



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: 1/21/26 8:13 AM

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

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

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

Lock Extension Fee's
0.025% Per Day

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

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

Contact List		
Lock Desk	Phone:	949-676-0868
	Email:	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: 1/21/2026 8:13 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	95.123	95.068	94.976	4.750	95.102	95.068	94.958	5.125	98.348	98.326	98.272
4.875	95.877	95.888	95.810	4.875	95.877	95.888	95.810	5.250	99.063	99.045	98.988
5.000	96.549	96.525	96.443	5.000	96.549	96.525	96.443	5.375	99.573	99.554	99.494
5.125	97.238	97.222	97.165	5.125	97.238	97.222	97.165	5.500	100.079	100.044	99.977
5.250	98.193	98.131	98.030	5.250	98.193	98.131	98.030	5.625	100.541	100.479	100.412
5.375	98.805	98.730	98.645	5.375	98.805	98.730	98.645	5.750	100.653	100.553	100.469
5.500	99.440	99.356	99.279	5.500	99.440	99.356	99.279	5.875	101.169	101.062	100.979
5.625	99.996	99.913	99.845	5.625	99.996	99.913	99.845	6.000	101.654	101.541	101.464
5.750	100.349	100.265	100.188	5.750	100.349	100.265	100.188	6.125	102.012	101.957	101.881
5.875	100.914	100.799	100.731	5.875	100.852	100.779	100.692	6.250	101.774	101.726	101.655
6.000	101.462	101.347	101.279	6.000	101.374	101.306	101.214	6.375	102.318	102.265	102.201
6.125	101.847	101.773	101.687	6.125	101.847	101.773	101.687	6.500	102.833	102.774	102.715
6.250	101.772	101.668	101.607	6.250	101.743	101.668	101.599	6.625	102.925	102.861	102.808
6.375	102.194	102.088	102.028	6.375	102.157	102.082	102.013	6.750	102.693	102.624	102.624
6.500	102.633	102.558	102.489	6.500	102.633	102.558	102.489	6.875	103.003	102.902	102.902
6.625	103.025	102.950	102.881	6.625	103.025	102.950	102.881	7.000	103.432	103.352	103.352
6.750	102.792	102.742	102.713	6.750	102.792	102.742	102.713	7.125	103.741	103.600	103.591
6.875	103.227	103.177	103.126	6.875	103.227	103.177	103.126	7.250	104.080	103.990	103.990
7.000	103.634	103.545	103.556	7.000	103.634	103.545	103.556	7.375	104.283	104.188	104.188
7.125	103.977	103.898	103.912	7.125	103.977	103.898	103.912	7.500	104.573	104.473	104.473
7.250	104.003	103.986	103.968	7.250	104.003	103.986	103.968	7.625	104.846	104.741	104.741
7.375	104.327	104.197	104.232	7.375	104.327	104.197	104.232	7.750	105.150	105.052	105.052
7.500	104.762	104.659	104.750	7.500	104.762	104.659	104.750	7.875	105.150	105.150	105.150
7.625	104.935	104.837	104.927	7.625	104.935	104.837	104.927	8.000	105.193	105.150	105.197
7.750	105.150	105.040	105.069	7.750	105.150	105.040	105.069				
7.875	105.150	105.150	105.255	7.875	105.150	105.150	105.255				
8.000	105.416	105.369	105.463	8.000	105.416	105.369	105.463				
8.125	105.630	105.584	105.587	8.125	105.630	105.584	105.587				
8.250	106.004	105.893	105.883	8.250	106.004	105.893	105.8825				
Conventional 15 Yr Fixed				Conventional 10 Yr Fixed				Conventional 30 Yr Fixed HB			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.625	98.608	98.546	98.528	4.625	98.744	98.696	98.678	5.000	95.736	95.701	95.630
4.750	99.079	98.957	98.936	4.750	99.199	99.030	98.959	5.125	97.225	97.208	97.151
4.875	99.533	99.453	99.404	4.875	99.476	99.312	99.260	5.250	98.131	98.119	98.059
5.000	99.852	99.762	99.713	5.000	99.908	99.748	99.666	5.375	98.746	98.685	98.621
5.125	100.186	100.105	100.086	5.125	99.965	99.942	99.922	5.500	99.335	99.271	99.202
5.250	100.466	100.362	100.298	5.250	100.207	100.151	100.121	5.625	99.853	99.812	99.744
5.375	100.894	100.795	100.728	5.375	100.592	100.493	100.405	5.750	100.410	100.326	100.249
5.500	101.174	101.080	101.024	5.500	100.925	100.830	100.722	5.875	100.927	100.811	100.737
5.625	101.428	101.362	101.345	5.625	101.062	101.033	100.998	6.000	101.467	101.345	101.269
5.750	101.598	101.516	101.477	5.750	101.327	101.226	101.206	6.125	101.848	101.724	101.647
5.875	102.093	102.013	101.964	5.875	101.643	101.546	101.497	6.250	101.737	101.575	101.465
6.000	102.320	102.240	102.191	6.000	102.040	101.878	101.878	6.375	102.156	101.994	101.882
6.125	102.556	102.476	102.427	6.125	102.349	102.193	102.193	6.500	102.521	102.357	102.245
6.250	102.730	102.657	102.582	6.250	102.931	102.723	102.723	6.625	102.709	102.637	102.604
6.375	103.082	102.993	102.944	6.375	103.241	103.038	103.038	6.750	102.592	102.457	102.466
6.500	103.471	103.272	103.272	6.500	103.571	103.372	103.372	6.875	102.901	102.765	102.771
6.625	103.865	103.671	103.671	6.625	103.791	103.596	103.596	7.000	103.215	103.087	103.098
6.750	104.293	104.102	104.102	6.750	104.219	104.028	104.028	7.125	103.492	103.353	103.329
6.875	104.540	104.367	104.354	6.875	104.520	104.334	104.334	7.250	103.522	103.416	103.504
7.000	104.778	104.597	104.597	7.000	104.644	104.463	104.463	7.375	103.732	103.625	103.712
7.125	104.775	104.678	104.612	7.125	104.276	104.179	104.114	7.500	103.888	103.777	103.867
7.250	104.402	104.322	104.268	7.250	104.047	103.966	103.912	7.625	104.062	103.932	103.969
7.375	104.851	104.771	104.717	7.375	104.385	104.305	104.251	7.750	103.063	103.017	102.992
								7.875	103.526	103.480	103.455

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: 1/21/2026 8:13 PST

Conforming Balance 30 Yr Fixed				Conforming High Balance 30 YR Fixed			
Rate	15	30	45	Rate	15	30	45
5.000	97.162	97.012	96.862	5.000	97.037	96.887	96.737
5.125	97.862	97.712	97.562	5.125	97.737	97.587	97.437
5.250	98.547	98.397	98.247	5.250	98.422	98.272	98.122
5.375	99.215	99.065	98.915	5.375	99.063	98.913	98.763
5.500	99.868	99.718	99.568	5.500	99.634	99.484	99.334
5.625	100.504	100.354	100.204	5.625	100.191	100.041	99.891
5.750	101.126	100.976	100.826	5.750	100.735	100.585	100.435
5.875	101.731	101.581	101.431	5.875	101.265	101.115	100.965
6.000	102.321	102.171	102.021	6.000	101.781	101.631	101.481
6.125	102.895	102.745	102.595	6.125	102.283	102.133	101.983
6.250	103.453	103.303	103.153	6.250	102.828	102.678	102.528
6.375	103.994	103.844	103.694	6.375	103.369	103.219	103.069
6.500	104.519	104.369	104.219	6.500	103.894	103.744	103.594
6.625	105.023	104.873	104.723	6.625	104.398	104.248	104.098
6.750	105.508	105.358	105.208	6.750	104.883	104.733	104.583
6.875	105.972	105.822	105.672	6.875	105.347	105.197	105.047
7.000	106.416	106.266	106.116	7.000	105.791	105.641	105.491
7.125	106.840	106.690	106.540	7.125	106.215	106.065	105.915
7.250	107.245	107.095	106.945	7.250	106.620	106.470	106.320

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
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Conventional ARM Rate Sheet

Effective: 1/21/2026 8:13 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	99.362	99.275	99.249	5.000	98.436	98.367	98.332	5.000	96.502	96.439	96.376
5.125	99.701	99.609	99.580	5.125	98.851	98.771	98.735	5.125	96.965	96.902	96.839
5.250	100.002	99.905	99.872	5.250	99.301	99.205	99.172	5.250	97.619	97.556	97.493
5.375	100.274	100.174	100.137	5.375	99.835	99.734	99.697	5.375	98.078	98.015	97.953
5.500	100.465	100.361	100.320	5.500	100.242	100.137	100.096	5.500	98.542	98.479	98.416
5.625	100.584	100.475	100.430	5.625	100.506	100.397	100.353	5.625	99.007	98.944	98.882
5.750	100.718	100.605	100.557	5.750	100.724	100.624	100.575	5.750	99.277	99.214	99.152
5.875	100.878	100.773	100.725	5.875	100.874	100.799	100.748	5.875	99.545	99.482	99.419
6.000	101.014	100.893	100.837	6.000	101.028	100.995	100.942	6.000	99.810	99.747	99.684
6.125	101.115	100.990	100.930	6.125	101.123	101.079	101.023	6.125	100.076	100.013	99.950
6.250	101.293	101.164	101.100	6.250	101.339	101.209	101.146	6.250	100.340	100.277	100.214
6.375	101.535	101.401	101.333	6.375	101.655	101.521	101.453	6.375	100.599	100.536	100.473
6.500	101.632	101.494	101.423	6.500	101.795	101.657	101.586	6.500	100.623	100.560	100.498
6.625	101.513	101.371	101.296	6.625	101.670	101.528	101.453	6.625	100.667	100.604	100.542
6.750	101.467	101.329	101.242	6.750	101.632	101.567	101.502	6.750	100.730	100.667	100.605
6.875	101.430	101.329	101.226	6.875	101.472	101.409	101.346	6.875	100.804	100.741	100.679
7.000	101.411	101.311	101.208	7.000	101.534	101.471	101.408	7.000	100.880	100.817	100.755
7.125	101.398	101.298	101.195	7.125	101.648	101.548	101.471	7.125	100.956	100.893	100.830

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	99.467	99.379	99.353	5.000	98.535	98.448	98.422	5.000	96.452	96.389	96.326
5.125	99.805	99.713	99.683	5.125	98.949	98.857	98.827	5.125	96.915	96.852	96.789
5.250	100.105	100.009	99.976	5.250	99.398	99.302	99.269	5.250	97.569	97.506	97.443
5.375	100.378	100.278	100.240	5.375	99.931	99.831	99.793	5.375	98.028	97.965	97.902
5.500	100.569	100.465	100.424	5.500	100.337	100.232	100.191	5.500	98.492	98.429	98.366
5.625	100.688	100.580	100.535	5.625	100.601	100.492	100.447	5.625	98.957	98.894	98.831
5.750	100.824	100.711	100.662	5.750	100.818	100.705	100.656	5.750	99.227	99.164	99.101
5.875	100.986	100.869	100.816	5.875	100.968	100.851	100.799	5.875	99.495	99.432	99.369
6.000	101.124	101.003	100.946	6.000	101.103	100.982	100.926	6.000	99.760	99.697	99.634
6.125	101.227	101.102	101.042	6.125	101.220	101.095	101.034	6.125	100.026	99.963	99.900
6.250	101.407	101.277	101.213	6.250	101.437	101.308	101.244	6.250	100.290	100.227	100.164
6.375	101.650	101.516	101.449	6.375	101.755	101.621	101.553	6.375	100.549	100.486	100.423
6.500	101.749	101.611	101.539	6.500	101.896	101.759	101.687	6.500	100.573	100.510	100.447
6.625	101.630	101.488	101.413	6.625	101.773	101.631	101.556	6.625	100.617	100.554	100.491
6.750	101.585	101.439	101.359	6.750	101.736	101.590	101.511	6.750	100.680	100.617	100.554
6.875	101.430	101.329	101.226	6.875	101.422	101.359	101.296	6.875	100.754	100.691	100.628
7.000	101.411	101.311	101.208	7.000	101.505	101.421	101.358	7.000	100.830	100.767	100.704
7.125	101.398	101.298	101.195	7.125	101.648	101.548	101.445	7.125	100.906	100.843	100.780

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: 1/21/2026 8:13 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	95.395	95.348	95.326	4.500	95.395	95.348	95.326	5.000	98.566	98.604	98.516
4.625	96.089	96.043	96.021	4.625	96.089	96.043	96.021	5.125	98.947	98.939	98.851
4.750	97.242	97.752	97.664	4.750	97.242	97.752	97.664	5.250	99.730	100.064	99.926
4.875	97.956	98.026	97.939	4.875	97.934	98.026	97.939	5.375	100.163	100.320	100.182
5.000	98.566	98.604	98.516	5.000	98.566	98.604	98.516	5.500	100.746	100.826	100.688
5.125	98.993	98.939	98.864	5.125	98.947	98.939	98.851	5.625	101.173	101.245	101.107
5.250	99.730	100.064	99.926	5.250	99.730	100.064	99.926	5.750	101.192	101.687	101.575
5.375	100.163	100.320	100.182	5.375	100.163	100.320	100.182	5.875	101.738	101.658	101.606
5.500	100.746	100.826	100.688	5.500	100.746	100.826	100.688	6.000	102.341	102.261	102.210
5.625	101.173	101.245	101.107	5.625	101.173	101.245	101.107	6.125	102.727	102.647	102.595
5.750	101.330	101.687	101.575	5.750	101.330	101.687	101.575	6.250	102.362	102.635	102.489
5.875	101.738	101.658	101.606	5.875	101.738	101.658	101.606	6.375	102.766	102.658	102.606
6.000	102.341	102.261	102.210	6.000	102.341	102.261	102.210	6.500	103.305	103.225	103.174
6.125	102.727	102.647	102.595	6.125	102.727	102.647	102.595	6.625	103.655	103.575	103.523
6.250	102.769	102.749	102.709	6.250	102.557	102.635	102.489	6.750	103.837	104.051	103.913
6.375	102.962	102.848	102.794	6.375	102.962	102.848	102.794	6.875	104.024	103.945	103.822
6.500	103.312	103.225	103.174	6.500	103.312	103.225	103.174	7.000	104.300	104.539	104.401
6.625	103.737	103.615	103.561	6.625	103.737	103.615	103.561	7.125	104.676	104.895	104.757
6.750	103.837	104.051	103.913	6.750	103.837	104.051	103.913	7.250	103.628	103.528	103.436
6.875	104.184	104.098	104.023	6.875	104.184	104.046	103.982	7.375	104.044	103.944	103.852
7.000	104.624	104.551	104.476	7.000	104.368	104.539	104.401	7.500	104.476	104.376	104.284
7.125	105.049	104.975	104.901	7.125	104.676	104.895	104.757	7.625	104.4278	104.3276	104.2361
7.250	104.277	104.268	104.249	7.250	103.628	103.528	103.436	7.75	102.5338	102.4953	102.3899
7.375	104.4015	104.3925	104.3735	7.375	104.0438	103.9436	103.8521	7.875	102.9316	102.8931	102.7877
7.5	104.5265	104.5175	104.4985	7.5	104.4762	104.3759	104.2844	8	103.2956	103.2571	103.1517
FHA 15 Yr Fixed				FHA 10 Yr Fixed				FHA 30 Yr Fixed HB			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.250	97.688	97.679	97.675	4.250	97.688	97.679	97.675	4.500	92.283	92.236	92.214
4.375	98.263	98.255	98.251	4.375	98.263	98.255	98.251	4.625	92.977	92.930	92.908
4.500	98.835	98.827	98.823	4.500	98.835	98.827	98.823	4.750	96.585	96.499	96.398
4.625	99.401	99.392	99.388	4.625	99.401	99.392	99.388	4.875	97.308	97.222	97.121
4.750	99.275	99.716	99.470	4.750	99.275	99.716	99.470	5.000	97.876	97.790	97.689
4.875	99.665	99.950	99.704	4.875	99.654	99.950	99.704	5.125	98.345	98.259	98.158
5.000	100.198	100.274	100.151	5.000	100.198	100.274	100.151	5.250	99.127	99.364	99.195
5.125	100.725	100.695	100.677	5.125	100.725	100.695	100.677	5.375	99.740	99.659	99.559
5.250	100.519	100.952	100.698	5.250	100.519	100.952	100.698	5.500	100.210	100.130	100.030
5.375	100.984	101.075	100.861	5.375	100.793	101.075	100.820	5.625	100.677	100.596	100.496
5.500	101.439	101.399	101.316	5.500	101.287	101.394	101.205	5.750	100.459	100.706	100.562
5.625	101.893	101.853	101.771	5.625	101.752	101.701	101.669	5.875	100.972	100.883	100.839
5.750	101.607	101.566	101.538	5.750	101.108	101.524	101.253	6.000	101.453	101.360	101.316
5.875	102.102	102.062	102.034	5.875	101.360	101.288	101.243	6.125	101.899	101.802	101.758
6.000	102.543	102.502	102.475	6.000	101.804	101.733	101.687	6.250	101.750	101.683	101.616
								6.375	101.772	101.697	101.621
								6.500	102.135	102.060	101.984
								6.625	102.473	102.384	102.311
								6.750	102.695	102.611	102.527
								6.875	102.804	102.681	102.558
								7.000	103.257	103.134	103.011

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	99.127	99.364	99.195	5.000	97.524	97.626	97.507	4.500	96.094	95.960	95.956
5.375	99.313	99.370	99.210	5.125	98.090	98.014	97.991	4.625	96.649	96.516	96.512
5.500	99.967	99.926	99.814	5.250	99.127	99.364	99.195	4.750	96.042	95.994	95.911
5.625	100.400	100.311	100.275	5.375	99.217	99.370	99.201	4.875	96.545	96.497	96.414
5.750	100.459	100.706	100.562	5.500	99.967	99.926	99.814	5.000	97.000	96.952	96.869
5.875	100.972	100.883	100.839	5.625	100.400	100.295	100.248	5.125	97.455	97.406	97.324
6.000	101.453	101.360	101.316	5.750	100.444	100.706	100.562	5.250	97.362	97.321	97.239
6.125	101.899	101.802	101.758	5.875	100.936	100.848	100.804	5.375	97.864	97.824	97.741
6.250	101.750	101.683	101.616	6.000	101.466	101.373	101.329	5.500	98.319	98.279	98.196
6.375	101.772	101.697	101.621	6.125	101.977	101.881	101.837	5.625	98.773	98.733	98.651
6.500	102.135	102.060	101.984	6.250	101.269	101.498	101.320	5.750	98.487	98.446	98.418
6.625	102.444	102.369	102.293	6.375	101.536	101.559	101.381	5.875	98.982	98.942	98.914
6.750	102.695	102.611	102.527	6.500	102.028	101.940	101.876	6.000	99.423	99.382	99.355
6.875	102.617	102.534	102.450	6.625	102.501	102.384	102.331	6.125	99.847	99.806	99.779
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	99.730	99.646	99.562	5.250	99.730	99.646	99.562	5.250	99.730	100.064	99.926
5.375	100.163	100.079	99.995	5.375	100.163	100.079	99.995	5.375	100.163	100.320	100.182
5.500	100.746	100.662	100.578	5.500	100.746	100.662	100.578	5.500	100.746	100.826	100.688
5.625	101.133	101.050	100.966	5.625	101.133	101.050	100.966	5.625	101.133	101.245	101.107
5.750	101.330	101.242	101.198	5.750	101.330	101.242	101.198	5.750	101.192	101.687	101.575
5.875	101.738	101.658	101.606	5.875	101.738	101.658	101.606	5.875	101.738	101.658	101.606
6.000	102.341	102.261	102.210	6.000	102.341	102.261	102.210	6.000	102.341	102.261	102.210
6.125	102.727	102.647	102.595	6.125	102.727	102.647	102.595	6.125	102.727	102.647	102.595
6.250	102.557	102.447	102.393	6.250	102.557	102.447	102.393	6.250	102.362	102.635	102.489
6.375	102.962	102.848	102.794	6.375	102.962	102.848	102.794	6.375	102.766	102.658	102.606
6.500	103.312	103.225	103.174	6.500	103.312	103.225	103.174	6.500	103.305	103.225	103.174
6.625	103.737	103.615	103.561	6.625	103.737	103.615	103.561	6.625	103.655	103.575	103.523
6.750	103.837	103.753	103.670	6.750	103.837	103.753	103.670	6.750	103.837	104.051	103.913
6.875	104.184	104.046	103.982	6.875	104.184	104.046	103.982	6.875	104.024	103.945	103.822
7.000	104.368	104.226	104.162	7.000	104.368	104.226	104.162	7.000	104.300	104.539	104.401
FHA 15 Yr Fixed Streamline				FHA 10 Yr Fixed Streamline				FHA 30 Yr Fixed Streamline HB			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.500	98.835	98.827	98.823	4.250	97.688	97.679	97.675	5.250	99.127	99.364	99.195
4.625	99.401	99.392	99.388	4.375	98.263	98.255	98.251	5.375	99.313	99.370	99.210
4.750	99.275	99.716	99.470	4.500	98.835	98.827	98.823	5.500	99.967	99.926	99.814
4.875	99.654	99.950	99.704	4.625	99.401	99.392	99.388	5.625	100.400	100.311	100.275
5.000	100.198	100.274	100.151	4.750	99.095	99.065	99.047	5.750	100.459	100.706	100.562
5.125	100.725	100.695	100.677	4.875	99.654	99.624	99.606	5.875	100.972	100.883	100.839
5.250	100.519	100.952	100.698	5.000	100.198	100.169	100.151	6.000	101.453	101.360	101.316
5.375	100.793	101.075	100.820	5.125	100.725	100.695	100.677	6.125	101.899	101.802	101.758
5.500	101.287	101.394	101.205	5.250	100.274	100.224	100.192	6.250	101.750	101.683	101.616
5.625	101.752	101.701	101.669	5.375	100.793	100.743	100.711	6.375	101.772	101.697	101.621
5.750	101.108	101.524	101.253	5.500	101.287	101.237	101.205	6.500	102.135	102.060	101.984
5.875	101.360	101.288	101.243	5.625	101.752	101.701	101.669	6.625	102.444	102.369	102.293
6.000	101.804	101.733	101.687	5.750	100.893	100.822	100.776	6.750	102.695	102.611	102.527

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	99.127	99.364	99.195	5.250	99.127	99.364	99.195	4.500	96.094	95.960	95.956
5.375	99.313	99.370	99.210	5.375	99.217	99.370	99.201	4.625	96.649	96.516	96.512
5.500	99.967	99.926	99.814	5.500	99.967	99.926	99.814	4.750	94.776	94.600	94.541
5.625	100.400	100.311	100.275	5.625	100.400	100.295	100.248	4.875	95.319	95.089	95.071
5.750	100.459	100.706	100.562	5.750	100.444	100.706	100.562	5.000	95.835	95.605	95.587
5.875	100.972	100.883	100.839	5.875	100.588	100.555	100.505	5.125	96.314	96.085	96.067
6.000	101.453	101.360	101.316	6.000	101.262	101.229	101.179	5.250	96.702	96.652	96.602
6.125	101.899	101.802	101.758	6.125	101.648	101.615	101.566	5.375	96.760	96.710	96.660
6.250	101.750	101.683	101.616	6.250	101.269	101.498	101.320	5.500	97.169	97.119	97.069
6.375	101.772	101.697	101.621	6.375	101.361	101.559	101.381	5.625	97.562	97.512	97.461
6.500	102.135	102.060	101.984	6.500	101.990	101.940	101.876	5.750	98.413	98.363	98.313
6.625	102.444	102.369	102.293	6.625	102.332	102.282	102.218	5.875	98.653	98.603	98.553
6.750	102.695	102.611	102.527	6.750	101.989	102.226	102.057	6.000	98.999	98.949	98.899
6.875	102.617	102.534	102.450	6.875	102.182	102.383	102.213	6.125	99.200	99.149	99.099

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: 1/21/2026 8:13 PST

VA 30 Yr Fixed				VA 25 Yr Fixed				VA 20 Yr Fixed			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
5.125	98.972	98.899	98.871	5.125	98.972	98.899	98.871	4.750	97.267	97.683	97.595
5.250	99.755	100.014	99.876	5.250	99.755	100.014	99.876	4.875	97.959	97.964	97.876
5.375	100.188	100.270	100.132	5.375	100.188	100.270	100.132	5.000	98.591	98.516	98.441
5.500	100.771	100.687	100.603	5.500	100.771	100.687	100.603	5.125	98.972	98.896	98.821
5.625	101.158	101.101	100.991	5.625	101.158	101.101	100.991	5.250	99.755	100.014	99.876
5.750	101.217	101.606	101.493	5.750	101.217	101.606	101.493	5.375	100.188	100.270	100.132
5.875	101.553	101.486	101.419	5.875	101.553	101.486	101.419	5.500	100.771	100.687	100.603
6.000	102.037	101.970	101.903	6.000	102.037	101.970	101.903	5.625	101.158	101.101	100.991
6.125	102.372	102.335	102.285	6.125	102.372	102.335	102.285	5.750	101.217	101.606	101.493
6.250	102.387	102.504	102.358	6.250	102.387	102.504	102.358	5.875	101.553	101.486	101.419
6.375	102.489	102.414	102.339	6.375	102.489	102.414	102.339	6.000	102.037	101.970	101.903
6.500	102.864	102.825	102.761	6.500	102.864	102.825	102.761	6.125	102.372	102.335	102.285
6.625	103.231	103.166	103.102	6.625	103.231	103.166	103.102	6.250	102.387	102.504	102.358
6.750	103.862	103.951	103.813	6.750	103.862	103.951	103.813	6.375	102.489	102.414	102.339
6.875	103.955	103.871	103.787	6.875	103.955	103.871	103.787	6.500	102.864	102.825	102.761
7.000	104.325	104.241	104.158	7.000	104.325	104.241	104.158	6.625	103.231	103.166	103.102
7.125	104.701	104.617	104.534	7.125	104.701	104.617	104.534	6.750	103.862	103.951	103.813
7.250	104.148	104.140	104.120	7.250	103.667	103.567	103.475	6.875	103.955	103.871	103.787
7.375	104.273	104.265	104.245	7.375	103.857	103.757	103.666	7.000	104.325	104.241	104.158
7.500	104.398	104.390	104.370	7.500	104.203	104.103	104.011	7.125	104.701	104.617	104.534
7.625	104.523	104.515	104.495	7.625	104.037	103.937	103.845	7.250	103.667	103.567	103.475
7.750	104.648	104.640	104.620	7.750	102.331	102.292	102.187	7.375	103.857	103.757	103.666
7.875	102.612	102.573	102.468	7.875	102.612	102.573	102.468	7.500	104.203	104.103	104.011
8.000	102.907	102.868	102.763	8.000	102.907	102.868	102.763	7.625	104.037	103.937	103.845
8.125	103.178	103.140	103.035	8.125	103.178	103.140	103.035	7.750	102.331	102.292	102.187
VA 15 Yr Fixed				VA 10 Yr Fixed				VA 30 Yr Fixed HB			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.250	97.779	97.770	97.766	4.250	97.779	97.770	97.766	4.875	96.762	96.745	96.664
4.375	98.301	98.292	98.288	4.375	98.301	98.292	98.288	5.000	97.485	97.408	97.386
4.500	98.808	98.799	98.795	4.500	98.808	98.799	98.795	5.125	97.941	98.051	97.964
4.625	99.294	99.286	99.281	4.625	99.294	99.286	99.281	5.250	99.308	99.545	99.407
4.750	99.331	99.773	99.527	4.750	99.146	99.116	99.098	5.375	99.314	99.551	99.413
4.875	99.671	99.975	99.729	4.875	99.620	99.591	99.573	5.500	99.901	99.889	99.751
5.000	100.128	100.111	100.017	5.000	100.065	100.035	100.017	5.625	100.290	100.383	100.245
5.125	100.573	100.515	100.452	5.125	100.477	100.447	100.429	5.750	100.594	100.856	100.743
5.250	100.419	100.852	100.598	5.250	100.265	100.215	100.183	5.875	100.975	100.908	100.842
5.375	100.672	101.006	100.752	5.375	100.672	100.622	100.590	6.000	101.380	101.313	101.246
5.500	101.045	101.137	100.962	5.500	101.045	100.994	100.962	6.125	101.604	101.537	101.470
5.625	101.391	101.332	101.300	5.625	101.391	101.332	101.300	6.250	101.775	101.708	101.641
5.750	100.989	101.268	100.996	5.750	100.836	100.765	100.719	6.375	101.797	101.722	101.646
5.875	101.394	101.344	101.300	5.875	101.307	101.227	101.177	6.500	102.160	102.085	102.009
6.000	101.820	101.750	101.706	6.000	101.820	101.740	101.691	6.625	102.469	102.394	102.318
								6.750	102.720	102.636	102.552
								6.875	102.642	102.559	102.475
								7.000	103.012	102.929	102.845
								7.125	103.389	103.305	103.221
								7.250	100.336	100.190	100.099
								7.375	100.716	100.570	100.479
								7.500	101.061	100.916	100.824
								7.625	101.005	100.860	100.768
								7.750	98.839	98.651	98.545
								7.875	99.120	98.932	98.826
								8.000	99.415	99.226	99.121
								8.125	99.687	99.498	99.393

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	102.160	102.085	102.009	6.125	101.569	101.472	101.429	4.500	96.032	95.898	95.894
6.625	102.469	102.394	102.318	6.250	101.169	101.398	101.251	4.625	96.467	96.334	96.330
6.750	102.720	102.636	102.552	6.375	101.275	101.225	101.161	4.750	94.815	94.625	94.567
6.875	102.642	102.559	102.475	6.500	101.785	101.735	101.671	4.875	95.234	95.004	94.986
7.000	103.012	102.929	102.845	6.625	102.026	101.977	101.913	5.000	95.607	95.377	95.359
7.125	103.389	103.305	103.221	6.750	101.889	102.126	101.988	5.125	95.931	95.702	95.684
7.250	100.336	100.190	100.099	6.875	101.998	101.877	101.799	5.250	96.727	96.677	96.627
7.375	100.716	100.570	100.479	7.000	102.412	102.290	102.213	5.375	96.785	96.735	96.685
7.500	101.061	100.916	100.824	7.125	102.697	102.600	102.532	5.500	97.194	97.144	97.094
7.625	101.005	100.860	100.768	7.250	100.336	100.190	100.099	5.625	97.587	97.537	97.486
7.750	98.839	98.651	98.545	7.375	100.716	100.570	100.479	5.750	98.438	98.388	98.338
7.875	99.120	98.932	98.826	7.500	101.061	100.916	100.824	5.875	98.678	98.628	98.578
8.000	99.415	99.226	99.121	7.625	101.005	100.860	100.768	6.000	99.024	98.974	98.924
8.125	99.687	99.498	99.393	7.750	98.839	98.651	98.545	6.125	99.225	99.174	99.124
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	102.489	102.414	102.339	6.375	102.489	102.414	102.339	6.000	102.037	101.970	101.903
6.500	102.914	102.875	102.811	6.500	102.914	102.875	102.811	6.125	102.413	102.385	102.335
6.625	103.256	103.216	103.152	6.625	103.256	103.216	103.152	6.250	102.411	102.504	102.358
6.750	103.862	103.951	103.813	6.750	103.862	103.951	103.813	6.375	102.489	102.414	102.339
6.875	103.955	103.871	103.787	6.875	103.955	103.871	103.787	6.500	102.914	102.875	102.811
7.000	104.325	104.241	104.158	7.000	104.325	104.241	104.158	6.625	103.256	103.216	103.152
7.125	104.701	104.617	104.534	7.125	104.701	104.617	104.534	6.750	103.862	103.951	103.813
7.250	104.148	104.140	104.120	7.250	103.667	103.567	103.475	6.875	103.955	103.871	103.787
7.375	104.273	104.265	104.245	7.375	103.907	103.807	103.716	7.000	104.325	104.241	104.158
7.500	104.398	104.390	104.370	7.500	104.253	104.153	104.061	7.125	104.701	104.617	104.534
7.625	104.523	104.515	104.495	7.625	104.087	103.987	103.895	7.250	103.667	103.567	103.475
7.750	104.648	104.640	104.620	7.750	102.381	102.342	102.237	7.375	103.907	103.807	103.716
7.875	102.662	102.623	102.518	7.875	102.662	102.623	102.518	7.500	104.253	104.153	104.061
8.000	102.957	102.918	102.813	8.000	102.957	102.918	102.813	7.625	104.087	103.987	103.895
8.125	103.228	103.190	103.085	8.125	103.228	103.190	103.085	7.750	102.381	102.342	102.237
VA 15 Yr Fixed IRRRL				VA 10 Yr Fixed IRRRL				VA 30 Yr Fixed HB IRRRL			
Rate	15	30	45	Rate	15	30	45	Rate	15	30	45
4.500	98.808	98.799	98.795	4.500	98.808	98.799	98.795	6.625	102.469	102.394	102.318
4.625	99.294	99.286	99.281	4.625	99.294	99.286	99.281	6.750	102.720	102.636	102.552
4.750	99.331	99.773	99.527	4.750	99.146	99.116	99.098	6.875	102.642	102.559	102.475
4.875	99.671	99.975	99.729	4.875	99.620	99.591	99.573	7.000	103.012	102.929	102.845
5.000	100.128	100.111	100.017	5.000	100.065	100.035	100.017	7.125	103.389	103.305	103.221
5.125	100.573	100.515	100.452	5.125	100.477	100.447	100.429	7.250	100.927	101.036	101.112
5.250	100.419	100.852	100.598	5.250	100.265	100.215	100.183	7.375	101.160	101.269	101.345
5.375	100.672	101.006	100.752	5.375	100.672	100.622	100.590	7.500	101.136	101.245	101.320
5.500	101.045	101.137	100.962	5.500	101.045	100.994	100.962	7.625	101.264	101.372	101.448
5.625	101.391	101.332	101.300	5.625	101.391	101.332	101.300	7.750	99.172	99.281	99.357
5.750	100.989	101.268	100.996	5.750	100.836	100.765	100.719	7.875	99.120	98.932	98.826
5.875	101.394	101.344	101.300	5.875	101.307	101.227	101.177	8.000	99.415	99.226	99.121
6.000	101.820	101.750	101.706	6.000	101.820	101.740	101.691	8.125	99.687	99.498	99.393
6.125	102.328	102.248	102.199	6.125	102.328	102.248	102.199				

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	102.160	102.085	102.009	6.125	101.446	101.366	101.314	4.500	96.032	95.898	95.894
6.625	102.469	102.394	102.318	6.250	101.169	101.398	101.251	4.625	96.467	96.334	96.330
6.750	102.720	102.636	102.552	6.375	101.275	101.225	101.161	4.750	94.815	94.625	94.567
6.875	102.642	102.559	102.475	6.500	101.785	101.735	101.671	4.875	95.234	95.004	94.986
7.000	103.012	102.929	102.845	6.625	102.026	101.977	101.913	5.000	95.607	95.377	95.359
7.125	103.389	103.305	103.221	6.750	101.889	102.126	101.988	5.125	95.931	95.702	95.684
7.250	100.336	100.190	100.099	6.875	101.998	101.877	101.799	5.250	96.727	96.677	96.627
7.375	100.716	100.570	100.479	7.000	102.412	102.290	102.213	5.375	96.785	96.735	96.685
7.500	101.061	100.916	100.824	7.125	102.697	102.600	102.532	5.500	97.194	97.144	97.094
7.625	101.005	100.860	100.768	7.250	100.336	100.190	100.099	5.625	97.587	97.537	97.486
7.750	98.839	98.651	98.545	7.375	100.716	100.570	100.479	5.750	98.438	98.388	98.338
7.875	99.120	98.932	98.826	7.500	101.061	100.916	100.824	5.875	98.678	98.628	98.578
8.000	99.415	99.226	99.121	7.625	101.005	100.860	100.768	6.000	99.024	98.974	98.924
8.125	99.687	99.498	99.393	7.750	98.839	98.651	98.545	6.125	99.225	99.174	99.124

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: 1/21/2026 8:13 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	100.767	100.578	100.278	6.750	99.811	99.635	99.335	6.625	98.767	98.578	98.278
6.750	101.311	101.135	100.835	6.875	100.330	100.154	99.854	6.750	99.311	99.135	98.835
6.875	101.830	101.654	101.354	7.000	100.830	100.654	100.354	6.875	99.830	99.654	99.354
7.000	102.330	102.154	101.854	7.125	101.274	101.098	100.798	7.000	100.330	100.154	99.854
7.125	102.774	102.598	102.298	7.250	101.708	101.532	101.232	7.125	100.774	100.598	100.298
7.250	103.208	103.032	102.732	7.375	101.352	101.139	100.839	7.250	101.208	101.032	100.732
7.375	102.852	102.639	102.339	7.500	101.822	101.609	101.309	7.375	100.852	100.639	100.339
7.500	103.322	103.109	102.809	7.625	102.246	102.033	101.733	7.500	101.322	101.109	100.809
7.625	103.746	103.533	103.233	7.750	102.660	102.447	102.147	7.625	101.746	101.533	101.233
7.750	104.160	103.947	103.647	7.875	101.558	101.322	101.022	7.750	102.160	101.947	101.647
7.875	103.058	102.822	102.522	8.000	101.978	101.742	101.442	7.875	101.058	100.822	100.522
8.000	103.478	103.242	102.942	8.125	102.362	102.126	101.826	8.000	101.478	101.242	100.942
8.125	103.862	103.626	103.326	8.250	102.756	102.520	102.220	8.125	101.862	101.626	101.326
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	97.635	97.335	6.625	100.017	99.828	99.528	6.625	98.017	97.828	97.528
6.875	98.330	98.154	97.854	6.750	100.561	100.385	100.085	6.750	98.561	98.385	98.085
7.000	98.830	98.654	98.354	6.875	101.080	100.904	100.604	6.875	99.080	98.904	98.604
7.125	99.274	99.098	98.798	7.000	101.580	101.404	101.104	7.000	99.580	99.404	99.104
7.250	99.708	99.532	99.232	7.125	102.024	101.848	101.548	7.125	100.024	99.848	99.548
7.375	99.352	99.139	98.839	7.250	102.458	102.282	101.982	7.250	100.458	100.282	99.982
7.500	99.822	99.609	99.309	7.375	102.102	101.889	101.589	7.375	100.102	99.889	99.589
7.625	100.246	100.033	99.733	7.500	102.572	102.359	102.059	7.500	100.572	100.359	100.059
7.750	100.660	100.447	100.147	7.625	102.996	102.783	102.483	7.625	100.996	100.783	100.483
7.875	99.558	99.322	99.022	7.750	103.410	103.197	102.897	7.750	101.410	101.197	100.897
8.000	99.978	99.742	99.442	7.875	102.308	102.072	101.772	7.875	100.308	100.072	99.772
8.125	100.362	100.126	99.826	8.000	102.728	102.492	102.192	8.000	100.728	100.492	100.192
8.250	100.756	100.520	100.220	8.125	103.112	102.876	102.576	8.125	101.112	100.876	100.576

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.