



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: 1/16/26 8:17 AM

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

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

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

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

Lock Extension Fee's
0.025% Per Day

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

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

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

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

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



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

Conventional Fixed Rate Sheet

Effective: 1/16/2026 8:17 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	95.842	95.641	95.500	4.750	95.842	95.641	95.500	5.125	98.705	98.669	98.649
4.875	96.527	96.518	96.504	4.875	96.527	96.518	96.504	5.250	99.550	99.479	99.448
5.000	97.172	97.170	97.152	5.000	97.172	97.170	97.152	5.375	100.064	99.995	99.964
5.125	97.771	97.735	97.714	5.125	97.771	97.735	97.714	5.500	100.564	100.495	100.464
5.250	98.852	98.760	98.676	5.250	98.852	98.760	98.676	5.625	101.017	100.949	100.918
5.375	99.464	99.372	99.289	5.375	99.464	99.372	99.289	5.750	101.062	100.930	100.892
5.500	100.091	99.999	99.916	5.500	100.091	99.999	99.916	5.875	101.517	101.430	101.395
5.625	100.640	100.548	100.465	5.625	100.640	100.548	100.465	6.000	101.964	101.878	101.843
5.750	100.672	100.597	100.560	5.750	100.672	100.597	100.560	6.125	102.430	102.311	102.209
5.875	101.246	101.147	101.081	5.875	101.233	101.121	101.081	6.250	102.098	102.014	101.928
6.000	101.798	101.698	101.616	6.000	101.735	101.648	101.607	6.375	102.560	102.481	102.401
6.125	102.180	102.110	102.068	6.125	102.167	102.110	102.068	6.500	103.022	102.948	102.873
6.250	101.944	101.859	101.793	6.250	101.895	101.812	101.725	6.625	103.107	103.037	102.969
6.375	102.359	102.274	102.208	6.375	102.343	102.264	102.184	6.750	102.788	102.769	102.769
6.500	102.757	102.683	102.608	6.500	102.757	102.683	102.608	6.875	103.075	102.952	102.914
6.625	103.125	103.038	102.985	6.625	103.125	103.038	102.985	7.000	103.495	103.417	103.417
6.750	102.826	102.736	102.736	6.750	102.826	102.736	102.736	7.125	103.798	103.676	103.629
6.875	103.218	103.157	103.112	6.875	103.218	103.157	103.112	7.250	103.969	103.969	103.961
7.000	103.690	103.567	103.521	7.000	103.690	103.567	103.521	7.375	104.224	104.149	104.147
7.125	103.960	103.861	103.798	7.125	103.960	103.861	103.798	7.500	104.529	104.453	104.453
7.250	103.898	103.890	103.870	7.250	103.898	103.890	103.870	7.625	104.742	104.742	104.742
7.375	104.295	104.162	104.159	7.375	104.295	104.162	104.159	7.750	105.038	105.038	105.038
7.500	104.717	104.573	104.547	7.500	104.717	104.573	104.547	7.875	105.150	105.150	105.150
7.625	104.852	104.805	104.789	7.625	104.852	104.805	104.789	8.000	105.150	105.150	105.150
7.750	105.028	105.028	105.028	7.750	105.028	105.028	105.028				
7.875	105.150	105.150	105.150	7.875	105.150	105.150	105.150				
8.000	105.546	105.500	105.479	8.000	105.546	105.500	105.479				
8.125	105.764	105.717	105.697	8.125	105.764	105.717	105.697				
8.250	105.628	105.498	105.399	8.250	105.628	105.497	105.398				
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	99.039	98.897	98.896	4.625	99.192	99.050	99.049	5.000	96.342	96.288	96.270
4.750	99.453	99.317	99.313	4.750	99.573	99.404	99.404	5.125	97.758	97.722	97.701
4.875	99.842	99.779	99.745	4.875	99.830	99.666	99.666	5.250	98.699	98.655	98.631
5.000	100.225	100.094	100.087	5.000	100.260	100.100	100.100	5.375	99.335	99.233	99.206
5.125	100.613	100.418	100.387	5.125	100.309	100.153	100.152	5.500	99.931	99.826	99.796
5.250	100.731	100.642	100.636	5.250	100.529	100.440	100.434	5.625	100.458	100.362	100.331
5.375	101.214	101.134	101.083	5.375	100.840	100.756	100.745	5.750	100.757	100.665	100.579
5.500	101.463	101.383	101.333	5.500	101.173	101.093	101.077	5.875	101.259	101.156	101.070
5.625	101.736	101.656	101.606	5.625	101.207	101.132	101.110	6.000	101.803	101.696	101.607
5.750	101.773	101.656	101.629	5.750	101.474	101.357	101.330	6.125	102.182	102.073	101.982
5.875	102.112	102.026	101.993	5.875	101.671	101.580	101.548	6.250	101.916	101.783	101.665
6.000	102.313	102.248	102.214	6.000	102.106	102.044	102.007	6.375	102.329	102.195	102.076
6.125	102.568	102.493	102.459	6.125	102.406	102.349	102.306	6.500	102.680	102.546	102.427
6.250	102.748	102.696	102.648	6.250	102.898	102.799	102.751	6.625	102.861	102.740	102.689
6.375	103.234	103.154	103.103	6.375	103.206	103.111	103.058	6.750	102.670	102.563	102.476
6.500	103.434	103.363	103.315	6.500	103.539	103.449	103.390	6.875	102.974	102.865	102.778
6.625	103.818	103.733	103.669	6.625	103.758	103.672	103.609	7.000	103.283	103.173	103.084
6.750	104.218	104.137	104.068	6.750	104.177	104.095	104.027	7.125	103.544	103.433	103.343
6.875	104.510	104.413	104.346	6.875	104.451	104.374	104.300	7.250	103.376	103.257	103.183
7.000	104.689	104.617	104.538	7.000	104.514	104.442	104.363	7.375	103.581	103.463	103.387
7.125	104.817	104.720	104.653	7.125	104.328	104.231	104.164	7.500	103.814	103.705	103.621
7.250	104.445	104.364	104.314	7.250	104.090	104.010	103.960	7.625	104.066	103.954	103.868
7.375	104.886	104.806	104.755	7.375	104.421	104.341	104.291	7.750	103.194	103.147	103.126
								7.875	103.657	103.610	103.589

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: 1/16/2026 8:17 PST

Conforming Balance 30 Yr Fixed				Conforming High Balance 30 YR Fixed			
Rate	15	30	45	Rate	15	30	45
5.000	97.099	96.949	96.799	5.000	96.974	96.824	96.674
5.125	97.800	97.650	97.500	5.125	97.675	97.525	97.375
5.250	98.484	98.334	98.184	5.250	98.359	98.209	98.059
5.375	99.153	99.003	98.853	5.375	99.008	98.858	98.708
5.500	99.805	99.655	99.505	5.500	99.579	99.429	99.279
5.625	100.442	100.292	100.142	5.625	100.137	99.987	99.837
5.750	101.063	100.913	100.763	5.750	100.680	100.530	100.380
5.875	101.669	101.519	101.369	5.875	101.210	101.060	100.910
6.000	102.259	102.109	101.959	6.000	101.726	101.576	101.426
6.125	102.833	102.683	102.533	6.125	102.228	102.078	101.928
6.250	103.390	103.240	103.090	6.250	102.765	102.615	102.465
6.375	103.931	103.781	103.631	6.375	103.306	103.156	103.006
6.500	104.456	104.306	104.156	6.500	103.831	103.681	103.531
6.625	104.961	104.811	104.661	6.625	104.336	104.186	104.036
6.750	105.445	105.295	105.145	6.750	104.820	104.670	104.520
6.875	105.909	105.759	105.609	6.875	105.284	105.134	104.984
7.000	106.353	106.203	106.053	7.000	105.728	105.578	105.428
7.125	106.778	106.628	106.478	7.125	106.153	106.003	105.853
7.250	107.183	107.033	106.883	7.250	106.558	106.408	106.258

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: 1/16/2026 8:17 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	99.536	99.422	99.415	5.000	98.694	98.588	98.573	5.000	96.535	96.472	96.409
5.125	99.877	99.759	99.749	5.125	99.111	98.993	98.983	5.125	96.997	96.934	96.871
5.250	100.179	100.057	100.043	5.250	99.565	99.442	99.429	5.250	97.649	97.586	97.523
5.375	100.453	100.327	100.311	5.375	100.100	99.974	99.957	5.375	98.114	98.051	97.989
5.500	100.642	100.511	100.492	5.500	100.500	100.369	100.350	5.500	98.581	98.518	98.455
5.625	100.745	100.610	100.587	5.625	100.749	100.614	100.592	5.625	99.048	98.985	98.923
5.750	100.823	100.684	100.658	5.750	100.955	100.816	100.790	5.750	99.316	99.253	99.191
5.875	100.866	100.752	100.702	5.875	101.106	100.963	100.934	5.875	99.582	99.519	99.456
6.000	100.979	100.895	100.844	6.000	101.244	101.143	101.088	6.000	99.849	99.786	99.724
6.125	101.203	101.052	101.017	6.125	101.358	101.277	101.221	6.125	100.114	100.051	99.989
6.250	101.393	101.238	101.199	6.250	101.504	101.402	101.345	6.250	100.373	100.310	100.248
6.375	101.487	101.327	101.286	6.375	101.646	101.515	101.460	6.375	100.588	100.525	100.463
6.500	101.556	101.392	101.347	6.500	101.750	101.620	101.564	6.500	100.639	100.576	100.514
6.625	101.589	101.427	101.373	6.625	101.805	101.700	101.644	6.625	100.706	100.643	100.580
6.750	101.632	101.460	101.409	6.750	101.872	101.765	101.709	6.750	100.782	100.719	100.656
6.875	101.521	101.421	101.319	6.875	101.524	101.424	101.350	6.875	100.858	100.795	100.732
7.000	101.501	101.401	101.299	7.000	101.645	101.545	101.443	7.000	100.933	100.870	100.808
7.125	101.422	101.322	101.220	7.125	101.730	101.629	101.527	7.125	101.011	100.948	100.885

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	99.641	99.527	99.520	5.000	98.794	98.680	98.673	5.000	96.485	96.422	96.359
5.125	99.982	99.864	99.853	5.125	99.209	99.091	99.081	5.125	96.947	96.884	96.821
5.250	100.284	100.162	100.148	5.250	99.662	99.540	99.526	5.250	97.599	97.536	97.473
5.375	100.558	100.432	100.415	5.375	100.197	100.070	100.054	5.375	98.064	98.001	97.938
5.500	100.747	100.617	100.597	5.500	100.595	100.465	100.445	5.500	98.531	98.468	98.405
5.625	100.851	100.716	100.693	5.625	100.844	100.709	100.687	5.625	98.998	98.935	98.872
5.750	100.931	100.792	100.766	5.750	101.050	100.911	100.885	5.750	99.266	99.203	99.140
5.875	100.975	100.832	100.803	5.875	101.202	101.058	101.030	5.875	99.532	99.469	99.406
6.000	101.091	100.944	100.911	6.000	101.340	101.193	101.161	6.000	99.799	99.736	99.673
6.125	101.317	101.166	101.130	6.125	101.456	101.305	101.270	6.125	100.064	100.001	99.938
6.250	101.509	101.353	101.315	6.250	101.605	101.449	101.411	6.250	100.323	100.260	100.197
6.375	101.604	101.444	101.403	6.375	101.748	101.588	101.547	6.375	100.538	100.475	100.412
6.500	101.674	101.510	101.465	6.500	101.854	101.690	101.645	6.500	100.589	100.526	100.463
6.625	101.708	101.539	101.492	6.625	101.911	101.742	101.695	6.625	100.656	100.593	100.530
6.750	101.751	101.579	101.528	6.750	101.978	101.806	101.755	6.750	100.732	100.669	100.606
6.875	101.521	101.421	101.319	6.875	101.524	101.424	101.322	6.875	100.808	100.745	100.682
7.000	101.501	101.401	101.299	7.000	101.645	101.545	101.443	7.000	100.883	100.820	100.757
7.125	101.422	101.322	101.220	7.125	101.730	101.629	101.527	7.125	100.961	100.898	100.835

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: 1/16/2026 8:17 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	95.935	95.876	95.843	4.500	95.935	95.876	95.843	5.000	99.053	99.240	99.131
4.625	96.624	96.565	96.531	4.625	96.624	96.565	96.531	5.125	99.406	99.575	99.466
4.750	97.796	98.387	98.279	4.750	97.763	98.387	98.279	5.250	99.982	100.381	100.266
4.875	98.515	98.662	98.554	4.875	98.417	98.662	98.554	5.375	100.433	100.638	100.523
5.000	99.078	99.240	99.131	5.000	99.053	99.240	99.131	5.500	100.946	101.144	101.029
5.125	99.539	99.575	99.466	5.125	99.406	99.575	99.466	5.625	101.420	101.563	101.448
5.250	99.982	100.381	100.266	5.250	99.982	100.381	100.266	5.750	101.347	101.874	101.763
5.375	100.458	100.638	100.523	5.375	100.433	100.638	100.523	5.875	101.864	101.772	101.705
5.500	100.946	101.144	101.029	5.500	100.946	101.144	101.029	6.000	102.457	102.365	102.298
5.625	101.423	101.563	101.448	5.625	101.420	101.563	101.448	6.125	102.832	102.740	102.673
5.750	101.481	101.874	101.763	5.750	101.481	101.874	101.763	6.250	102.570	102.734	102.601
5.875	101.864	101.772	101.721	5.875	101.864	101.772	101.721	6.375	102.826	102.795	102.741
6.000	102.457	102.365	102.298	6.000	102.457	102.365	102.298	6.500	103.346	103.249	103.182
6.125	102.832	102.740	102.688	6.125	102.832	102.740	102.688	6.625	103.687	103.648	103.594
6.250	102.872	102.852	102.812	6.250	102.616	102.734	102.601	6.750	103.814	104.018	103.867
6.375	103.003	102.971	102.917	6.375	103.003	102.971	102.917	6.875	103.911	103.912	103.760
6.500	103.346	103.305	103.251	6.500	103.346	103.305	103.251	7.000	104.270	104.506	104.354
6.625	103.743	103.713	103.659	6.625	103.743	103.713	103.659	7.125	104.639	104.862	104.710
6.750	103.869	104.018	103.867	6.750	103.814	104.018	103.867	7.250	103.634	103.577	103.488
6.875	104.087	103.996	103.869	6.875	104.005	103.923	103.859	7.375	104.036	103.978	103.889
7.000	104.537	104.506	104.354	7.000	104.270	104.506	104.354	7.500	104.456	104.398	104.309
7.125	104.959	104.868	104.741	7.125	104.639	104.862	104.710	7.625	104.3973	104.3397	104.2504
7.250	104.374	104.276	104.201	7.250	103.634	103.577	103.488	7.75	102.5508	102.5577	102.4531
7.375	104.4985	104.4005	104.3255	7.375	104.036	103.9784	103.8891	7.875	102.939	102.946	102.8414
7.5	104.6235	104.5255	104.4505	7.5	104.4558	104.3982	104.3089	8	103.2956	103.3025	103.1979
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	98.181	98.026	98.031	4.250	98.181	98.026	98.031	4.500	92.823	92.764	92.730
4.375	98.755	98.601	98.606	4.375	98.755	98.601	98.606	4.625	93.511	93.452	93.419
4.500	99.325	99.170	99.175	4.500	99.325	99.170	99.175	4.750	97.148	97.071	96.972
4.625	99.886	99.732	99.737	4.625	99.886	99.732	99.737	4.875	97.867	97.790	97.691
4.750	99.582	100.032	99.794	4.750	99.582	100.032	99.794	5.000	98.430	98.353	98.254
4.875	99.966	100.266	100.028	4.875	99.965	100.266	100.028	5.125	98.891	98.814	98.715
5.000	100.502	100.589	100.374	5.000	100.502	100.589	100.374	5.250	99.427	99.681	99.535
5.125	101.018	100.900	100.889	5.125	101.018	100.900	100.889	5.375	100.044	99.981	99.894
5.250	100.660	101.085	100.822	5.250	100.660	101.085	100.822	5.500	100.509	100.445	100.358
5.375	101.115	101.208	100.966	5.375	100.918	101.208	100.945	5.625	100.969	100.906	100.819
5.500	101.569	101.526	101.420	5.500	101.398	101.526	101.290	5.750	100.622	100.892	100.751
5.625	102.023	101.941	101.874	5.625	101.850	101.769	101.743	5.875	101.098	101.020	100.978
5.750	101.764	101.732	101.651	5.750	101.307	101.724	101.453	6.000	101.556	101.477	101.434
5.875	102.259	102.227	102.146	5.875	101.451	101.392	101.320	6.125	101.978	101.899	101.857
6.000	102.698	102.667	102.586	6.000	101.962	101.882	101.832	6.250	101.958	101.916	101.874
								6.375	101.899	101.832	101.765
								6.500	102.251	102.184	102.117
								6.625	102.553	102.486	102.419
								6.750	102.671	102.504	102.337
								6.875	102.720	102.580	102.403
								7.000	103.170	103.030	102.853

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	99.427	99.681	99.535	5.000	98.083	98.261	98.122	4.500	96.578	96.299	96.304
5.375	99.628	99.688	99.541	5.125	98.648	98.556	98.509	4.625	97.125	96.845	96.850
5.500	100.216	100.244	100.098	5.250	99.427	99.681	99.535	4.750	96.343	96.303	96.209
5.625	100.661	100.613	100.543	5.375	99.517	99.688	99.541	4.875	96.846	96.806	96.712
5.750	100.622	100.892	100.751	5.500	100.216	100.244	100.098	5.000	97.300	97.260	97.166
5.875	101.098	101.020	100.978	5.625	100.647	100.613	100.518	5.125	97.755	97.714	97.620
6.000	101.556	101.477	101.434	5.750	100.622	100.892	100.751	5.250	97.492	97.410	97.344
6.125	101.978	101.899	101.857	5.875	101.082	101.002	100.959	5.375	97.995	97.913	97.846
6.250	101.958	101.916	101.874	6.000	101.600	101.520	101.478	5.500	98.449	98.367	98.300
6.375	101.899	101.832	101.765	6.125	102.098	102.019	101.977	5.625	98.903	98.821	98.754
6.500	102.251	102.184	102.117	6.250	101.156	101.409	101.245	5.750	98.644	98.612	98.531
6.625	102.553	102.486	102.419	6.375	101.579	101.550	101.498	5.875	99.139	99.107	99.026
6.750	102.671	102.504	102.337	6.500	102.058	102.029	101.978	6.000	99.578	99.547	99.466
6.875	102.599	102.431	102.264	6.625	102.517	102.488	102.437	6.125	100.001	99.969	99.889
FHA 30 Yr Fixed Streamline				FHA 25 Yr Fixed Streamline				FHA 20 Yr Fixed Streamline			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.250	99.982	99.932	99.882	5.250	99.982	99.932	99.882	5.250	99.982	100.381	100.266
5.375	100.433	100.383	100.332	5.375	100.433	100.383	100.332	5.375	100.433	100.638	100.523
5.500	100.946	100.896	100.845	5.500	100.946	100.896	100.845	5.500	100.946	101.144	101.029
5.625	101.364	101.306	101.256	5.625	101.364	101.306	101.256	5.625	101.356	101.563	101.448
5.750	101.481	101.400	101.357	5.750	101.481	101.400	101.357	5.750	101.347	101.874	101.763
5.875	101.864	101.772	101.721	5.875	101.864	101.772	101.721	5.875	101.864	101.772	101.705
6.000	102.457	102.365	102.298	6.000	102.457	102.365	102.298	6.000	102.457	102.365	102.298
6.125	102.832	102.740	102.688	6.125	102.832	102.740	102.688	6.125	102.832	102.740	102.673
6.250	102.616	102.583	102.529	6.250	102.616	102.583	102.529	6.250	102.570	102.734	102.601
6.375	103.003	102.971	102.917	6.375	103.003	102.971	102.917	6.375	102.826	102.795	102.741
6.500	103.346	103.305	103.251	6.500	103.346	103.305	103.251	6.500	103.346	103.249	103.182
6.625	103.743	103.713	103.659	6.625	103.743	103.713	103.659	6.625	103.687	103.648	103.594
6.750	103.814	103.646	103.559	6.750	103.814	103.646	103.559	6.750	103.814	104.018	103.867
6.875	104.005	103.923	103.859	6.875	104.005	103.923	103.859	6.875	103.911	103.912	103.760
7.000	104.270	104.117	104.050	7.000	104.270	104.117	104.050	7.000	104.270	104.506	104.354
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	99.325	99.170	99.175	4.250	98.181	98.026	98.031	5.250	99.427	99.681	99.535
4.625	99.886	99.732	99.737	4.375	98.755	98.601	98.606	5.375	99.628	99.688	99.541
4.750	99.582	100.032	99.794	4.500	99.325	99.170	99.175	5.500	100.216	100.244	100.098
4.875	99.965	100.266	100.028	4.625	99.886	99.732	99.737	5.625	100.661	100.613	100.543
5.000	100.502	100.589	100.374	4.750	99.411	99.293	99.283	5.750	100.622	100.892	100.751
5.125	101.018	100.900	100.889	4.875	99.965	99.847	99.837	5.875	101.098	101.020	100.978
5.250	100.660	101.085	100.822	5.000	100.502	100.384	100.374	6.000	101.556	101.477	101.434
5.375	100.918	101.208	100.945	5.125	101.018	100.900	100.889	6.125	101.978	101.899	101.857
5.500	101.398	101.526	101.290	5.250	100.410	100.329	100.303	6.250	101.958	101.916	101.874
5.625	101.850	101.769	101.743	5.375	100.918	100.837	100.811	6.375	101.899	101.832	101.765
5.750	101.307	101.724	101.453	5.500	101.398	101.316	101.290	6.500	102.251	102.184	102.117
5.875	101.451	101.392	101.320	5.625	101.850	101.769	101.743	6.625	102.553	102.486	102.419
6.000	101.962	101.882	101.832	5.750	100.933	100.854	100.813	6.750	102.671	102.504	102.337

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	99.427	99.681	99.535	5.250	99.427	99.681	99.535	4.500	96.578	96.299	96.304
5.375	99.628	99.688	99.541	5.375	99.468	99.688	99.541	4.625	97.125	96.845	96.850
5.500	100.216	100.244	100.098	5.500	100.216	100.244	100.098	4.750	95.087	94.769	94.759
5.625	100.661	100.613	100.543	5.625	100.647	100.613	100.518	4.875	95.618	95.300	95.290
5.750	100.622	100.892	100.751	5.750	100.622	100.892	100.751	5.000	96.116	95.798	95.788
5.875	101.098	101.020	100.978	5.875	100.748	100.656	100.612	5.125	96.571	96.253	96.242
6.000	101.556	101.477	101.434	6.000	101.417	101.325	101.281	5.250	96.590	96.489	96.389
6.125	101.978	101.899	101.857	6.125	101.796	101.704	101.660	5.375	96.658	96.557	96.457
6.250	101.958	101.916	101.874	6.250	101.156	101.409	101.245	5.500	97.047	96.947	96.847
6.375	101.899	101.832	101.765	6.375	101.406	101.471	101.306	5.625	97.450	97.349	97.249
6.500	102.251	102.184	102.117	6.500	102.021	101.961	101.902	5.750	98.449	98.407	98.366
6.625	102.553	102.486	102.419	6.625	102.344	102.284	102.225	5.875	98.675	98.633	98.591
6.750	102.671	102.504	102.337	6.750	102.032	102.193	102.010	6.000	99.006	98.964	98.922
6.875	102.599	102.431	102.264	6.875	102.209	102.350	102.167	6.125	99.327	99.285	99.244

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: 1/16/2026 8:17 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	99.580	99.463	99.435	5.125	99.580	99.463	99.435	4.750	97.788	98.318	98.210
5.250	100.007	100.331	100.216	5.250	100.007	100.331	100.216	4.875	98.442	98.600	98.491
5.375	100.458	100.588	100.473	5.375	100.458	100.588	100.473	5.000	99.078	99.044	99.011
5.500	100.971	100.975	100.870	5.500	100.971	100.975	100.870	5.125	99.431	99.463	99.364
5.625	101.400	101.419	101.304	5.625	101.400	101.419	101.304	5.250	100.007	100.331	100.216
5.750	101.372	101.792	101.682	5.750	101.372	101.792	101.682	5.375	100.458	100.588	100.473
5.875	101.664	101.624	101.580	5.875	101.664	101.624	101.580	5.500	100.971	100.975	100.870
6.000	102.116	102.075	102.033	6.000	102.116	102.075	102.033	5.625	101.381	101.419	101.304
6.125	102.539	102.497	102.456	6.125	102.539	102.497	102.456	5.750	101.372	101.792	101.682
6.250	102.595	102.603	102.512	6.250	102.595	102.603	102.512	5.875	101.664	101.624	101.580
6.375	102.616	102.549	102.482	6.375	102.616	102.549	102.482	6.000	102.116	102.075	102.033
6.500	102.928	102.861	102.794	6.500	102.928	102.861	102.794	6.125	102.539	102.497	102.456
6.625	103.340	103.274	103.207	6.625	103.340	103.274	103.207	6.250	102.595	102.603	102.512
6.750	103.839	103.918	103.767	6.750	103.839	103.918	103.767	6.375	102.616	102.549	102.482
6.875	103.936	103.769	103.601	6.875	103.936	103.769	103.601	6.500	102.928	102.861	102.794
7.000	104.295	104.127	103.960	7.000	104.295	104.127	103.960	6.625	103.340	103.274	103.207
7.125	104.664	104.496	104.329	7.125	104.664	104.496	104.329	6.750	103.839	103.918	103.767
7.250	104.245	104.148	104.072	7.250	103.670	103.612	103.523	6.875	103.936	103.769	103.601
7.375	104.370	104.273	104.197	7.375	103.848	103.791	103.701	7.000	104.295	104.127	103.960
7.500	104.495	104.398	104.322	7.500	104.184	104.126	104.037	7.125	104.664	104.496	104.329
7.625	104.620	104.523	104.447	7.625	104.010	103.953	103.863	7.250	103.670	103.612	103.523
7.750	104.745	104.648	104.572	7.750	102.347	102.354	102.250	7.375	103.848	103.791	103.701
7.875	102.620	102.627	102.523	7.875	102.620	102.627	102.523	7.500	104.184	104.126	104.037
8.000	102.909	102.916	102.812	8.000	102.909	102.916	102.812	7.625	104.010	103.953	103.863
8.125	103.176	103.183	103.078	8.125	103.176	103.183	103.078	7.750	102.347	102.354	102.250
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	98.265	98.110	98.115	4.250	98.265	98.110	98.115	4.875	97.322	97.381	97.273
4.375	98.780	98.625	98.630	4.375	98.780	98.625	98.630	5.000	98.043	98.025	97.916
4.500	99.277	99.122	99.127	4.500	99.277	99.122	99.127	5.125	98.497	98.687	98.579
4.625	99.750	99.596	99.601	4.625	99.750	99.596	99.601	5.250	99.609	99.863	99.748
4.750	99.638	100.088	99.850	4.750	99.450	99.332	99.321	5.375	99.615	99.869	99.754
4.875	99.911	100.291	100.053	4.875	99.911	99.793	99.783	5.500	100.148	100.206	100.091
5.000	100.365	100.427	100.294	5.000	100.341	100.223	100.213	5.625	100.531	100.700	100.585
5.125	100.818	100.797	100.747	5.125	100.736	100.618	100.608	5.750	100.772	101.042	100.932
5.250	100.560	100.985	100.722	5.250	100.388	100.306	100.281	5.875	101.087	101.045	101.003
5.375	100.779	101.139	100.876	5.375	100.779	100.698	100.672	6.000	101.459	101.417	101.375
5.500	101.136	101.270	101.052	5.500	101.136	101.054	101.028	6.125	101.772	101.730	101.688
5.625	101.540	101.508	101.458	5.625	101.468	101.386	101.360	6.250	101.983	101.941	101.899
5.750	101.051	101.467	101.196	5.750	100.958	100.878	100.828	6.375	101.924	101.857	101.790
5.875	101.476	101.404	101.354	5.875	101.476	101.395	101.345	6.500	102.276	102.209	102.142
6.000	101.987	101.907	101.857	6.000	101.987	101.907	101.857	6.625	102.578	102.511	102.444
								6.750	102.696	102.529	102.362
								6.875	102.624	102.456	102.289
								7.000	102.982	102.815	102.647
								7.125	103.351	103.184	103.016
								7.250	100.338	100.236	100.146
								7.375	100.707	100.604	100.514
								7.500	101.042	100.939	100.850
								7.625	100.979	100.876	100.787
								7.750	98.856	98.713	98.608
								7.875	99.129	98.986	98.881
								8.000	99.417	99.274	99.170
								8.125	99.684	99.541	99.437

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	102.276	102.209	102.142	6.125	101.691	101.613	101.570	4.500	96.480	96.200	96.205
6.625	102.578	102.511	102.444	6.250	101.056	101.309	101.176	4.625	96.893	96.614	96.618
6.750	102.696	102.529	102.362	6.375	101.297	101.237	101.179	4.750	95.106	94.788	94.778
6.875	102.624	102.456	102.289	6.500	101.784	101.724	101.665	4.875	95.505	95.187	95.176
7.000	102.982	102.815	102.647	6.625	102.001	101.941	101.882	5.000	95.855	95.537	95.527
7.125	103.351	103.184	103.016	6.750	101.932	102.093	101.942	5.125	96.156	96.000	95.950
7.250	100.338	100.236	100.146	6.875	102.010	101.926	101.852	5.250	96.615	96.514	96.414
7.375	100.707	100.604	100.514	7.000	102.410	102.327	102.253	5.375	96.683	96.582	96.482
7.500	101.042	100.939	100.850	7.125	102.680	102.557	102.490	5.500	97.072	96.972	96.872
7.625	100.979	100.876	100.787	7.250	100.338	100.236	100.146	5.625	97.475	97.374	97.274
7.750	98.856	98.713	98.608	7.375	100.707	100.604	100.514	5.750	98.474	98.432	98.391
7.875	99.129	98.986	98.881	7.500	101.042	100.939	100.850	5.875	98.700	98.658	98.616
8.000	99.417	99.274	99.170	7.625	100.979	100.876	100.787	6.000	99.031	98.989	98.947
8.125	99.684	99.541	99.437	7.750	98.856	98.713	98.608	6.125	99.352	99.310	99.269
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	102.616	102.549	102.482	6.375	102.616	102.549	102.482	6.000	102.116	102.075	102.033
6.500	102.928	102.864	102.805	6.500	102.928	102.864	102.805	6.125	102.539	102.497	102.456
6.625	103.340	103.274	103.207	6.625	103.340	103.274	103.207	6.250	102.595	102.603	102.512
6.750	103.839	103.918	103.767	6.750	103.839	103.918	103.767	6.375	102.616	102.549	102.482
6.875	103.936	103.769	103.601	6.875	103.936	103.769	103.601	6.500	102.928	102.864	102.805
7.000	104.295	104.127	103.960	7.000	104.295	104.127	103.960	6.625	103.340	103.274	103.207
7.125	104.664	104.496	104.329	7.125	104.664	104.496	104.329	6.750	103.839	103.918	103.767
7.250	104.245	104.148	104.072	7.250	103.670	103.612	103.523	6.875	103.936	103.769	103.601
7.375	104.370	104.273	104.197	7.375	103.898	103.841	103.751	7.000	104.295	104.127	103.960
7.500	104.495	104.398	104.322	7.500	104.234	104.176	104.087	7.125	104.664	104.496	104.329
7.625	104.620	104.523	104.447	7.625	104.060	104.003	103.913	7.250	103.670	103.612	103.523
7.750	104.745	104.648	104.572	7.750	102.397	102.404	102.300	7.375	103.898	103.841	103.751
7.875	102.670	102.677	102.573	7.875	102.670	102.677	102.573	7.500	104.234	104.176	104.087
8.000	102.959	102.966	102.862	8.000	102.959	102.966	102.862	7.625	104.060	104.003	103.913
8.125	103.226	103.233	103.129	8.125	103.226	103.233	103.129	7.750	102.397	102.404	102.300
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	99.277	99.122	99.127	4.500	99.277	99.122	99.127	6.625	102.578	102.511	102.444
4.625	99.750	99.596	99.601	4.625	99.750	99.596	99.601	6.750	102.696	102.529	102.362
4.750	99.638	100.088	99.850	4.750	99.450	99.332	99.321	6.875	102.624	102.456	102.289
4.875	99.911	100.291	100.053	4.875	99.911	99.793	99.783	7.000	102.982	102.815	102.647
5.000	100.365	100.427	100.294	5.000	100.341	100.223	100.213	7.125	103.351	103.184	103.016
5.125	100.818	100.797	100.747	5.125	100.736	100.618	100.608	7.250	100.962	100.970	100.978
5.250	100.560	100.985	100.722	5.250	100.388	100.306	100.281	7.375	101.197	101.206	101.214
5.375	100.779	101.139	100.876	5.375	100.779	100.698	100.672	7.500	101.173	101.181	101.190
5.500	101.136	101.270	101.052	5.500	101.136	101.054	101.028	7.625	101.301	101.309	101.318
5.625	101.540	101.508	101.458	5.625	101.468	101.386	101.360	7.750	99.209	99.218	99.226
5.750	101.051	101.467	101.196	5.750	100.958	100.878	100.828	7.875	99.129	98.986	98.881
5.875	101.476	101.404	101.354	5.875	101.476	101.395	101.345	8.000	99.417	99.274	99.170
6.000	101.987	101.907	101.857	6.000	101.987	101.907	101.857	8.125	99.684	99.541	99.437
6.125	102.490	102.410	102.359	6.125	102.490	102.410	102.359				

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	102.276	102.209	102.142	6.125	101.551	101.459	101.392	4.500	96.480	96.200	96.205
6.625	102.578	102.511	102.444	6.250	101.056	101.309	101.176	4.625	96.893	96.614	96.618
6.750	102.696	102.529	102.362	6.375	101.297	101.237	101.179	4.750	95.106	94.788	94.778
6.875	102.624	102.456	102.289	6.500	101.784	101.724	101.665	4.875	95.505	95.187	95.176
7.000	102.982	102.815	102.647	6.625	102.001	101.941	101.882	5.000	95.855	95.537	95.527
7.125	103.351	103.184	103.016	6.750	101.932	102.093	101.942	5.125	96.156	96.000	95.950
7.250	100.338	100.236	100.146	6.875	102.010	101.926	101.852	5.250	96.615	96.514	96.414
7.375	100.707	100.604	100.514	7.000	102.410	102.327	102.253	5.375	96.683	96.582	96.482
7.500	101.042	100.939	100.850	7.125	102.680	102.557	102.490	5.500	97.072	96.972	96.872
7.625	100.979	100.876	100.787	7.250	100.338	100.236	100.146	5.625	97.475	97.374	97.274
7.750	98.856	98.713	98.608	7.375	100.707	100.604	100.514	5.750	98.474	98.432	98.391
7.875	99.129	98.986	98.881	7.500	101.042	100.939	100.850	5.875	98.700	98.658	98.616
8.000	99.417	99.274	99.170	7.625	100.979	100.876	100.787	6.000	99.031	98.989	98.947
8.125	99.684	99.541	99.437	7.750	98.856	98.713	98.608	6.125	99.352	99.310	99.269

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: 1/16/2026 8:17 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	100.857	100.674	100.374	6.750	99.811	99.628	99.328	6.625	98.857	98.674	98.374
6.750	101.311	101.128	100.828	6.875	100.214	100.023	99.723	6.750	99.311	99.128	98.828
6.875	101.714	101.523	101.223	7.000	100.714	100.523	100.223	6.875	99.714	99.523	99.223
7.000	102.214	102.023	101.723	7.125	101.148	100.957	100.657	7.000	100.214	100.023	99.723
7.125	102.648	102.457	102.157	7.250	101.572	101.381	101.081	7.125	100.648	100.457	100.157
7.250	103.072	102.881	102.581	7.375	101.192	100.970	100.670	7.250	101.072	100.881	100.581
7.375	102.692	102.470	102.170	7.500	101.652	101.430	101.130	7.375	100.692	100.470	100.170
7.500	103.152	102.930	102.630	7.625	102.066	101.844	101.544	7.500	101.152	100.930	100.630
7.625	103.566	103.344	103.044	7.750	102.460	102.238	101.938	7.625	101.566	101.344	101.044
7.750	103.960	103.738	103.438	7.875	101.319	101.065	100.765	7.750	101.960	101.738	101.438
7.875	102.819	102.565	102.265	8.000	101.739	101.485	101.185	7.875	100.819	100.565	100.265
8.000	103.239	102.985	102.685	8.125	102.123	101.869	101.569	8.000	101.239	100.985	100.685
8.125	103.623	103.369	103.069	8.250	102.517	102.263	101.963	8.125	101.623	101.369	101.069
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	97.811	97.628	97.328	6.625	100.107	99.924	99.624	6.625	98.107	97.924	97.624
6.875	98.214	98.023	97.723	6.750	100.561	100.378	100.078	6.750	98.561	98.378	98.078
7.000	98.714	98.523	98.223	6.875	100.964	100.773	100.473	6.875	98.964	98.773	98.473
7.125	99.148	98.957	98.657	7.000	101.464	101.273	100.973	7.000	99.464	99.273	98.973
7.250	99.572	99.381	99.081	7.125	101.898	101.707	101.407	7.125	99.898	99.707	99.407
7.375	99.192	98.970	98.670	7.250	102.322	102.131	101.831	7.250	100.322	100.131	99.831
7.500	99.652	99.430	99.130	7.375	101.942	101.720	101.420	7.375	99.942	99.720	99.420
7.625	100.066	99.844	99.544	7.500	102.402	102.180	101.880	7.500	100.402	100.180	99.880
7.750	100.460	100.238	99.938	7.625	102.816	102.594	102.294	7.625	100.816	100.594	100.294
7.875	99.319	99.065	98.765	7.750	103.210	102.988	102.688	7.750	101.210	100.988	100.688
8.000	99.739	99.485	99.185	7.875	102.069	101.815	101.515	7.875	100.069	99.815	99.515
8.125	100.123	99.869	99.569	8.000	102.489	102.235	101.935	8.000	100.489	100.235	99.935
8.250	100.517	100.263	99.963	8.125	102.873	102.619	102.319	8.125	100.873	100.619	100.319

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.