



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: 1/22/26 8:11 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: 1/22/2026 8:11 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	95.159	95.159	95.049	4.750	95.159	95.159	95.049	5.125	98.448	98.437	98.322
4.875	95.894	95.906	95.800	4.875	95.894	95.906	95.800	5.250	99.179	99.166	99.049
5.000	96.530	96.538	96.428	5.000	96.530	96.538	96.428	5.375	99.696	99.684	99.564
5.125	97.314	97.304	97.188	5.125	97.314	97.304	97.188	5.500	100.185	100.180	100.053
5.250	98.188	98.167	98.047	5.250	98.188	98.167	98.047	5.625	100.619	100.614	100.487
5.375	98.819	98.807	98.711	5.375	98.819	98.807	98.711	5.750	100.663	100.636	100.542
5.500	99.454	99.414	99.300	5.500	99.454	99.414	99.300	5.875	101.155	101.086	100.974
5.625	100.016	100.002	99.875	5.625	100.016	100.002	99.875	6.000	101.627	101.590	101.507
5.750	100.349	100.327	100.205	5.750	100.349	100.327	100.205	6.125	102.073	102.030	101.954
5.875	100.895	100.848	100.729	5.875	100.864	100.848	100.722	6.250	101.781	101.733	101.663
6.000	101.446	101.377	101.280	6.000	101.402	101.377	101.255	6.375	102.357	102.304	102.239
6.125	101.873	101.845	101.716	6.125	101.873	101.845	101.716	6.500	102.845	102.786	102.728
6.250	101.798	101.707	101.647	6.250	101.745	101.669	101.606	6.625	102.955	102.892	102.839
6.375	102.222	102.132	102.072	6.375	102.163	102.088	102.025	6.750	102.800	102.731	102.731
6.500	102.624	102.549	102.486	6.500	102.624	102.549	102.486	6.875	103.098	102.992	102.992
6.625	103.029	102.934	102.893	6.625	103.029	102.934	102.893	7.000	103.525	103.434	103.434
6.750	102.831	102.765	102.811	6.750	102.831	102.765	102.811	7.125	103.834	103.697	103.688
6.875	103.274	103.224	103.221	6.875	103.274	103.224	103.221	7.250	104.047	103.957	103.957
7.000	103.726	103.620	103.665	7.000	103.726	103.620	103.665	7.375	104.313	104.157	104.156
7.125	104.051	103.974	104.021	7.125	104.051	103.974	104.021	7.500	104.627	104.470	104.463
7.250	104.012	103.989	104.017	7.250	104.012	103.989	104.017	7.625	104.825	104.720	104.720
7.375	104.388	104.230	104.278	7.375	104.388	104.230	104.278	7.750	105.150	105.049	105.049
7.500	104.821	104.701	104.793	7.500	104.821	104.701	104.793	7.875	105.150	105.150	105.150
7.625	104.977	104.874	104.966	7.625	104.977	104.874	104.966	8.000	105.150	105.150	105.225
7.750	105.149	105.039	105.096	7.750	105.149	105.039	105.096				
7.875	105.168	105.150	105.278	7.875	105.168	105.150	105.278				
8.000	105.399	105.352	105.482	8.000	105.399	105.352	105.482				
8.125	105.603	105.556	105.594	8.125	105.603	105.556	105.594				
8.250	105.738	105.631	105.483	8.250	105.738	105.631	105.483				
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	98.563	98.575	98.560	4.625	98.683	98.694	98.679	5.000	95.761	95.726	95.615
4.750	99.056	98.994	98.975	4.750	99.176	99.108	99.031	5.125	97.301	97.290	97.174
4.875	99.498	99.418	99.369	4.875	99.447	99.383	99.311	5.250	98.209	98.203	98.084
5.000	99.822	99.785	99.762	5.000	99.877	99.817	99.750	5.375	98.771	98.771	98.648
5.125	100.145	100.068	100.016	5.125	99.956	99.945	99.927	5.500	99.356	99.361	99.234
5.250	100.409	100.403	100.347	5.250	100.190	100.184	100.128	5.625	99.895	99.901	99.774
5.375	100.912	100.832	100.783	5.375	100.538	100.527	100.476	5.750	100.388	100.304	100.233
5.500	101.163	101.116	101.070	5.500	100.883	100.866	100.820	5.875	100.908	100.806	100.734
5.625	101.446	101.366	101.317	5.625	101.046	101.023	100.990	6.000	101.451	101.346	101.270
5.750	101.550	101.486	101.451	5.750	101.276	101.212	101.176	6.125	101.835	101.728	101.650
5.875	101.945	101.864	101.816	5.875	101.524	101.465	101.434	6.250	101.756	101.616	101.511
6.000	102.171	102.152	102.099	6.000	101.899	101.861	101.836	6.375	102.179	102.037	101.965
6.125	102.435	102.355	102.306	6.125	102.216	102.173	102.153	6.500	102.547	102.410	102.359
6.250	102.584	102.536	102.522	6.250	102.752	102.702	102.702	6.625	102.805	102.752	102.706
6.375	103.051	102.971	102.922	6.375	103.089	103.012	103.012	6.750	102.664	102.544	102.559
6.500	103.331	103.247	103.247	6.500	103.478	103.348	103.348	6.875	102.973	102.852	102.871
6.625	103.772	103.645	103.645	6.625	103.698	103.572	103.572	7.000	103.278	103.156	103.201
6.750	104.176	104.054	104.054	6.750	104.131	104.009	104.009	7.125	103.550	103.426	103.424
6.875	104.441	104.324	104.324	6.875	104.423	104.306	104.306	7.250	103.552	103.453	103.543
7.000	104.677	104.565	104.565	7.000	104.547	104.434	104.434	7.375	103.768	103.660	103.750
7.125	104.457	104.360	104.295	7.125	103.971	103.874	103.809	7.500	103.934	103.816	103.908
7.250	104.097	104.017	103.961	7.250	103.743	103.662	103.607	7.625	104.105	103.982	104.006
7.375	104.543	104.463	104.408	7.375	104.081	104.001	103.946	7.750	103.047	103.000	102.985
								7.875	103.510	103.463	103.448

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: 1/22/2026 8:11 PST

Conforming Balance 30 Yr Fixed				Conforming High Balance 30 YR Fixed			
Rate	15	30	45	Rate	15	30	45
5.000	97.024	96.874	96.724	5.000	96.899	96.749	96.599
5.125	97.725	97.575	97.425	5.125	97.600	97.450	97.300
5.250	98.409	98.259	98.109	5.250	98.284	98.134	97.984
5.375	99.078	98.928	98.778	5.375	98.943	98.793	98.643
5.500	99.730	99.580	99.430	5.500	99.514	99.364	99.214
5.625	100.367	100.217	100.067	5.625	100.071	99.921	99.771
5.750	100.988	100.838	100.688	5.750	100.615	100.465	100.315
5.875	101.594	101.444	101.294	5.875	101.145	100.995	100.845
6.000	102.184	102.034	101.884	6.000	101.661	101.511	101.361
6.125	102.758	102.608	102.458	6.125	102.163	102.013	101.863
6.250	103.315	103.165	103.015	6.250	102.690	102.540	102.390
6.375	103.856	103.706	103.556	6.375	103.231	103.081	102.931
6.500	104.381	104.231	104.081	6.500	103.756	103.606	103.456
6.625	104.886	104.736	104.586	6.625	104.261	104.111	103.961
6.750	105.370	105.220	105.070	6.750	104.745	104.595	104.445
6.875	105.834	105.684	105.534	6.875	105.209	105.059	104.909
7.000	106.278	106.128	105.978	7.000	105.653	105.503	105.353
7.125	106.703	106.553	106.403	7.125	106.078	105.928	105.778
7.250	107.108	106.958	106.808	7.250	106.483	106.333	106.183

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: 1/22/2026 8:11 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	99.331	99.243	99.220	5.000	98.523	98.479	98.444	5.000	96.522	96.459	96.396
5.125	99.669	99.577	99.550	5.125	98.908	98.865	98.827	5.125	96.979	96.916	96.854
5.250	99.969	99.873	99.842	5.250	99.298	99.245	99.205	5.250	97.633	97.570	97.507
5.375	100.241	100.141	100.107	5.375	99.831	99.731	99.696	5.375	98.092	98.029	97.966
5.500	100.432	100.327	100.289	5.500	100.237	100.133	100.095	5.500	98.556	98.493	98.431
5.625	100.550	100.441	100.400	5.625	100.501	100.393	100.351	5.625	99.022	98.959	98.896
5.750	100.684	100.571	100.526	5.750	100.719	100.605	100.560	5.750	99.291	99.228	99.165
5.875	100.844	100.727	100.678	5.875	100.868	100.751	100.701	5.875	99.558	99.495	99.432
6.000	100.980	100.858	100.805	6.000	101.002	100.895	100.832	6.000	99.822	99.759	99.696
6.125	101.081	100.967	100.904	6.125	101.192	101.129	101.066	6.125	100.088	100.025	99.962
6.250	101.258	101.129	101.068	6.250	101.423	101.360	101.297	6.250	100.351	100.288	100.225
6.375	101.500	101.366	101.301	6.375	101.648	101.514	101.449	6.375	100.605	100.542	100.479
6.500	101.597	101.459	101.390	6.500	101.788	101.649	101.581	6.500	100.622	100.559	100.497
6.625	101.477	101.335	101.262	6.625	101.662	101.520	101.448	6.625	100.675	100.612	100.550
6.750	101.431	101.293	101.208	6.750	101.623	101.499	101.436	6.750	100.742	100.679	100.617
6.875	101.371	101.270	101.167	6.875	101.624	101.561	101.498	6.875	100.818	100.755	100.692
7.000	101.353	101.252	101.149	7.000	101.687	101.624	101.561	7.000	100.893	100.830	100.768
7.125	101.340	101.241	101.178	7.125	101.749	101.686	101.623	7.125	100.969	100.906	100.843

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	99.436	99.348	99.325	5.000	98.534	98.445	98.423	5.000	96.472	96.409	96.346
5.125	99.773	99.681	99.655	5.125	98.947	98.854	98.828	5.125	96.929	96.866	96.803
5.250	100.073	99.977	99.946	5.250	99.395	99.299	99.269	5.250	97.583	97.520	97.457
5.375	100.346	100.245	100.211	5.375	99.928	99.827	99.793	5.375	98.042	97.979	97.916
5.500	100.537	100.432	100.394	5.500	100.333	100.228	100.190	5.500	98.506	98.443	98.380
5.625	100.655	100.546	100.505	5.625	100.596	100.487	100.446	5.625	98.972	98.909	98.846
5.750	100.791	100.678	100.632	5.750	100.813	100.700	100.655	5.750	99.241	99.178	99.115
5.875	100.952	100.835	100.786	5.875	100.963	100.846	100.796	5.875	99.508	99.445	99.382
6.000	101.090	100.969	100.915	6.000	101.098	100.977	100.923	6.000	99.772	99.709	99.646
6.125	101.193	101.067	101.010	6.125	101.214	101.089	101.031	6.125	100.038	99.975	99.912
6.250	101.373	101.243	101.182	6.250	101.431	101.310	101.247	6.250	100.301	100.238	100.175
6.375	101.615	101.481	101.417	6.375	101.748	101.614	101.550	6.375	100.555	100.492	100.429
6.500	101.714	101.576	101.507	6.500	101.890	101.751	101.683	6.500	100.572	100.509	100.446
6.625	101.595	101.453	101.380	6.625	101.766	101.624	101.551	6.625	100.625	100.562	100.499
6.750	101.549	101.403	101.327	6.750	101.728	101.582	101.506	6.750	100.692	100.629	100.566
6.875	101.371	101.270	101.167	6.875	101.574	101.511	101.448	6.875	100.768	100.705	100.642
7.000	101.353	101.252	101.149	7.000	101.637	101.574	101.511	7.000	100.843	100.780	100.717
7.125	101.340	101.240	101.137	7.125	101.699	101.636	101.573	7.125	100.919	100.856	100.793

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: 1/22/2026 8:11 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	95.389	95.325	95.289	4.500	95.389	95.325	95.289	5.000	98.548	98.768	98.630
4.625	96.081	96.018	95.982	4.625	96.081	96.018	95.982	5.125	98.921	99.103	98.965
4.750	97.272	97.915	97.777	4.750	97.272	97.915	97.777	5.250	99.731	100.151	100.005
4.875	97.948	98.190	98.052	4.875	97.921	98.190	98.052	5.375	100.159	100.408	100.261
5.000	98.548	98.768	98.630	5.000	98.548	98.768	98.630	5.500	100.724	100.914	100.768
5.125	98.982	99.103	98.965	5.125	98.921	99.103	98.965	5.625	101.245	101.333	101.186
5.250	99.731	100.151	100.005	5.250	99.731	100.151	100.005	5.750	101.265	101.835	101.680
5.375	100.160	100.408	100.261	5.375	100.159	100.408	100.261	5.875	101.740	101.728	101.579
5.500	100.724	100.914	100.768	5.500	100.724	100.914	100.768	6.000	102.341	102.244	102.180
5.625	101.245	101.333	101.186	5.625	101.245	101.333	101.186	6.125	102.724	102.627	102.563
5.750	101.462	101.835	101.680	5.750	101.462	101.835	101.680	6.250	102.473	102.759	102.646
5.875	101.838	101.746	101.703	5.875	101.838	101.746	101.703	6.375	102.916	102.802	102.748
6.000	102.358	102.263	102.220	6.000	102.358	102.263	102.220	6.500	103.398	103.301	103.241
6.125	102.830	102.732	102.689	6.125	102.830	102.732	102.689	6.625	103.783	103.661	103.608
6.250	102.814	102.794	102.754	6.250	102.706	102.759	102.646	6.750	103.826	104.047	103.918
6.375	103.108	102.993	102.940	6.375	103.108	102.993	102.940	6.875	104.095	103.957	103.893
6.500	103.455	103.355	103.318	6.500	103.455	103.337	103.283	7.000	104.327	104.535	104.405
6.625	103.885	103.836	103.799	6.625	103.876	103.754	103.701	7.125	104.641	104.891	104.762
6.750	103.937	104.047	103.918	6.750	103.834	104.047	103.918	7.250	103.662	103.593	103.505
6.875	104.250	104.112	104.048	6.875	104.250	104.112	104.048	7.375	104.075	104.006	103.918
7.000	104.586	104.554	104.498	7.000	104.431	104.535	104.405	7.500	104.505	104.436	104.348
7.125	105.010	104.978	104.922	7.125	104.641	104.891	104.762	7.625	104.4544	104.3855	104.2974
7.250	104.373	104.331	104.289	7.250	103.662	103.593	103.505	7.75	102.5675	102.5602	102.4582
7.375	104.4976	104.4558	104.4137	7.375	104.075	104.006	103.9179	7.875	102.9634	102.9561	102.8542
7.5	104.6226	104.5808	104.5387	7.5	104.5049	104.4359	104.3478	8	103.3259	103.3187	103.2167
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	97.718	97.709	97.709	4.250	97.718	97.709	97.709	4.500	92.276	92.213	92.177
4.375	98.293	98.285	98.284	4.375	98.293	98.285	98.284	4.625	92.969	92.905	92.870
4.500	98.865	98.856	98.855	4.500	98.865	98.856	98.855	4.750	96.578	96.492	96.406
4.625	99.429	99.421	99.420	4.625	99.429	99.421	99.420	4.875	97.300	97.214	97.128
4.750	99.296	99.746	99.508	4.750	99.296	99.746	99.508	5.000	97.867	97.789	97.695
4.875	99.634	99.980	99.742	4.875	99.634	99.980	99.742	5.125	98.334	98.248	98.161
5.000	100.178	100.304	100.134	5.000	100.178	100.304	100.134	5.250	99.223	99.451	99.274
5.125	100.703	100.674	100.659	5.125	100.703	100.674	100.659	5.375	99.762	99.665	99.571
5.250	100.515	100.948	100.693	5.250	100.515	100.948	100.693	5.500	100.230	100.133	100.039
5.375	100.762	101.070	100.816	5.375	100.740	101.070	100.816	5.625	100.695	100.598	100.504
5.500	101.233	101.389	101.168	5.500	101.233	101.389	101.154	5.750	100.633	100.853	100.668
5.625	101.694	101.644	101.622	5.625	101.694	101.644	101.616	5.875	101.087	100.998	100.955
5.750	101.517	101.518	101.474	5.750	101.102	101.518	101.247	6.000	101.563	101.471	101.428
5.875	102.012	102.013	101.969	5.875	101.305	101.234	101.191	6.125	102.004	101.909	101.865
6.000	102.453	102.453	102.410	6.000	101.770	101.690	101.641	6.250	101.839	101.780	101.722
								6.375	101.883	101.825	101.766
								6.500	102.238	102.179	102.121
								6.625	102.612	102.531	102.462
								6.750	102.683	102.642	102.600
								6.875	102.829	102.748	102.643
								7.000	103.281	103.200	103.095

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	99.223	99.451	99.274	5.000	97.598	97.789	97.620	4.500	96.122	95.989	95.988
5.375	99.356	99.458	99.280	5.125	98.164	98.103	98.084	4.625	96.677	96.543	96.543
5.500	100.039	100.014	99.921	5.250	99.223	99.451	99.274	4.750	95.858	95.822	95.818
5.625	100.472	100.386	100.354	5.375	99.290	99.458	99.280	4.875	96.361	96.325	96.321
5.750	100.633	100.853	100.668	5.500	100.039	100.014	99.921	5.000	96.816	96.780	96.776
5.875	101.087	100.998	100.955	5.625	100.472	100.386	100.354	5.125	97.271	97.235	97.231
6.000	101.563	101.471	101.428	5.750	100.633	100.853	100.668	5.250	97.139	97.103	97.091
6.125	102.004	101.909	101.865	5.875	101.056	100.967	100.924	5.375	97.642	97.605	97.593
6.250	101.839	101.780	101.722	6.000	101.583	101.491	101.448	5.500	98.096	98.060	98.048
6.375	101.883	101.825	101.766	6.125	102.093	101.997	101.954	5.625	98.551	98.514	98.502
6.500	102.238	102.179	102.121	6.250	101.359	101.621	101.478	5.750	98.397	98.397	98.354
6.625	102.544	102.486	102.427	6.375	101.683	101.683	101.539	5.875	98.892	98.893	98.849
6.750	102.683	102.642	102.600	6.500	102.173	102.060	102.008	6.000	99.333	99.333	99.290
6.875	102.595	102.553	102.511	6.625	102.644	102.527	102.476	6.125	99.757	99.757	99.714
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	99.731	99.639	99.547	5.250	99.731	99.639	99.547	5.250	99.731	100.151	100.005
5.375	100.159	100.067	99.975	5.375	100.159	100.067	99.975	5.375	100.159	100.408	100.261
5.500	100.724	100.632	100.540	5.500	100.724	100.632	100.540	5.500	100.724	100.914	100.768
5.625	101.125	101.043	101.010	5.625	101.125	101.043	101.010	5.625	101.125	101.333	101.186
5.750	101.462	101.375	101.332	5.750	101.462	101.375	101.332	5.750	101.265	101.835	101.680
5.875	101.838	101.746	101.703	5.875	101.838	101.746	101.703	5.875	101.740	101.728	101.579
6.000	102.358	102.263	102.220	6.000	102.358	102.263	102.220	6.000	102.341	102.244	102.180
6.125	102.830	102.732	102.689	6.125	102.830	102.732	102.689	6.125	102.724	102.627	102.563
6.250	102.706	102.595	102.542	6.250	102.706	102.595	102.542	6.250	102.473	102.759	102.646
6.375	103.108	102.993	102.940	6.375	103.108	102.993	102.940	6.375	102.916	102.802	102.748
6.500	103.455	103.337	103.283	6.500	103.455	103.337	103.283	6.500	103.398	103.301	103.241
6.625	103.876	103.754	103.701	6.625	103.876	103.754	103.701	6.625	103.783	103.661	103.608
6.750	103.834	103.784	103.742	6.750	103.834	103.784	103.742	6.750	103.826	104.047	103.918
6.875	104.250	104.112	104.048	6.875	104.250	104.112	104.048	6.875	104.095	103.957	103.893
7.000	104.431	104.290	104.225	7.000	104.431	104.290	104.225	7.000	104.327	104.535	104.405
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	98.865	98.856	98.855	4.250	97.718	97.709	97.709	5.250	99.223	99.451	99.274
4.625	99.429	99.421	99.420	4.375	98.293	98.285	98.284	5.375	99.356	99.458	99.280
4.750	99.296	99.746	99.508	4.500	98.865	98.856	98.855	5.500	100.039	100.014	99.921
4.875	99.634	99.980	99.742	4.625	99.429	99.421	99.420	5.625	100.472	100.386	100.354
5.000	100.178	100.304	100.134	4.750	99.076	99.047	99.032	5.750	100.633	100.853	100.668
5.125	100.703	100.674	100.659	4.875	99.634	99.605	99.590	5.875	101.087	100.998	100.955
5.250	100.515	100.948	100.693	5.000	100.178	100.149	100.134	6.000	101.563	101.471	101.428
5.375	100.740	101.070	100.816	5.125	100.703	100.674	100.659	6.125	102.004	101.909	101.865
5.500	101.233	101.389	101.154	5.250	100.222	100.172	100.144	6.250	101.839	101.780	101.722
5.625	101.694	101.644	101.616	5.375	100.740	100.690	100.662	6.375	101.883	101.825	101.766
5.750	101.102	101.518	101.247	5.500	101.233	101.182	101.154	6.500	102.238	102.179	102.121
5.875	101.305	101.234	101.191	5.625	101.694	101.644	101.616	6.625	102.544	102.486	102.427
6.000	101.770	101.690	101.641	5.750	100.840	100.769	100.726	6.750	102.683	102.642	102.600

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	99.223	99.451	99.274	5.250	99.223	99.451	99.274	4.500	96.122	95.989	95.988
5.375	99.356	99.458	99.280	5.375	99.290	99.458	99.280	4.625	96.677	96.543	96.543
5.500	100.039	100.014	99.921	5.500	100.039	100.014	99.921	4.750	94.757	94.527	94.513
5.625	100.472	100.386	100.354	5.625	100.472	100.386	100.354	4.875	95.298	95.069	95.054
5.750	100.633	100.853	100.668	5.750	100.633	100.853	100.668	5.000	95.812	95.583	95.568
5.875	101.087	100.998	100.955	5.875	100.691	100.626	100.580	5.125	96.289	96.059	96.045
6.000	101.563	101.471	101.428	6.000	101.363	101.299	101.252	5.250	96.480	96.430	96.380
6.125	102.004	101.909	101.865	6.125	101.748	101.684	101.638	5.375	96.530	96.479	96.429
6.250	101.839	101.780	101.722	6.250	101.359	101.621	101.478	5.500	96.939	96.889	96.838
6.375	101.883	101.825	101.766	6.375	101.429	101.683	101.539	5.625	97.324	97.273	97.223
6.500	102.238	102.179	102.121	6.500	102.056	102.006	101.945	5.750	98.301	98.292	98.284
6.625	102.544	102.486	102.427	6.625	102.394	102.344	102.284	5.875	98.535	98.527	98.519
6.750	102.683	102.642	102.600	6.750	101.977	102.222	102.062	6.000	98.877	98.868	98.860
6.875	102.595	102.553	102.511	6.875	102.214	102.379	102.218	6.125	99.077	99.069	99.060

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: 1/22/2026 8:11 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	99.018	98.991	98.937	5.125	99.018	98.991	98.937	4.750	97.254	97.846	97.708
5.250	99.756	100.101	99.955	5.250	99.756	100.101	99.955	4.875	97.946	98.128	97.990
5.375	100.184	100.358	100.211	5.375	100.184	100.358	100.211	5.000	98.573	98.525	98.455
5.500	100.749	100.745	100.599	5.500	100.749	100.745	100.599	5.125	98.946	98.991	98.853
5.625	101.138	101.189	101.043	5.625	101.138	101.189	101.043	5.250	99.756	100.101	99.955
5.750	101.290	101.753	101.599	5.750	101.290	101.753	101.599	5.375	100.184	100.358	100.211
5.875	101.640	101.585	101.522	5.875	101.640	101.585	101.522	5.500	100.749	100.745	100.599
6.000	102.099	102.041	101.982	6.000	102.099	102.041	101.982	5.625	101.138	101.189	101.043
6.125	102.459	102.400	102.353	6.125	102.459	102.400	102.353	5.750	101.290	101.753	101.599
6.250	102.476	102.628	102.515	6.250	102.476	102.628	102.515	5.875	101.640	101.585	101.522
6.375	102.601	102.542	102.483	6.375	102.601	102.542	102.483	6.000	102.099	102.041	101.982
6.500	102.924	102.885	102.824	6.500	102.924	102.885	102.824	6.125	102.459	102.400	102.353
6.625	103.332	103.273	103.215	6.625	103.332	103.273	103.215	6.250	102.476	102.628	102.515
6.750	103.851	103.947	103.818	6.750	103.851	103.947	103.818	6.375	102.601	102.542	102.483
6.875	103.932	103.890	103.849	6.875	103.932	103.890	103.849	6.500	102.924	102.885	102.824
7.000	104.315	104.273	104.231	7.000	104.315	104.273	104.231	6.625	103.332	103.273	103.215
7.125	104.666	104.625	104.583	7.125	104.666	104.625	104.583	6.750	103.851	103.947	103.818
7.250	104.244	104.202	104.160	7.250	103.700	103.631	103.543	6.875	103.941	103.890	103.849
7.375	104.369	104.327	104.285	7.375	103.888	103.819	103.731	7.000	104.315	104.273	104.231
7.500	104.494	104.452	104.410	7.500	104.232	104.163	104.075	7.125	104.666	104.625	104.583
7.625	104.619	104.577	104.535	7.625	104.064	103.995	103.907	7.250	103.700	103.631	103.543
7.750	104.744	104.702	104.660	7.750	102.365	102.357	102.255	7.375	103.888	103.819	103.731
7.875	102.644	102.637	102.535	7.875	102.644	102.637	102.535	7.500	104.232	104.163	104.075
8.000	102.938	102.930	102.828	8.000	102.938	102.930	102.828	7.625	104.064	103.995	103.907
8.125	103.208	103.201	103.099	8.125	103.208	103.201	103.099	7.750	102.365	102.357	102.255
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	97.808	97.799	97.799	4.250	97.808	97.799	97.799	4.875	96.837	96.909	96.771
4.375	98.329	98.321	98.320	4.375	98.329	98.321	98.320	5.000	97.559	97.553	97.480
4.500	98.835	98.826	98.825	4.500	98.835	98.826	98.825	5.125	98.014	98.215	98.077
4.625	99.319	99.311	99.310	4.625	99.319	99.311	99.310	5.250	99.404	99.633	99.486
4.750	99.353	99.802	99.565	4.750	99.126	99.096	99.082	5.375	99.410	99.639	99.493
4.875	99.656	100.005	99.767	4.875	99.599	99.569	99.555	5.500	99.974	99.976	99.856
5.000	100.113	100.141	100.030	5.000	100.041	100.012	99.997	5.625	100.361	100.470	100.324
5.125	100.558	100.516	100.476	5.125	100.451	100.422	100.407	5.750	100.783	101.003	100.849
5.250	100.415	100.848	100.593	5.250	100.212	100.162	100.133	5.875	101.062	101.004	100.945
5.375	100.617	101.002	100.747	5.375	100.617	100.567	100.538	6.000	101.442	101.383	101.325
5.500	100.988	101.133	100.909	5.500	100.988	100.937	100.909	6.125	101.654	101.596	101.537
5.625	101.366	101.274	101.244	5.625	101.323	101.273	101.244	6.250	101.864	101.805	101.747
5.750	101.001	101.262	100.991	5.750	100.782	100.711	100.668	6.375	101.908	101.850	101.791
5.875	101.407	101.356	101.304	5.875	101.283	101.203	101.154	6.500	102.263	102.204	102.146
6.000	101.813	101.763	101.711	6.000	101.795	101.715	101.666	6.625	102.569	102.511	102.452
								6.750	102.708	102.667	102.625
								6.875	102.620	102.578	102.536
								7.000	103.002	102.960	102.919
								7.125	103.354	103.312	103.270
								7.250	100.369	100.254	100.166
								7.375	100.747	100.632	100.544
								7.500	101.090	100.976	100.888
								7.625	101.033	100.918	100.830
								7.750	98.873	98.716	98.614
								7.875	99.152	98.995	98.893
								8.000	99.446	99.289	99.187
								8.125	99.717	99.559	99.457

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	102.263	102.204	102.146	6.125	101.685	101.589	101.545	4.500	96.056	95.923	95.922
6.625	102.569	102.511	102.452	6.250	101.259	101.521	101.409	4.625	96.489	96.355	96.355
6.750	102.708	102.667	102.625	6.375	101.339	101.290	101.229	4.750	94.794	94.564	94.550
6.875	102.620	102.578	102.536	6.500	101.845	101.795	101.735	4.875	95.210	94.981	94.966
7.000	103.002	102.960	102.919	6.625	102.081	102.031	101.971	5.000	95.580	95.351	95.336
7.125	103.354	103.312	103.270	6.750	101.877	102.122	101.993	5.125	95.902	95.700	95.658
7.250	100.369	100.254	100.166	6.875	102.046	101.937	101.863	5.250	96.505	96.455	96.405
7.375	100.747	100.632	100.544	7.000	102.438	102.348	102.274	5.375	96.555	96.504	96.454
7.500	101.090	100.976	100.888	7.125	102.695	102.598	102.537	5.500	96.964	96.914	96.863
7.625	101.033	100.918	100.830	7.250	100.369	100.254	100.166	5.625	97.349	97.298	97.248
7.750	98.873	98.716	98.614	7.375	100.747	100.632	100.544	5.750	98.326	98.317	98.309
7.875	99.152	98.995	98.893	7.500	101.090	100.976	100.888	5.875	98.560	98.552	98.544
8.000	99.446	99.289	99.187	7.625	101.033	100.918	100.830	6.000	98.902	98.893	98.885
8.125	99.717	99.559	99.457	7.750	98.873	98.716	98.614	6.125	99.102	99.094	99.085
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	102.601	102.542	102.483	6.375	102.601	102.542	102.483	6.000	102.099	102.041	101.982
6.500	102.974	102.935	102.874	6.500	102.974	102.935	102.874	6.125	102.509	102.450	102.403
6.625	103.332	103.273	103.215	6.625	103.332	103.273	103.215	6.250	102.504	102.628	102.515
6.750	103.851	103.947	103.818	6.750	103.851	103.947	103.818	6.375	102.601	102.542	102.483
6.875	103.932	103.890	103.849	6.875	103.932	103.890	103.849	6.500	102.974	102.935	102.874
7.000	104.315	104.273	104.231	7.000	104.315	104.273	104.231	6.625	103.332	103.273	103.215
7.125	104.666	104.625	104.583	7.125	104.666	104.625	104.583	6.750	103.851	103.947	103.818
7.250	104.244	104.202	104.160	7.250	103.700	103.631	103.543	6.875	103.941	103.890	103.849
7.375	104.369	104.327	104.285	7.375	103.938	103.869	103.781	7.000	104.315	104.273	104.231
7.500	104.494	104.452	104.410	7.500	104.282	104.213	104.125	7.125	104.666	104.625	104.583
7.625	104.619	104.577	104.535	7.625	104.114	104.045	103.957	7.250	103.700	103.631	103.543
7.750	104.744	104.702	104.660	7.750	102.415	102.407	102.305	7.375	103.938	103.869	103.781
7.875	102.694	102.687	102.585	7.875	102.694	102.687	102.585	7.500	104.282	104.213	104.125
8.000	102.988	102.980	102.878	8.000	102.988	102.980	102.878	7.625	104.114	104.045	103.957
8.125	103.258	103.251	103.149	8.125	103.258	103.251	103.149	7.750	102.415	102.407	102.305
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	98.835	98.826	98.825	4.500	98.835	98.826	98.825	6.625	102.569	102.511	102.452
4.625	99.319	99.311	99.310	4.625	99.319	99.311	99.310	6.750	102.708	102.667	102.625
4.750	99.353	99.802	99.565	4.750	99.126	99.096	99.082	6.875	102.620	102.578	102.536
4.875	99.656	100.005	99.767	4.875	99.599	99.569	99.555	7.000	103.002	102.960	102.919
5.000	100.113	100.141	100.030	5.000	100.041	100.012	99.997	7.125	103.354	103.312	103.270
5.125	100.558	100.516	100.476	5.125	100.451	100.422	100.407	7.250	100.961	101.062	101.122
5.250	100.415	100.848	100.593	5.250	100.212	100.162	100.133	7.375	101.197	101.298	101.358
5.375	100.617	101.002	100.747	5.375	100.617	100.567	100.538	7.500	101.173	101.273	101.334
5.500	100.988	101.133	100.909	5.500	100.988	100.937	100.909	7.625	101.301	101.401	101.462
5.625	101.366	101.274	101.244	5.625	101.323	101.273	101.244	7.750	99.210	99.310	99.371
5.750	101.001	101.262	100.991	5.750	100.782	100.711	100.668	7.875	99.152	98.995	98.893
5.875	101.407	101.356	101.304	5.875	101.283	101.203	101.154	8.000	99.446	99.289	99.187
6.000	101.813	101.763	101.711	6.000	101.795	101.715	101.666	8.125	99.717	99.559	99.457
6.125	102.303	102.222	102.174	6.125	102.303	102.222	102.174				

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	102.263	102.204	102.146	6.125	101.443	101.385	101.317	4.500	96.056	95.923	95.922
6.625	102.569	102.511	102.452	6.250	101.259	101.521	101.409	4.625	96.489	96.355	96.355
6.750	102.708	102.667	102.625	6.375	101.339	101.290	101.229	4.750	94.794	94.564	94.550
6.875	102.620	102.578	102.536	6.500	101.845	101.795	101.735	4.875	95.210	94.981	94.966
7.000	103.002	102.960	102.919	6.625	102.081	102.031	101.971	5.000	95.580	95.351	95.336
7.125	103.354	103.312	103.270	6.750	101.877	102.122	101.993	5.125	95.902	95.700	95.658
7.250	100.369	100.254	100.166	6.875	102.027	101.937	101.863	5.250	96.505	96.455	96.405
7.375	100.747	100.632	100.544	7.000	102.438	102.348	102.274	5.375	96.555	96.504	96.454
7.500	101.090	100.976	100.888	7.125	102.695	102.598	102.537	5.500	96.964	96.914	96.863
7.625	101.033	100.918	100.830	7.250	100.369	100.254	100.166	5.625	97.349	97.298	97.248
7.750	98.873	98.716	98.614	7.375	100.747	100.632	100.544	5.750	98.326	98.317	98.309
7.875	99.152	98.995	98.893	7.500	101.090	100.976	100.888	5.875	98.560	98.552	98.544
8.000	99.446	99.289	99.187	7.625	101.033	100.918	100.830	6.000	98.902	98.893	98.885
8.125	99.717	99.559	99.457	7.750	98.873	98.716	98.614	6.125	99.102	99.094	99.085

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: 1/22/2026 8:11 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	100.799	100.653	100.353	6.750	99.966	99.812	99.512	6.625	98.799	98.653	98.353
6.750	101.466	101.312	101.012	6.875	100.475	100.321	100.021	6.750	99.466	99.312	99.012
6.875	101.975	101.821	101.521	7.000	100.975	100.821	100.521	6.875	99.975	99.821	99.521
7.000	102.475	102.321	102.021	7.125	101.409	101.255	100.955	7.000	100.475	100.321	100.021
7.125	102.909	102.755	102.455	7.250	101.833	101.679	101.379	7.125	100.909	100.755	100.455
7.250	103.333	103.179	102.879	7.375	101.187	101.004	100.704	7.250	101.333	101.179	100.879
7.375	102.687	102.504	102.204	7.500	101.647	101.464	101.164	7.375	100.687	100.504	100.204
7.500	103.147	102.964	102.664	7.625	102.061	101.878	101.578	7.500	101.147	100.964	100.664
7.625	103.561	103.378	103.078	7.750	102.455	102.272	101.972	7.625	101.561	101.378	101.078
7.750	103.955	103.772	103.472	7.875	101.350	101.147	100.847	7.750	101.955	101.772	101.472
7.875	102.850	102.647	102.347	8.000	101.770	101.567	101.267	7.875	100.850	100.647	100.347
8.000	103.270	103.067	102.767	8.125	102.154	101.951	101.651	8.000	101.270	101.067	100.767
8.125	103.654	103.451	103.151	8.250	102.548	102.345	102.045	8.125	101.654	101.451	101.151
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	97.966	97.812	97.512	6.625	100.049	99.903	99.603	6.625	98.049	97.903	97.603
6.875	98.475	98.321	98.021	6.750	100.716	100.562	100.262	6.750	98.716	98.562	98.262
7.000	98.975	98.821	98.521	6.875	101.225	101.071	100.771	6.875	99.225	99.071	98.771
7.125	99.409	99.255	98.955	7.000	101.725	101.571	101.271	7.000	99.725	99.571	99.271
7.250	99.833	99.679	99.379	7.125	102.159	102.005	101.705	7.125	100.159	100.005	99.705
7.375	99.187	99.004	98.704	7.250	102.583	102.429	102.129	7.250	100.583	100.429	100.129
7.500	99.647	99.464	99.164	7.375	101.937	101.754	101.454	7.375	99.937	99.754	99.454
7.625	100.061	99.878	99.578	7.500	102.397	102.214	101.914	7.500	100.397	100.214	99.914
7.750	100.455	100.272	99.972	7.625	102.811	102.628	102.328	7.625	100.811	100.628	100.328
7.875	99.350	99.147	98.847	7.750	103.205	103.022	102.722	7.750	101.205	101.022	100.722
8.000	99.770	99.567	99.267	7.875	102.100	101.897	101.597	7.875	100.100	99.897	99.597
8.125	100.154	99.951	99.651	8.000	102.520	102.317	102.017	8.000	100.520	100.317	100.017
8.250	100.548	100.345	100.045	8.125	102.904	102.701	102.401	8.125	100.904	100.701	100.401

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.