 | 99.051 | 98.901 |
| 5.500 | 100.025 | 99.875 | 99.725 | 5.500 | 99.772 | 99.622 | 99.472 |
| 5.625 | 100.662 | 100.512 | 100.362 | 5.625 | 100.329 | 100.179 | 100.029 |
| 5.750 | 101.283 | 101.133 | 100.983 | 5.750 | 100.873 | 100.723 | 100.573 |
| 5.875 | 101.889 | 101.739 | 101.589 | 5.875 | 101.403 | 101.253 | 101.103 |
| 6.000 | 102.479 | 102.329 | 102.179 | 6.000 | 101.919 | 101.769 | 101.619 |
| 6.125 | 103.053 | 102.903 | 102.753 | 6.125 | 102.428 | 102.278 | 102.128 |
| 6.250 | 103.610 | 103.460 | 103.310 | 6.250 | 102.985 | 102.835 | 102.685 |
| 6.375 | 104.151 | 104.001 | 103.851 | 6.375 | 103.526 | 103.376 | 103.226 |
| 6.500 | 104.676 | 104.526 | 104.376 | 6.500 | 104.051 | 103.901 | 103.751 |
| 6.625 | 105.181 | 105.031 | 104.881 | 6.625 | 104.556 | 104.406 | 104.256 |
| 6.750 | 105.665 | 105.515 | 105.365 | 6.750 | 105.040 | 104.890 | 104.740 |
| 6.875 | 106.129 | 105.979 | 105.829 | 6.875 | 105.504 | 105.354 | 105.204 |
| 7.000 | 106.573 | 106.423 | 106.273 | 7.000 | 105.948 | 105.798 | 105.648 |
| 7.125 | 106.998 | 106.848 | 106.698 | 7.125 | 106.373 | 106.223 | 106.073 |
| 7.250 | 107.403 | 107.253 | 107.103 | 7.250 | 106.778 | 106.628 | 106.478 |

| 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: 1/14/2026 8:29 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 | 99.494 | 99.362 | 99.374 | 5.000 | 98.673 | 98.632 | 98.597 | 5.000 | 96.286 | 96.223 | 96.160 |
| 5.125 | 99.835 | 99.699 | 99.707 | 5.125 | 99.078 | 99.040 | 99.002 | 5.125 | 96.747 | 96.684 | 96.621 |
| 5.250 | 100.138 | 99.997 | 100.003 | 5.250 | 99.470 | 99.434 | 99.393 | 5.250 | 97.398 | 97.335 | 97.273 |
| 5.375 | 100.413 | 100.268 | 100.271 | 5.375 | 100.002 | 99.857 | 99.859 | 5.375 | 97.862 | 97.799 | 97.736 |
| 5.500 | 100.600 | 100.522 | 100.480 | 5.500 | 100.417 | 100.268 | 100.267 | 5.500 | 98.328 | 98.265 | 98.202 |
| 5.625 | 100.706 | 100.675 | 100.631 | 5.625 | 100.701 | 100.547 | 100.544 | 5.625 | 98.795 | 98.732 | 98.669 |
| 5.750 | 100.867 | 100.769 | 100.722 | 5.750 | 100.945 | 100.787 | 100.780 | 5.750 | 99.063 | 99.000 | 98.938 |
| 5.875 | 101.018 | 100.993 | 100.943 | 5.875 | 101.132 | 100.973 | 100.960 | 5.875 | 99.329 | 99.266 | 99.204 |
| 6.000 | 101.160 | 101.138 | 101.086 | 6.000 | 101.268 | 101.195 | 101.140 | 6.000 | 99.596 | 99.533 | 99.471 |
| 6.125 | 101.329 | 101.269 | 101.215 | 6.125 | 101.352 | 101.330 | 101.273 | 6.125 | 99.861 | 99.798 | 99.736 |
| 6.250 | 101.539 | 101.389 | 101.346 | 6.250 | 101.489 | 101.455 | 101.398 | 6.250 | 100.122 | 100.059 | 99.996 |
| 6.375 | 101.632 | 101.488 | 101.431 | 6.375 | 101.736 | 101.569 | 101.535 | 6.375 | 100.345 | 100.282 | 100.220 |
| 6.500 | 101.701 | 101.568 | 101.510 | 6.500 | 101.899 | 101.717 | 101.691 | 6.500 | 100.390 | 100.327 | 100.264 |
| 6.625 | 101.735 | 101.608 | 101.549 | 6.625 | 101.936 | 101.756 | 101.720 | 6.625 | 100.454 | 100.391 | 100.329 |
| 6.750 | 101.781 | 101.648 | 101.590 | 6.750 | 101.958 | 101.840 | 101.783 | 6.750 | 100.529 | 100.466 | 100.403 |
| 6.875 | 101.675 | 101.575 | 101.473 | 6.875 | 101.694 | 101.593 | 101.492 | 6.875 | 100.605 | 100.542 | 100.480 |
| 7.000 | 101.655 | 101.555 | 101.453 | 7.000 | 101.811 | 101.711 | 101.609 | 7.000 | 100.682 | 100.619 | 100.556 |
| 7.125 | 101.636 | 101.536 | 101.434 | 7.125 | 101.948 | 101.848 | 101.747 | 7.125 | 100.760 | 100.697 | 100.634 |

| 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 | 99.598 | 99.466 | 99.477 | 5.000 | 98.695 | 98.563 | 98.575 | 5.000 | 96.236 | 96.173 | 96.110 |
| 5.125 | 99.939 | 99.802 | 99.811 | 5.125 | 99.111 | 98.974 | 98.983 | 5.125 | 96.697 | 96.634 | 96.571 |
| 5.250 | 100.242 | 100.101 | 100.107 | 5.250 | 99.562 | 99.421 | 99.427 | 5.250 | 97.348 | 97.285 | 97.222 |
| 5.375 | 100.517 | 100.372 | 100.375 | 5.375 | 100.097 | 99.952 | 99.954 | 5.375 | 97.812 | 97.749 | 97.686 |
| 5.500 | 100.705 | 100.555 | 100.555 | 5.500 | 100.512 | 100.362 | 100.362 | 5.500 | 98.278 | 98.215 | 98.152 |
| 5.625 | 100.811 | 100.657 | 100.654 | 5.625 | 100.795 | 100.641 | 100.637 | 5.625 | 98.745 | 98.682 | 98.619 |
| 5.750 | 100.916 | 100.766 | 100.751 | 5.750 | 101.038 | 100.881 | 100.874 | 5.750 | 99.013 | 98.950 | 98.887 |
| 5.875 | 101.020 | 100.888 | 100.848 | 5.875 | 101.226 | 101.064 | 101.054 | 5.875 | 99.279 | 99.216 | 99.153 |
| 6.000 | 101.185 | 101.031 | 101.005 | 6.000 | 101.364 | 101.198 | 101.185 | 6.000 | 99.546 | 99.483 | 99.420 |
| 6.125 | 101.442 | 101.272 | 101.256 | 6.125 | 101.429 | 101.259 | 101.243 | 6.125 | 99.811 | 99.748 | 99.685 |
| 6.250 | 101.654 | 101.480 | 101.461 | 6.250 | 101.588 | 101.414 | 101.395 | 6.250 | 100.072 | 100.009 | 99.946 |
| 6.375 | 101.748 | 101.570 | 101.547 | 6.375 | 101.837 | 101.659 | 101.636 | 6.375 | 100.295 | 100.232 | 100.169 |
| 6.500 | 101.819 | 101.636 | 101.611 | 6.500 | 102.002 | 101.820 | 101.794 | 6.500 | 100.340 | 100.277 | 100.214 |
| 6.625 | 101.853 | 101.666 | 101.637 | 6.625 | 102.040 | 101.853 | 101.824 | 6.625 | 100.404 | 100.341 | 100.278 |
| 6.750 | 101.899 | 101.708 | 101.676 | 6.750 | 102.064 | 101.873 | 101.841 | 6.750 | 100.479 | 100.416 | 100.353 |
| 6.875 | 101.675 | 101.575 | 101.473 | 6.875 | 101.694 | 101.593 | 101.492 | 6.875 | 100.555 | 100.492 | 100.429 |
| 7.000 | 101.655 | 101.555 | 101.453 | 7.000 | 101.811 | 101.711 | 101.609 | 7.000 | 100.632 | 100.569 | 100.506 |
| 7.125 | 101.636 | 101.536 | 101.434 | 7.125 | 101.948 | 101.848 | 101.747 | 7.125 | 100.710 | 100.647 | 100.584 |

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: 1/14/2026 8:29 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 | 96.065 | 96.008 | 95.974 | 4.500 | 96.065 | 96.008 | 95.974 | 5.000 | 99.150 | 99.400 | 99.289 |
| 4.625 | 96.754 | 96.697 | 96.664 | 4.625 | 96.754 | 96.697 | 96.664 | 5.125 | 99.503 | 99.735 | 99.624 |
| 4.750 | 97.876 | 98.548 | 98.437 | 4.750 | 97.863 | 98.548 | 98.437 | 5.250 | 100.033 | 100.417 | 100.294 |
| 4.875 | 98.595 | 98.823 | 98.712 | 4.875 | 98.514 | 98.823 | 98.712 | 5.375 | 100.470 | 100.673 | 100.550 |
| 5.000 | 99.158 | 99.400 | 99.289 | 5.000 | 99.150 | 99.400 | 99.289 | 5.500 | 100.990 | 101.180 | 101.057 |
| 5.125 | 99.617 | 99.735 | 99.624 | 5.125 | 99.503 | 99.735 | 99.624 | 5.625 | 101.551 | 101.598 | 101.475 |
| 5.250 | 100.033 | 100.417 | 100.294 | 5.250 | 100.033 | 100.417 | 100.294 | 5.750 | 101.374 | 101.820 | 101.707 |
| 5.375 | 100.492 | 100.673 | 100.550 | 5.375 | 100.470 | 100.673 | 100.550 | 5.875 | 101.814 | 101.733 | 101.683 |
| 5.500 | 100.990 | 101.180 | 101.057 | 5.500 | 100.990 | 101.180 | 101.057 | 6.000 | 102.408 | 102.328 | 102.278 |
| 5.625 | 101.551 | 101.598 | 101.475 | 5.625 | 101.551 | 101.598 | 101.475 | 6.125 | 102.785 | 102.705 | 102.655 |
| 5.750 | 101.480 | 101.820 | 101.707 | 5.750 | 101.473 | 101.820 | 101.707 | 6.250 | 102.530 | 102.671 | 102.548 |
| 5.875 | 101.837 | 101.755 | 101.713 | 5.875 | 101.837 | 101.755 | 101.713 | 6.375 | 102.832 | 102.798 | 102.745 |
| 6.000 | 102.408 | 102.328 | 102.278 | 6.000 | 102.408 | 102.328 | 102.278 | 6.500 | 103.331 | 103.234 | 103.167 |
| 6.125 | 102.805 | 102.724 | 102.681 | 6.125 | 102.805 | 102.724 | 102.681 | 6.625 | 103.685 | 103.652 | 103.599 |
| 6.250 | 102.846 | 102.826 | 102.786 | 6.250 | 102.619 | 102.671 | 102.548 | 6.750 | 103.816 | 103.828 | 103.683 |
| 6.375 | 103.008 | 102.974 | 102.921 | 6.375 | 103.008 | 102.974 | 102.921 | 6.875 | 103.912 | 103.911 | 103.847 |
| 6.500 | 103.342 | 103.308 | 103.255 | 6.500 | 103.342 | 103.308 | 103.255 | 7.000 | 104.415 | 104.417 | 104.353 |
| 6.625 | 103.751 | 103.717 | 103.664 | 6.625 | 103.751 | 103.717 | 103.664 | 7.125 | 104.664 | 104.671 | 104.603 |
| 6.750 | 103.905 | 103.885 | 103.845 | 6.750 | 103.816 | 103.828 | 103.683 | 7.250 | 103.726 | 103.724 | 103.645 |
| 6.875 | 104.098 | 104.066 | 103.997 | 6.875 | 104.036 | 103.952 | 103.889 | 7.375 | 104.126 | 104.124 | 104.045 |
| 7.000 | 104.548 | 104.516 | 104.447 | 7.000 | 104.415 | 104.417 | 104.353 | 7.500 | 104.544 | 104.542 | 104.463 |
| 7.125 | 104.970 | 104.938 | 104.868 | 7.125 | 104.664 | 104.671 | 104.603 | 7.625 | 104.4839 | 104.482 | 104.4031 |
| 7.250 | 104.325 | 104.259 | 104.218 | 7.250 | 103.726 | 103.724 | 103.645 | 7.75 | 102.6444 | 102.7069 | 102.6128 |
| 7.375 | 104.4495 | 104.3835 | 104.3425 | 7.375 | 104.1255 | 104.1236 | 104.0447 | 7.875 | 103.0314 | 103.0939 | 102.9998 |
| 7.5 | 104.5745 | 104.5418 | 104.4675 | 7.5 | 104.5438 | 104.5418 | 104.463 | 8 | 103.3869 | 103.4494 | 103.3553 |
| 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 | 98.307 | 98.193 | 98.208 | 4.250 | 98.307 | 98.193 | 98.208 | 4.500 | 92.952 | 92.895 | 92.862 |
| 4.375 | 98.882 | 98.768 | 98.783 | 4.375 | 98.882 | 98.768 | 98.783 | 4.625 | 93.641 | 93.585 | 93.551 |
| 4.500 | 99.453 | 99.338 | 99.353 | 4.500 | 99.453 | 99.338 | 99.353 | 4.750 | 97.228 | 97.134 | 97.021 |
| 4.625 | 100.015 | 99.900 | 99.916 | 4.625 | 100.015 | 99.900 | 99.916 | 4.875 | 97.947 | 97.853 | 97.740 |
| 4.750 | 99.666 | 100.141 | 99.886 | 4.750 | 99.666 | 100.141 | 99.886 | 5.000 | 98.510 | 98.422 | 98.303 |
| 4.875 | 100.079 | 100.375 | 100.120 | 4.875 | 100.079 | 100.375 | 100.120 | 5.125 | 98.969 | 98.875 | 98.762 |
| 5.000 | 100.617 | 100.699 | 100.508 | 5.000 | 100.617 | 100.699 | 100.508 | 5.250 | 99.455 | 99.717 | 99.563 |
| 5.125 | 101.133 | 101.024 | 101.024 | 5.125 | 101.133 | 101.024 | 101.024 | 5.375 | 100.079 | 100.007 | 99.910 |
| 5.250 | 100.657 | 101.216 | 100.982 | 5.250 | 100.657 | 101.216 | 100.982 | 5.500 | 100.542 | 100.470 | 100.374 |
| 5.375 | 101.144 | 101.338 | 101.105 | 5.375 | 101.003 | 101.338 | 101.105 | 5.625 | 101.002 | 100.930 | 100.834 |
| 5.500 | 101.598 | 101.657 | 101.440 | 5.500 | 101.484 | 101.657 | 101.424 | 5.750 | 100.596 | 100.839 | 100.695 |
| 5.625 | 102.052 | 101.978 | 101.894 | 5.625 | 101.936 | 101.847 | 101.832 | 5.875 | 101.090 | 101.010 | 100.967 |
| 5.750 | 101.796 | 101.798 | 101.770 | 5.750 | 101.209 | 101.625 | 101.354 | 6.000 | 101.550 | 101.469 | 101.426 |
| 5.875 | 102.292 | 102.294 | 102.266 | 5.875 | 101.499 | 101.439 | 101.406 | 6.125 | 101.974 | 101.893 | 101.850 |
| 6.000 | 102.731 | 102.733 | 102.705 | 6.000 | 102.010 | 101.951 | 101.918 | 6.250 | 101.917 | 101.867 | 101.817 |
| | | | | | | | | 6.375 | 101.906 | 101.856 | 101.806 |
| | | | | | | | | 6.500 | 102.257 | 102.207 | 102.157 |
| | | | | | | | | 6.625 | 102.560 | 102.510 | 102.460 |
| | | | | | | | | 6.750 | 102.674 | 102.573 | 102.473 |
| | | | | | | | | 6.875 | 102.731 | 102.650 | 102.531 |
| | | | | | | | | 7.000 | 103.181 | 103.100 | 102.981 |

| 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 | 99.455 | 99.717 | 99.563 | 5.000 | 98.152 | 98.422 | 98.280 | 4.500 | 96.706 | 96.467 | 96.482 |
| 5.375 | 99.742 | 99.723 | 99.622 | 5.125 | 98.717 | 98.717 | 98.629 | 4.625 | 97.254 | 97.014 | 97.029 |
| 5.500 | 100.341 | 100.280 | 100.199 | 5.250 | 99.455 | 99.717 | 99.563 | 4.750 | 96.353 | 96.288 | 96.210 |
| 5.625 | 100.777 | 100.693 | 100.657 | 5.375 | 99.632 | 99.723 | 99.569 | 4.875 | 96.857 | 96.791 | 96.713 |
| 5.750 | 100.596 | 100.839 | 100.695 | 5.500 | 100.341 | 100.280 | 100.199 | 5.000 | 97.311 | 97.246 | 97.167 |
| 5.875 | 101.090 | 101.010 | 100.967 | 5.625 | 100.773 | 100.648 | 100.630 | 5.125 | 97.765 | 97.700 | 97.622 |
| 6.000 | 101.550 | 101.469 | 101.426 | 5.750 | 100.577 | 100.839 | 100.695 | 5.250 | 97.522 | 97.448 | 97.364 |
| 6.125 | 101.974 | 101.893 | 101.850 | 5.875 | 101.075 | 100.994 | 100.951 | 5.375 | 98.024 | 97.951 | 97.866 |
| 6.250 | 101.917 | 101.867 | 101.817 | 6.000 | 101.593 | 101.513 | 101.470 | 5.500 | 98.478 | 98.405 | 98.320 |
| 6.375 | 101.906 | 101.856 | 101.806 | 6.125 | 102.093 | 102.012 | 101.970 | 5.625 | 98.932 | 98.858 | 98.774 |
| 6.500 | 102.257 | 102.207 | 102.157 | 6.250 | 101.109 | 101.346 | 101.192 | 5.750 | 98.676 | 98.678 | 98.650 |
| 6.625 | 102.560 | 102.510 | 102.460 | 6.375 | 101.592 | 101.561 | 101.509 | 5.875 | 99.172 | 99.174 | 99.146 |
| 6.750 | 102.674 | 102.573 | 102.473 | 6.500 | 102.071 | 102.040 | 101.988 | 6.000 | 99.611 | 99.613 | 99.585 |
| 6.875 | 102.600 | 102.499 | 102.399 | 6.625 | 102.531 | 102.501 | 102.449 | 6.125 | 100.034 | 100.035 | 100.007 |
| 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 | 100.019 | 99.969 | 99.919 | 5.250 | 100.019 | 99.969 | 99.919 | 5.250 | 100.019 | 100.417 | 100.294 |
| 5.375 | 100.470 | 100.420 | 100.370 | 5.375 | 100.470 | 100.420 | 100.370 | 5.375 | 100.470 | 100.673 | 100.550 |
| 5.500 | 100.983 | 100.933 | 100.883 | 5.500 | 100.983 | 100.933 | 100.883 | 5.500 | 100.983 | 101.180 | 101.057 |
| 5.625 | 101.474 | 101.389 | 101.353 | 5.625 | 101.474 | 101.389 | 101.353 | 5.625 | 101.431 | 101.598 | 101.475 |
| 5.750 | 101.473 | 101.392 | 101.349 | 5.750 | 101.473 | 101.392 | 101.349 | 5.750 | 101.307 | 101.820 | 101.707 |
| 5.875 | 101.837 | 101.755 | 101.713 | 5.875 | 101.837 | 101.755 | 101.713 | 5.875 | 101.814 | 101.733 | 101.683 |
| 6.000 | 102.408 | 102.328 | 102.278 | 6.000 | 102.408 | 102.328 | 102.278 | 6.000 | 102.408 | 102.328 | 102.278 |
| 6.125 | 102.805 | 102.724 | 102.681 | 6.125 | 102.805 | 102.724 | 102.681 | 6.125 | 102.785 | 102.705 | 102.655 |
| 6.250 | 102.619 | 102.586 | 102.533 | 6.250 | 102.619 | 102.586 | 102.533 | 6.250 | 102.530 | 102.671 | 102.548 |
| 6.375 | 103.008 | 102.974 | 102.921 | 6.375 | 103.008 | 102.974 | 102.921 | 6.375 | 102.832 | 102.798 | 102.745 |
| 6.500 | 103.342 | 103.308 | 103.255 | 6.500 | 103.342 | 103.308 | 103.255 | 6.500 | 103.331 | 103.234 | 103.167 |
| 6.625 | 103.751 | 103.717 | 103.664 | 6.625 | 103.751 | 103.717 | 103.664 | 6.625 | 103.685 | 103.652 | 103.599 |
| 6.750 | 103.816 | 103.716 | 103.615 | 6.750 | 103.816 | 103.716 | 103.615 | 6.750 | 103.816 | 103.828 | 103.683 |
| 6.875 | 104.036 | 103.952 | 103.889 | 6.875 | 104.036 | 103.952 | 103.889 | 6.875 | 103.912 | 103.841 | 103.777 |
| 7.000 | 104.345 | 104.347 | 104.283 | 7.000 | 104.345 | 104.347 | 104.283 | 7.000 | 104.345 | 104.347 | 104.283 |
| 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 | 99.453 | 99.338 | 99.353 | 4.250 | 98.307 | 98.193 | 98.208 | 5.250 | 99.455 | 99.717 | 99.563 |
| 4.625 | 100.015 | 99.900 | 99.916 | 4.375 | 98.882 | 98.768 | 98.783 | 5.375 | 99.742 | 99.723 | 99.622 |
| 4.750 | 99.666 | 100.141 | 99.886 | 4.500 | 99.453 | 99.338 | 99.353 | 5.500 | 100.341 | 100.280 | 100.199 |
| 4.875 | 100.079 | 100.375 | 100.120 | 4.625 | 100.015 | 99.900 | 99.916 | 5.625 | 100.777 | 100.693 | 100.657 |
| 5.000 | 100.617 | 100.699 | 100.508 | 4.750 | 99.525 | 99.415 | 99.415 | 5.750 | 100.596 | 100.839 | 100.695 |
| 5.125 | 101.133 | 101.024 | 101.024 | 4.875 | 100.079 | 99.970 | 99.970 | 5.875 | 101.090 | 101.010 | 100.967 |
| 5.250 | 100.657 | 101.216 | 100.982 | 5.000 | 100.617 | 100.508 | 100.508 | 6.000 | 101.550 | 101.469 | 101.426 |
| 5.375 | 101.003 | 101.338 | 101.105 | 5.125 | 101.133 | 101.024 | 101.024 | 6.125 | 101.974 | 101.893 | 101.850 |
| 5.500 | 101.484 | 101.657 | 101.424 | 5.250 | 100.495 | 100.406 | 100.391 | 6.250 | 101.917 | 101.867 | 101.817 |
| 5.625 | 101.936 | 101.847 | 101.832 | 5.375 | 101.003 | 100.915 | 100.900 | 6.375 | 101.906 | 101.856 | 101.806 |
| 5.750 | 101.209 | 101.625 | 101.354 | 5.500 | 101.484 | 101.395 | 101.380 | 6.500 | 102.257 | 102.207 | 102.157 |
| 5.875 | 101.499 | 101.439 | 101.406 | 5.625 | 101.936 | 101.847 | 101.832 | 6.625 | 102.560 | 102.510 | 102.460 |
| 6.000 | 102.010 | 101.951 | 101.918 | 5.750 | 100.980 | 100.921 | 100.888 | 6.750 | 102.674 | 102.573 | 102.473 |

| 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 | 99.455 | 99.717 | 99.563 | 5.250 | 99.455 | 99.717 | 99.563 | 4.500 | 96.706 | 96.467 | 96.482 |
| 5.375 | 99.742 | 99.723 | 99.622 | 5.375 | 99.592 | 99.723 | 99.569 | 4.625 | 97.254 | 97.014 | 97.029 |
| 5.500 | 100.341 | 100.280 | 100.199 | 5.500 | 100.341 | 100.280 | 100.199 | 4.750 | 95.200 | 94.897 | 94.891 |
| 5.625 | 100.777 | 100.693 | 100.657 | 5.625 | 100.773 | 100.648 | 100.630 | 4.875 | 95.732 | 95.423 | 95.423 |
| 5.750 | 100.596 | 100.839 | 100.695 | 5.750 | 100.577 | 100.839 | 100.695 | 5.000 | 96.231 | 95.922 | 95.922 |
| 5.875 | 101.090 | 101.010 | 100.967 | 5.875 | 100.743 | 100.737 | 100.704 | 5.125 | 96.686 | 96.377 | 96.377 |
| 6.000 | 101.550 | 101.469 | 101.426 | 6.000 | 101.412 | 101.406 | 101.373 | 5.250 | 96.800 | 96.783 | 96.766 |
| 6.125 | 101.974 | 101.893 | 101.850 | 6.125 | 101.791 | 101.785 | 101.752 | 5.375 | 96.866 | 96.850 | 96.833 |
| 6.250 | 101.917 | 101.867 | 101.817 | 6.250 | 101.109 | 101.346 | 101.192 | 5.500 | 97.255 | 97.238 | 97.221 |
| 6.375 | 101.906 | 101.856 | 101.806 | 6.375 | 101.416 | 101.407 | 101.317 | 5.625 | 97.656 | 97.639 | 97.622 |
| 6.500 | 102.257 | 102.207 | 102.157 | 6.500 | 102.030 | 101.979 | 101.930 | 5.750 | 98.354 | 98.273 | 98.193 |
| 6.625 | 102.560 | 102.510 | 102.460 | 6.625 | 102.351 | 102.300 | 102.251 | 5.875 | 98.579 | 98.498 | 98.418 |
| 6.750 | 102.674 | 102.573 | 102.473 | 6.750 | 101.782 | 102.003 | 101.827 | 6.000 | 98.909 | 98.828 | 98.748 |
| 6.875 | 102.600 | 102.499 | 102.399 | 6.875 | 102.349 | 102.319 | 102.255 | 6.125 | 99.226 | 99.145 | 99.065 |

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: 1/14/2026 8:29 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 | 99.678 | 99.624 | 99.515 | 5.125 | 99.678 | 99.624 | 99.515 | 4.750 | 97.885 | 98.479 | 98.368 |
| 5.250 | 100.044 | 100.367 | 100.244 | 5.250 | 100.044 | 100.367 | 100.244 | 4.875 | 98.539 | 98.760 | 98.649 |
| 5.375 | 100.495 | 100.623 | 100.500 | 5.375 | 100.495 | 100.623 | 100.500 | 5.000 | 99.175 | 99.158 | 99.108 |
| 5.500 | 101.008 | 101.011 | 100.908 | 5.500 | 101.008 | 101.011 | 100.908 | 5.125 | 99.528 | 99.624 | 99.513 |
| 5.625 | 101.516 | 101.455 | 101.395 | 5.625 | 101.516 | 101.455 | 101.395 | 5.250 | 100.044 | 100.367 | 100.244 |
| 5.750 | 101.332 | 101.739 | 101.626 | 5.750 | 101.332 | 101.739 | 101.626 | 5.375 | 100.495 | 100.623 | 100.500 |
| 5.875 | 101.626 | 101.575 | 101.525 | 5.875 | 101.626 | 101.575 | 101.525 | 5.500 | 101.008 | 101.011 | 100.908 |
| 6.000 | 102.079 | 102.029 | 101.979 | 6.000 | 102.079 | 102.029 | 101.979 | 5.625 | 101.418 | 101.455 | 101.332 |
| 6.125 | 102.523 | 102.522 | 102.489 | 6.125 | 102.523 | 102.522 | 102.489 | 5.750 | 101.332 | 101.739 | 101.626 |
| 6.250 | 102.555 | 102.540 | 102.454 | 6.250 | 102.555 | 102.540 | 102.454 | 5.875 | 101.626 | 101.575 | 101.525 |
| 6.375 | 102.623 | 102.573 | 102.523 | 6.375 | 102.623 | 102.573 | 102.523 | 6.000 | 102.079 | 102.029 | 101.979 |
| 6.500 | 102.935 | 102.885 | 102.834 | 6.500 | 102.935 | 102.885 | 102.834 | 6.125 | 102.523 | 102.522 | 102.489 |
| 6.625 | 103.348 | 103.297 | 103.247 | 6.625 | 103.348 | 103.297 | 103.247 | 6.250 | 102.555 | 102.540 | 102.454 |
| 6.750 | 103.841 | 103.741 | 103.640 | 6.750 | 103.841 | 103.741 | 103.640 | 6.375 | 102.623 | 102.573 | 102.523 |
| 6.875 | 103.937 | 103.840 | 103.777 | 6.875 | 103.937 | 103.840 | 103.777 | 6.500 | 102.935 | 102.885 | 102.834 |
| 7.000 | 104.294 | 104.240 | 104.176 | 7.000 | 104.294 | 104.240 | 104.176 | 6.625 | 103.348 | 103.297 | 103.247 |
| 7.125 | 104.662 | 104.562 | 104.461 | 7.125 | 104.662 | 104.562 | 104.461 | 6.750 | 103.841 | 103.741 | 103.640 |
| 7.250 | 104.196 | 104.131 | 104.089 | 7.250 | 103.760 | 103.758 | 103.679 | 6.875 | 103.937 | 103.840 | 103.777 |
| 7.375 | 104.321 | 104.256 | 104.214 | 7.375 | 103.937 | 103.935 | 103.856 | 7.000 | 104.294 | 104.240 | 104.176 |
| 7.500 | 104.446 | 104.381 | 104.339 | 7.500 | 104.272 | 104.270 | 104.191 | 7.125 | 104.662 | 104.562 | 104.461 |
| 7.625 | 104.571 | 104.506 | 104.464 | 7.625 | 104.097 | 104.095 | 104.016 | 7.250 | 103.760 | 103.758 | 103.679 |
| 7.750 | 104.696 | 104.631 | 104.589 | 7.750 | 102.440 | 102.503 | 102.409 | 7.375 | 103.937 | 103.935 | 103.856 |
| 7.875 | 102.712 | 102.775 | 102.681 | 7.875 | 102.712 | 102.775 | 102.681 | 7.500 | 104.272 | 104.270 | 104.191 |
| 8.000 | 103.000 | 103.062 | 102.968 | 8.000 | 103.000 | 103.062 | 102.968 | 7.625 | 104.097 | 104.095 | 104.016 |
| 8.125 | 103.266 | 103.329 | 103.235 | 8.125 | 103.266 | 103.329 | 103.235 | 7.750 | 102.440 | 102.503 | 102.409 |
| 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 | 98.391 | 98.277 | 98.292 | 4.250 | 98.391 | 98.277 | 98.292 | 4.875 | 97.389 | 97.542 | 97.431 |
| 4.375 | 98.907 | 98.792 | 98.808 | 4.375 | 98.907 | 98.792 | 98.808 | 5.000 | 98.111 | 98.185 | 98.074 |
| 4.500 | 99.404 | 99.290 | 99.305 | 4.500 | 99.404 | 99.290 | 99.305 | 5.125 | 98.569 | 98.848 | 98.737 |
| 4.625 | 99.879 | 99.764 | 99.779 | 4.625 | 99.879 | 99.764 | 99.779 | 5.250 | 99.636 | 99.898 | 99.775 |
| 4.750 | 99.722 | 100.197 | 99.942 | 4.750 | 99.563 | 99.453 | 99.453 | 5.375 | 99.642 | 99.905 | 99.782 |
| 4.875 | 100.025 | 100.400 | 100.145 | 4.875 | 100.025 | 99.916 | 99.916 | 5.500 | 100.272 | 100.242 | 100.130 |
| 5.000 | 100.455 | 100.536 | 100.347 | 5.000 | 100.455 | 100.346 | 100.346 | 5.625 | 100.655 | 100.736 | 100.613 |
| 5.125 | 100.883 | 100.841 | 100.800 | 5.125 | 100.851 | 100.742 | 100.742 | 5.750 | 100.727 | 100.989 | 100.876 |
| 5.250 | 100.557 | 101.116 | 100.882 | 5.250 | 100.472 | 100.383 | 100.368 | 5.875 | 101.048 | 100.998 | 100.948 |
| 5.375 | 100.864 | 101.269 | 101.036 | 5.375 | 100.864 | 100.775 | 100.760 | 6.000 | 101.421 | 101.371 | 101.321 |
| 5.500 | 101.244 | 101.401 | 101.167 | 5.500 | 101.221 | 101.132 | 101.117 | 6.125 | 101.734 | 101.684 | 101.634 |
| 5.625 | 101.650 | 101.590 | 101.515 | 5.625 | 101.552 | 101.466 | 101.448 | 6.250 | 101.942 | 101.892 | 101.842 |
| 5.750 | 101.158 | 101.369 | 101.098 | 5.750 | 101.005 | 100.946 | 100.913 | 6.375 | 101.931 | 101.881 | 101.831 |
| 5.875 | 101.559 | 101.490 | 101.431 | 5.875 | 101.524 | 101.464 | 101.431 | 6.500 | 102.282 | 102.232 | 102.182 |
| 6.000 | 102.035 | 101.976 | 101.943 | 6.000 | 102.035 | 101.976 | 101.943 | 6.625 | 102.585 | 102.535 | 102.485 |
| | | | | | | | | 6.750 | 102.699 | 102.598 | 102.498 |
| | | | | | | | | 6.875 | 102.625 | 102.524 | 102.424 |
| | | | | | | | | 7.000 | 102.981 | 102.881 | 102.780 |
| | | | | | | | | 7.125 | 103.350 | 103.249 | 103.149 |
| | | | | | | | | 7.250 | 100.429 | 100.381 | 100.303 |
| | | | | | | | | 7.375 | 100.796 | 100.748 | 100.669 |
| | | | | | | | | 7.500 | 101.130 | 101.083 | 101.004 |
| | | | | | | | | 7.625 | 101.065 | 101.018 | 100.939 |
| | | | | | | | | 7.750 | 98.948 | 98.861 | 98.767 |
| | | | | | | | | 7.875 | 99.220 | 99.133 | 99.039 |
| | | | | | | | | 8.000 | 99.508 | 99.421 | 99.327 |
| | | | | | | | | 8.125 | 99.774 | 99.687 | 99.593 |

| 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 | 102.282 | 102.232 | 102.182 | 6.125 | 101.685 | 101.605 | 101.562 | 4.500 | 96.608 | 96.368 | 96.383 |
| 6.625 | 102.585 | 102.535 | 102.485 | 6.250 | 101.009 | 101.246 | 101.123 | 4.625 | 97.021 | 96.782 | 96.797 |
| 6.750 | 102.699 | 102.598 | 102.498 | 6.375 | 101.303 | 101.252 | 101.203 | 4.750 | 95.219 | 94.922 | 94.910 |
| 6.875 | 102.625 | 102.524 | 102.424 | 6.500 | 101.787 | 101.736 | 101.688 | 4.875 | 95.618 | 95.309 | 95.309 |
| 7.000 | 102.981 | 102.881 | 102.780 | 6.625 | 102.002 | 101.951 | 101.902 | 5.000 | 95.969 | 95.659 | 95.659 |
| 7.125 | 103.350 | 103.249 | 103.149 | 6.750 | 101.710 | 101.903 | 101.758 | 5.125 | 96.270 | 95.991 | 95.961 |
| 7.250 | 100.429 | 100.381 | 100.303 | 6.875 | 102.149 | 102.118 | 102.054 | 5.250 | 96.825 | 96.808 | 96.791 |
| 7.375 | 100.796 | 100.748 | 100.669 | 7.000 | 102.548 | 102.517 | 102.454 | 5.375 | 96.891 | 96.875 | 96.858 |
| 7.500 | 101.130 | 101.083 | 101.004 | 7.125 | 102.587 | 102.537 | 102.437 | 5.500 | 97.280 | 97.263 | 97.246 |
| 7.625 | 101.065 | 101.018 | 100.939 | 7.250 | 100.429 | 100.381 | 100.303 | 5.625 | 97.681 | 97.664 | 97.647 |
| 7.750 | 98.948 | 98.861 | 98.767 | 7.375 | 100.796 | 100.748 | 100.669 | 5.750 | 98.379 | 98.298 | 98.218 |
| 7.875 | 99.220 | 99.133 | 99.039 | 7.500 | 101.130 | 101.083 | 101.004 | 5.875 | 98.604 | 98.523 | 98.443 |
| 8.000 | 99.508 | 99.421 | 99.327 | 7.625 | 101.065 | 101.018 | 100.939 | 6.000 | 98.934 | 98.853 | 98.773 |
| 8.125 | 99.774 | 99.687 | 99.593 | 7.750 | 98.948 | 98.861 | 98.767 | 6.125 | 99.251 | 99.170 | 99.090 |
| 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 | 102.623 | 102.573 | 102.523 | 6.375 | 102.623 | 102.573 | 102.523 | 6.000 | 102.079 | 102.033 | 102.000 |
| 6.500 | 102.936 | 102.895 | 102.847 | 6.500 | 102.936 | 102.895 | 102.847 | 6.125 | 102.573 | 102.572 | 102.539 |
| 6.625 | 103.348 | 103.297 | 103.247 | 6.625 | 103.348 | 103.297 | 103.247 | 6.250 | 102.555 | 102.540 | 102.454 |
| 6.750 | 103.841 | 103.741 | 103.640 | 6.750 | 103.841 | 103.741 | 103.640 | 6.375 | 102.623 | 102.573 | 102.523 |
| 6.875 | 103.937 | 103.840 | 103.777 | 6.875 | 103.937 | 103.840 | 103.777 | 6.500 | 102.936 | 102.895 | 102.847 |
| 7.000 | 104.294 | 104.240 | 104.176 | 7.000 | 104.294 | 104.240 | 104.176 | 6.625 | 103.348 | 103.297 | 103.247 |
| 7.125 | 104.662 | 104.562 | 104.461 | 7.125 | 104.662 | 104.562 | 104.461 | 6.750 | 103.841 | 103.741 | 103.640 |
| 7.250 | 104.196 | 104.131 | 104.089 | 7.250 | 103.760 | 103.758 | 103.679 | 6.875 | 103.937 | 103.840 | 103.777 |
| 7.375 | 104.321 | 104.256 | 104.214 | 7.375 | 103.987 | 103.985 | 103.906 | 7.000 | 104.294 | 104.240 | 104.176 |
| 7.500 | 104.446 | 104.381 | 104.339 | 7.500 | 104.322 | 104.320 | 104.241 | 7.125 | 104.662 | 104.562 | 104.461 |
| 7.625 | 104.571 | 104.506 | 104.464 | 7.625 | 104.147 | 104.145 | 104.066 | 7.250 | 103.760 | 103.758 | 103.679 |
| 7.750 | 104.696 | 104.631 | 104.589 | 7.750 | 102.490 | 102.553 | 102.459 | 7.375 | 103.987 | 103.985 | 103.906 |
| 7.875 | 102.762 | 102.825 | 102.731 | 7.875 | 102.762 | 102.825 | 102.731 | 7.500 | 104.322 | 104.320 | 104.241 |
| 8.000 | 103.050 | 103.112 | 103.018 | 8.000 | 103.050 | 103.112 | 103.018 | 7.625 | 104.147 | 104.145 | 104.066 |
| 8.125 | 103.316 | 103.379 | 103.285 | 8.125 | 103.316 | 103.379 | 103.285 | 7.750 | 102.490 | 102.553 | 102.459 |
| 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 | 99.404 | 99.290 | 99.305 | 4.500 | 99.404 | 99.290 | 99.305 | 6.625 | 102.585 | 102.535 | 102.485 |
| 4.625 | 99.879 | 99.764 | 99.779 | 4.625 | 99.879 | 99.764 | 99.779 | 6.750 | 102.699 | 102.598 | 102.498 |
| 4.750 | 99.722 | 100.197 | 99.942 | 4.750 | 99.563 | 99.453 | 99.453 | 6.875 | 102.625 | 102.524 | 102.424 |
| 4.875 | 100.025 | 100.400 | 100.145 | 4.875 | 100.025 | 99.916 | 99.916 | 7.000 | 102.981 | 102.881 | 102.780 |
| 5.000 | 100.455 | 100.536 | 100.347 | 5.000 | 100.455 | 100.346 | 100.346 | 7.125 | 103.350 | 103.249 | 103.149 |
| 5.125 | 100.883 | 100.841 | 100.800 | 5.125 | 100.851 | 100.742 | 100.742 | 7.250 | 101.151 | 101.166 | 101.191 |
| 5.250 | 100.557 | 101.116 | 100.882 | 5.250 | 100.472 | 100.383 | 100.368 | 7.375 | 101.387 | 101.402 | 101.427 |
| 5.375 | 100.864 | 101.269 | 101.036 | 5.375 | 100.864 | 100.775 | 100.760 | 7.500 | 101.363 | 101.378 | 101.403 |
| 5.500 | 101.244 | 101.401 | 101.167 | 5.500 | 101.221 | 101.132 | 101.117 | 7.625 | 101.490 | 101.505 | 101.531 |
| 5.625 | 101.650 | 101.590 | 101.515 | 5.625 | 101.552 | 101.466 | 101.448 | 7.750 | 99.399 | 99.414 | 99.439 |
| 5.750 | 101.158 | 101.369 | 101.098 | 5.750 | 101.005 | 100.946 | 100.913 | 7.875 | 99.220 | 99.133 | 99.039 |
| 5.875 | 101.559 | 101.490 | 101.431 | 5.875 | 101.524 | 101.464 | 101.431 | 8.000 | 99.508 | 99.421 | 99.327 |
| 6.000 | 102.035 | 101.976 | 101.943 | 6.000 | 102.035 | 101.976 | 101.943 | 8.125 | 99.774 | 99.687 | 99.593 |
| 6.125 | 102.539 | 102.480 | 102.446 | 6.125 | 102.539 | 102.480 | 102.446 | | | | |

| 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 | 102.282 | 102.232 | 102.182 | 6.125 | 101.504 | 101.435 | 101.402 | 4.500 | 96.608 | 96.368 | 96.383 |
| 6.625 | 102.585 | 102.535 | 102.485 | 6.250 | 101.009 | 101.246 | 101.123 | 4.625 | 97.021 | 96.782 | 96.797 |
| 6.750 | 102.699 | 102.598 | 102.498 | 6.375 | 101.303 | 101.252 | 101.203 | 4.750 | 95.219 | 94.922 | 94.910 |
| 6.875 | 102.625 | 102.524 | 102.424 | 6.500 | 101.787 | 101.736 | 101.688 | 4.875 | 95.618 | 95.309 | 95.309 |
| 7.000 | 102.981 | 102.881 | 102.780 | 6.625 | 102.002 | 101.951 | 101.902 | 5.000 | 95.969 | 95.659 | 95.659 |
| 7.125 | 103.350 | 103.249 | 103.149 | 6.750 | 101.710 | 101.903 | 101.758 | 5.125 | 96.270 | 95.991 | 95.961 |
| 7.250 | 100.429 | 100.381 | 100.303 | 6.875 | 102.149 | 102.118 | 102.054 | 5.250 | 96.825 | 96.808 | 96.791 |
| 7.375 | 100.796 | 100.748 | 100.669 | 7.000 | 102.548 | 102.517 | 102.454 | 5.375 | 96.891 | 96.875 | 96.858 |
| 7.500 | 101.130 | 101.083 | 101.004 | 7.125 | 102.587 | 102.537 | 102.437 | 5.500 | 97.280 | 97.263 | 97.246 |
| 7.625 | 101.065 | 101.018 | 100.939 | 7.250 | 100.429 | 100.381 | 100.303 | 5.625 | 97.681 | 97.664 | 97.647 |
| 7.750 | 98.948 | 98.861 | 98.767 | 7.375 | 100.796 | 100.748 | 100.669 | 5.750 | 98.379 | 98.298 | 98.218 |
| 7.875 | 99.220 | 99.133 | 99.039 | 7.500 | 101.130 | 101.083 | 101.004 | 5.875 | 98.604 | 98.523 | 98.443 |
| 8.000 | 99.508 | 99.421 | 99.327 | 7.625 | 101.065 | 101.018 | 100.939 | 6.000 | 98.934 | 98.853 | 98.773 |
| 8.125 | 99.774 | 99.687 | 99.593 | 7.750 | 98.948 | 98.861 | 98.767 | 6.125 | 99.251 | 99.170 | 99.090 |

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: 1/14/2026 8:29 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 | 100.845 | 100.656 | 100.356 | 6.750 | 99.799 | 99.610 | 99.310 | 6.625 | 98.845 | 98.656 | 98.356 |
| 6.750 | 101.299 | 101.110 | 100.810 | 6.875 | 100.144 | 99.984 | 99.684 | 6.750 | 99.299 | 99.110 | 98.810 |
| 6.875 | 101.644 | 101.484 | 101.184 | 7.000 | 100.644 | 100.484 | 100.184 | 6.875 | 99.644 | 99.484 | 99.184 |
| 7.000 | 102.144 | 101.984 | 101.684 | 7.125 | 101.078 | 100.918 | 100.618 | 7.000 | 100.144 | 99.984 | 99.684 |
| 7.125 | 102.578 | 102.418 | 102.118 | 7.250 | 101.502 | 101.342 | 101.042 | 7.125 | 100.578 | 100.418 | 100.118 |
| 7.250 | 103.002 | 102.842 | 102.542 | 7.375 | 100.941 | 100.743 | 100.443 | 7.250 | 101.002 | 100.842 | 100.542 |
| 7.375 | 102.441 | 102.243 | 101.943 | 7.500 | 101.401 | 101.203 | 100.903 | 7.375 | 100.441 | 100.243 | 99.943 |
| 7.500 | 102.901 | 102.703 | 102.403 | 7.625 | 101.815 | 101.617 | 101.317 | 7.500 | 100.901 | 100.703 | 100.403 |
| 7.625 | 103.315 | 103.117 | 102.817 | 7.750 | 102.209 | 102.011 | 101.711 | 7.625 | 101.315 | 101.117 | 100.817 |
| 7.750 | 103.709 | 103.511 | 103.211 | 7.875 | 101.137 | 100.901 | 100.601 | 7.750 | 101.709 | 101.511 | 101.211 |
| 7.875 | 102.637 | 102.401 | 102.101 | 8.000 | 101.557 | 101.321 | 101.021 | 7.875 | 100.637 | 100.401 | 100.101 |
| 8.000 | 103.057 | 102.821 | 102.521 | 8.125 | 101.941 | 101.705 | 101.405 | 8.000 | 101.057 | 100.821 | 100.521 |
| 8.125 | 103.441 | 103.205 | 102.905 | 8.250 | 102.335 | 102.099 | 101.799 | 8.125 | 101.441 | 101.205 | 100.905 |
| 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 | 97.799 | 97.610 | 97.310 | 6.625 | 100.095 | 99.906 | 99.606 | 6.625 | 98.095 | 97.906 | 97.606 |
| 6.875 | 98.144 | 97.984 | 97.684 | 6.750 | 100.549 | 100.360 | 100.060 | 6.750 | 98.549 | 98.360 | 98.060 |
| 7.000 | 98.644 | 98.484 | 98.184 | 6.875 | 100.894 | 100.734 | 100.434 | 6.875 | 98.894 | 98.734 | 98.434 |
| 7.125 | 99.078 | 98.918 | 98.618 | 7.000 | 101.394 | 101.234 | 100.934 | 7.000 | 99.394 | 99.234 | 98.934 |
| 7.250 | 99.502 | 99.342 | 99.042 | 7.125 | 101.828 | 101.668 | 101.368 | 7.125 | 99.828 | 99.668 | 99.368 |
| 7.375 | 98.941 | 98.743 | 98.443 | 7.250 | 102.252 | 102.092 | 101.792 | 7.250 | 100.252 | 100.092 | 99.792 |
| 7.500 | 99.401 | 99.203 | 98.903 | 7.375 | 101.691 | 101.493 | 101.193 | 7.375 | 99.691 | 99.493 | 99.193 |
| 7.625 | 99.815 | 99.617 | 99.317 | 7.500 | 102.151 | 101.953 | 101.653 | 7.500 | 100.151 | 99.953 | 99.653 |
| 7.750 | 100.209 | 100.011 | 99.711 | 7.625 | 102.565 | 102.367 | 102.067 | 7.625 | 100.565 | 100.367 | 100.067 |
| 7.875 | 99.137 | 98.901 | 98.601 | 7.750 | 102.959 | 102.761 | 102.461 | 7.750 | 100.959 | 100.761 | 100.461 |
| 8.000 | 99.557 | 99.321 | 99.021 | 7.875 | 101.887 | 101.651 | 101.351 | 7.875 | 99.887 | 99.651 | 99.351 |
| 8.125 | 99.941 | 99.705 | 99.405 | 8.000 | 102.307 | 102.071 | 101.771 | 8.000 | 100.307 | 100.071 | 99.771 |
| 8.250 | 100.335 | 100.099 | 99.799 | 8.125 | 102.691 | 102.455 | 102.155 | 8.125 | 100.691 | 100.455 | 100.155 |

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.