



# Brokers First Funding Wholesale Rate Sheet

3100 Bristol St. , Suite 100, Costa Mesa, CA 92626

[bffws.com](http://bffws.com)

Broker Portal: <https://origination.mortgage.meridianlink.com>

Lock Desk: 8:30 AM – 5:00 PM PST

Effective Date: 1/23/26 8:39 AM

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

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

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

Lock Extension Fee's
0.025% Per Day

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

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

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

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

Additional Comments:
Please refer to lock desk policies & procedures on our website.
Any questions can be directed to <a href="mailto:lockdesk@bffws.com">lockdesk@bffws.com</a>



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

# Conventional Fixed Rate Sheet

Effective: 1/23/2026 8:39 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	95.223	95.223	95.128	4.750	95.223	95.223	95.128	5.125	98.479	98.469	98.347
4.875	96.066	96.042	95.898	4.875	96.066	96.042	95.898	5.250	99.207	99.198	99.076
5.000	96.734	96.671	96.524	5.000	96.734	96.671	96.524	5.375	99.724	99.718	99.593
5.125	97.432	97.363	97.240	5.125	97.432	97.363	97.240	5.500	100.210	100.210	100.083
5.250	98.294	98.224	98.141	5.250	98.294	98.224	98.141	5.625	100.641	100.644	100.517
5.375	98.935	98.857	98.782	5.375	98.935	98.857	98.782	5.750	100.711	100.684	100.590
5.500	99.573	99.496	99.418	5.500	99.573	99.496	99.418	5.875	101.185	101.090	101.007
5.625	100.147	100.072	99.979	5.625	100.147	100.072	99.979	6.000	101.676	101.639	101.556
5.750	100.367	100.305	100.223	5.750	100.367	100.305	100.223	6.125	102.107	102.064	101.988
5.875	100.895	100.824	100.738	5.875	100.895	100.824	100.738	6.250	101.863	101.815	101.760
6.000	101.446	101.362	101.282	6.000	101.439	101.362	101.282	6.375	102.435	102.382	102.333
6.125	101.897	101.818	101.729	6.125	101.897	101.818	101.729	6.500	102.928	102.870	102.827
6.250	101.798	101.707	101.647	6.250	101.755	101.693	101.638	6.625	103.037	102.973	102.936
6.375	102.222	102.132	102.072	6.375	102.203	102.118	102.069	6.750	102.752	102.683	102.683
6.500	102.671	102.612	102.569	6.500	102.671	102.612	102.569	6.875	103.046	102.942	102.942
6.625	103.040	102.951	102.901	6.625	103.040	102.951	102.901	7.000	103.473	103.389	103.389
6.750	102.780	102.708	102.764	6.750	102.780	102.708	102.764	7.125	103.781	103.648	103.639
6.875	103.200	103.154	103.172	6.875	103.200	103.154	103.172	7.250	104.031	103.941	103.941
7.000	103.675	103.601	103.614	7.000	103.675	103.601	103.614	7.375	104.259	104.144	104.144
7.125	104.008	103.904	103.962	7.125	104.008	103.904	103.962	7.500	104.572	104.427	104.427
7.250	103.971	103.924	104.030	7.250	103.971	103.924	104.030	7.625	104.825	104.719	104.719
7.375	104.453	104.406	104.391	7.375	104.453	104.406	104.391	7.750	105.143	105.033	105.033
7.500	104.912	104.865	104.850	7.500	104.912	104.865	104.850	7.875	105.150	105.150	105.150
7.625	105.105	105.058	105.043	7.625	105.105	105.058	105.043	8.000	105.165	105.150	105.179
7.750	105.132	105.022	105.022	7.750	105.132	105.022	105.022				
7.875	105.150	105.150	105.185	7.875	105.150	105.150	105.185				
8.000	105.476	105.429	105.414	8.000	105.476	105.429	105.414				
8.125	105.680	105.633	105.618	8.125	105.680	105.633	105.618				
8.250	105.957	105.852	105.947	8.250	105.957	105.8515	105.9473				
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	98.572	98.554	4.625	98.684	98.692	98.675	5.000	95.916	95.833	95.696
4.750	98.975	98.990	98.968	4.750	99.079	99.079	99.079	5.125	97.418	97.349	97.227
4.875	99.448	99.368	99.343	4.875	99.352	99.352	99.352	5.250	98.264	98.261	98.135
5.000	99.757	99.779	99.754	5.000	99.781	99.781	99.781	5.375	98.867	98.827	98.697
5.125	100.095	100.033	100.030	5.125	99.964	99.956	99.937	5.500	99.490	99.413	99.279
5.250	100.430	100.423	100.351	5.250	100.192	100.186	100.124	5.625	100.026	99.951	99.817
5.375	100.878	100.827	100.760	5.375	100.541	100.529	100.463	5.750	100.430	100.347	100.277
5.500	101.130	101.107	101.045	5.500	100.879	100.862	100.801	5.875	100.918	100.834	100.765
5.625	101.413	101.333	101.291	5.625	101.045	101.021	100.987	6.000	101.451	101.346	101.270
5.750	101.483	101.463	101.452	5.750	101.207	101.180	101.176	6.125	101.835	101.728	101.650
5.875	101.911	101.831	101.782	5.875	101.495	101.463	101.437	6.250	101.756	101.616	101.511
6.000	102.140	102.128	102.073	6.000	101.925	101.888	101.818	6.375	102.179	102.037	101.964
6.125	102.401	102.321	102.272	6.125	102.260	102.217	102.151	6.500	102.547	102.412	102.354
6.250	102.632	102.584	102.523	6.250	102.703	102.655	102.655	6.625	102.834	102.745	102.694
6.375	103.111	103.031	102.982	6.375	103.033	102.980	102.980	6.750	102.664	102.544	102.507
6.500	103.292	103.223	103.223	6.500	103.380	103.321	103.321	6.875	102.973	102.852	102.817
6.625	103.661	103.597	103.597	6.625	103.605	103.541	103.541	7.000	103.278	103.156	103.144
6.750	104.094	104.025	104.025	6.750	104.049	103.981	103.981	7.125	103.550	103.426	103.360
6.875	104.362	104.288	104.288	6.875	104.342	104.268	104.268	7.250	103.494	103.397	103.544
7.000	104.606	104.527	104.527	7.000	104.476	104.397	104.397	7.375	103.720	103.602	103.750
7.125	104.579	104.482	104.417	7.125	104.092	103.995	103.930	7.500	103.899	103.763	103.913
7.250	104.220	104.139	104.083	7.250	103.865	103.785	103.729	7.625	104.105	103.982	104.019
7.375	104.667	104.586	104.530	7.375	104.203	104.123	104.067	7.750	103.124	103.077	103.062
								7.875	103.587	103.540	103.525



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: 1/23/2026 8:39 PST

Conforming Balance 30 Yr Fixed				Conforming High Balance 30 YR Fixed			
Rate	15	30	45	Rate	15	30	45
5.000	97.166	97.016	96.866	5.000	97.041	96.891	96.741
5.125	97.866	97.716	97.566	5.125	97.741	97.591	97.441
5.250	98.550	98.400	98.250	5.250	98.425	98.275	98.125
5.375	99.219	99.069	98.919	5.375	99.066	98.916	98.766
5.500	99.871	99.721	99.571	5.500	99.637	99.487	99.337
5.625	100.508	100.358	100.208	5.625	100.195	100.045	99.895
5.750	101.129	100.979	100.829	5.750	100.738	100.588	100.438
5.875	101.735	101.585	101.435	5.875	101.268	101.118	100.968
6.000	102.325	102.175	102.025	6.000	101.784	101.634	101.484
6.125	102.899	102.749	102.599	6.125	102.286	102.136	101.986
6.250	103.456	103.306	103.156	6.250	102.831	102.681	102.531
6.375	103.998	103.848	103.698	6.375	103.373	103.223	103.073
6.500	104.523	104.373	104.223	6.500	103.898	103.748	103.598
6.625	105.027	104.877	104.727	6.625	104.402	104.252	104.102
6.750	105.512	105.362	105.212	6.750	104.887	104.737	104.587
6.875	105.976	105.826	105.676	6.875	105.351	105.201	105.051
7.000	106.419	106.269	106.119	7.000	105.794	105.644	105.494
7.125	106.844	106.694	106.544	7.125	106.219	106.069	105.919
7.250	107.249	107.099	106.949	7.250	106.624	106.474	106.324

<b>Purchase LTV / FICO Adjusters: All Products w/Terms &gt; 15 years only</b>					
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80
>= 780	0.000	0.000	0.000	0.000	-0.375
760 - 779	0.000	0.000	0.000	-0.250	-0.625
740 - 759	0.000	0.000	-0.125	-0.375	-0.875
720 - 739	0.000	0.000	-0.250	-0.750	-1.250
700 - 719	0.000	0.000	-0.375	-0.875	-1.375
680 - 699	0.000	0.000	-0.625	-1.125	-2.000
660 - 679	0.000	0.000	-0.750	-1.375	-2.125
640 - 659	0.000	0.000	-1.125	-1.500	-2.500
<b>Additional Purchase LLPA Adjusters</b>					
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80
Investor	-1.125	-1.125	-1.625	-2.000	-2.750
Second Home	-1.000	-1.000	-1.500	-1.875	-2.625
DTI Ratio > 40%	0.000	0.000	0.000	0.000	0.000
Adjustable - Rate Mortgage	0.000	0.000	0.000	0.000	0.000
High Balance Fixed - Rate	0.000	0.000	0.000	0.000	0.000
High Balance ARM	0.000	0.000	0.000	0.000	0.000
2 - 4 Unit Property	0.000	0.000	-0.375	-0.375	-0.625
Condo / Coop	0.000	0.000	-0.125	-0.125	-0.750
<b>R/T Refinance LTV / FICO Adjusters: All Products w/Terms &gt; 15 years only</b>					
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80
>= 780	0.000	0.000	0.000	-0.125	-0.500
760 - 779	0.000	0.000	-0.125	-0.375	-0.875
740 - 759	0.000	0.000	-0.250	-0.750	-1.125
720 - 739	0.000	0.000	-0.500	-1.000	-1.625
700 - 719	0.000	0.000	-0.625	-1.250	-1.875
680 - 699	0.000	0.000	-0.875	-1.625	-2.250
660 - 679	0.000	-0.125	-1.125	-1.875	-2.500
640 - 659	0.000	-0.250	-1.375	-2.125	-2.875
<b>Additional R/T Refinance LLPA Adjusters</b>					
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80
Investor	-1.125	-1.125	-1.625	-2.000	-2.750
Second Home	-1.000	-1.000	-1.500	-1.875	-2.625
DTI Ratio > 40%	0.000	0.000	0.000	0.000	0.000
High Balance Fixed - Rate	0.000	0.000	0.000	0.000	0.000
2 - 4 Unit Property	0.000	0.000	-0.375	-0.375	-0.625
Condo / Coop	0.000	0.000	-0.125	-0.125	-0.750
<b>Cash-Out Refinance LTV / FICO Adjusters: All Products</b>					
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80
>= 780	-0.375	-0.375	-0.625	-0.875	-1.375
760 - 779	-0.375	-0.375	-0.875	-1.250	-1.875
740 - 759	-0.375	-0.375	-1.000	-1.625	-2.375
720 - 739	-0.375	-0.500	-1.375	-2.000	-2.750
700 - 719	-0.375	-0.500	-1.625	-2.625	-3.250
680 - 699	-0.375	-0.625	-2.000	-2.875	-3.750
660 - 679	-0.375	-0.875	-2.750	-4.000	-4.750
640 - 659	-0.375	-1.375	-3.125	-4.625	-5.125
<b>Additional Cash-Out Refinance LLPA Adjusters</b>					
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80
Investor	-1.125	-1.125	-1.625	-2.125	N/A
Second Home	-1.125	-1.125	-1.625	-2.125	N/A
DTI Ratio > 40%	0.000	0.000	0.000	0.000	N/A
Adjustable - Rate Mortgage	0.000	0.000	0.000	0.000	N/A
High Balance Fixed - Rate	0.000	0.000	0.000	0.000	N/A
High Balance ARM	0.000	0.000	0.000	0.000	N/A
<b>Additional Miscellaneous LLPA Adjusters</b>					
Escrow Waiver		-0.250			
Lock Extension per Day		-0.025			



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

# Conventional ARM Rate Sheet

Effective: 1/23/2026 8:39 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	99.308	99.216	99.194	5.000	98.701	98.655	98.621	5.000	96.449	96.386	96.324
5.125	99.646	99.550	99.524	5.125	99.122	99.078	99.042	5.125	96.907	96.844	96.781
5.250	99.945	99.846	99.815	5.250	99.502	99.460	99.420	5.250	97.560	97.497	97.435
5.375	100.217	100.113	100.079	5.375	99.818	99.756	99.715	5.375	98.019	97.956	97.893
5.500	100.408	100.300	100.262	5.500	100.224	100.116	100.078	5.500	98.483	98.420	98.358
5.625	100.566	100.536	100.441	5.625	100.487	100.375	100.333	5.625	98.948	98.885	98.823
5.750	100.757	100.722	100.627	5.750	100.704	100.587	100.542	5.750	99.218	99.155	99.092
5.875	100.894	100.854	100.758	5.875	100.855	100.815	100.719	5.875	99.484	99.421	99.359
6.000	101.018	100.972	100.875	6.000	101.021	100.975	100.879	6.000	99.748	99.685	99.623
6.125	101.121	101.070	100.973	6.125	101.101	101.035	100.972	6.125	100.014	99.951	99.889
6.250	101.250	101.194	101.096	6.250	101.329	101.266	101.203	6.250	100.277	100.214	100.152
6.375	101.473	101.362	101.271	6.375	101.631	101.494	101.429	6.375	100.534	100.471	100.408
6.500	101.570	101.472	101.373	6.500	101.771	101.629	101.561	6.500	100.549	100.486	100.423
6.625	101.565	101.494	101.394	6.625	101.645	101.596	101.535	6.625	100.600	100.537	100.475
6.750	101.601	101.524	101.443	6.750	101.743	101.723	101.662	6.750	100.666	100.603	100.541
6.875	101.592	101.510	101.409	6.875	101.569	101.486	101.403	6.875	100.742	100.679	100.616
7.000	101.581	101.494	101.392	7.000	101.694	101.606	101.504	7.000	100.817	100.754	100.692
7.125	101.567	101.474	101.372	7.125	101.844	101.751	101.648	7.125	100.892	100.829	100.766

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	99.413	99.321	99.299	5.000	98.550	98.459	98.436	5.000	96.399	96.336	96.273
5.125	99.750	99.655	99.628	5.125	98.945	98.864	98.823	5.125	96.857	96.794	96.731
5.250	100.050	99.950	99.920	5.250	99.383	99.295	99.253	5.250	97.510	97.447	97.384
5.375	100.322	100.218	100.184	5.375	99.915	99.811	99.777	5.375	97.969	97.906	97.843
5.500	100.512	100.404	100.367	5.500	100.320	100.212	100.174	5.500	98.433	98.370	98.307
5.625	100.631	100.536	100.477	5.625	100.582	100.470	100.429	5.625	98.898	98.835	98.772
5.750	100.766	100.722	100.627	5.750	100.799	100.682	100.637	5.750	99.168	99.105	99.042
5.875	100.927	100.854	100.758	5.875	100.948	100.828	100.778	5.875	99.434	99.371	99.308
6.000	101.065	100.972	100.887	6.000	101.083	100.975	100.905	6.000	99.698	99.635	99.572
6.125	101.168	101.070	100.982	6.125	101.199	101.070	101.013	6.125	99.964	99.901	99.838
6.250	101.347	101.214	101.153	6.250	101.416	101.283	101.222	6.250	100.227	100.164	100.101
6.375	101.589	101.452	101.387	6.375	101.732	101.595	101.530	6.375	100.484	100.421	100.358
6.500	101.687	101.546	101.478	6.500	101.873	101.732	101.663	6.500	100.499	100.436	100.373
6.625	101.568	101.494	101.394	6.625	101.749	101.604	101.531	6.625	100.550	100.487	100.424
6.750	101.601	101.524	101.423	6.750	101.711	101.562	101.485	6.750	100.616	100.553	100.490
6.875	101.592	101.510	101.409	6.875	101.569	101.486	101.385	6.875	100.692	100.629	100.566
7.000	101.581	101.494	101.392	7.000	101.694	101.606	101.504	7.000	100.767	100.704	100.641
7.125	101.567	101.474	101.372	7.125	101.844	101.751	101.648	7.125	100.842	100.779	100.716

**Conventional ARM Adjustments**

**Cumulative LLPA Cap**

FTHB with AMI at or below 100% or 120% in designated High Cost Areas 0

**Purchase LTV / FICO Adjusters: All Products w/Terms > 15 years only**

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 780	0	0	0	0	-0.375	-0.375	-0.25	-0.25	-0.125
760-779	0	0	0	-0.25	-0.625	-0.625	-0.5	-0.5	-0.25
740-759	0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625	-0.5
720-739	0	0	-0.25	-0.75	-1.25	-1.25	-1	-0.875	-0.75
700-719	0	0	-0.375	-0.875	-1.375	-1.5	-1.25	-1.125	-0.875
680-699	0	0	-0.625	-1.125	-1.75	-1.875	-1.5	-1.375	-1.125
660-679	0	0	-0.75	-1.375	-1.875	-2.125	-1.75	-1.625	-1.25
640-659	0	0	-1.125	-1.5	-2.25	-2.5	-2	-1.875	-1.5
620-639	0	-0.125	-1.5	-2.125	-2.75	-2.875	-2.625	-2.25	-1.75

Additional Purchase LLPA Adjusters									
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Attached Condo	0	0	-0.125	-0.125	-0.75	-0.75	-0.75	-0.75	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-1.25	-1.25	-1.5	-1.5	-2.5	-2.5	-2.5	-2.75	2.75
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0	0	0	0	0	0	0	0	0
ARM	0	0	0	0	0	0	0	-0.25	-0.25

R/T Refinance LTV / FICO Adjusters: All Products w/Terms > 15 years only									
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 780	0	0	0	-0.125	-0.5	-0.625	-0.5	-0.375	-0.375
760-779	0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625	-0.625
740-759	0	0	-0.25	-0.75	-1.125	-1.375	-1.125	-1	-1
720-739	0	0	-0.5	-1	-1.625	-1.75	-1.5	-1.25	-1.25
700-719	0	0	-0.625	-1.25	-1.875	-2.125	-1.75	-1.625	-1.625
680-699	0	0	-0.875	-1.625	-2.25	-2.5	-2.125	-1.75	-1.75
660-679	0	-0.125	-1.125	-1.875	-2.5	-3	-2.375	-2.125	-2.125
640-659	0	-0.25	-1.375	-2.125	-2.875	-3.375	-2.875	-2.5	-2.5
620-639	0	-0.375	-1.75	-2.5	-3.5	-3.875	-3.625	-2.5	-2.5

Additional R/T Refinance LLPA Adjusters									
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Attached Condo	0	0	-0.125	-0.125	-0.75	-0.75	-0.75	-0.75	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-1.25	-1.25	-1.5	-1.5	-2.5	-2.5	-2.5	-2.75	2.75
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0	0	0	0	0	0	0	0	0
ARM	0	0	0	0	0	0	0	-0.25	-0.25

Cash-Out Refinance LTV / FICO Adjusters: All Products					
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80
≥ 780	-0.375	-0.375	-0.625	-0.875	-1.375
760-779	-0.375	-0.375	-0.875	-1.25	-1.875
740-759	-0.375	-0.375	-1	-1.625	-2.375
720-739	-0.375	-0.5	-1.375	-2	-2.75
700-719	-0.375	-0.5	-1.625	-2.625	-3.25
680-699	-0.375	-0.625	-2	-2.875	-3.75
660-679	-0.375	-0.875	-2.75	-4	-4.75
640-659	-0.375	-1.375	-3.125	-4.625	-5.125
620-639	-0.375	-1.375	-3.375	-4.875	-5.125

Property State Adjustments		
State	Fannie	Freddie
AZ	-0.275	-0.425
CA	0	0
CO	-0.25	-0.4
FL	-0.1	-0.25
GA	-0.16	-0.31
LA	-0.125	-0.275
MD	-0.18	-0.33
NC	-0.165	-0.315
NJ	-0.14	-0.29
NM	-0.14	-0.29
NV	-0.25	-0.4
OR	-0.195	-0.345
PA	-0.11	-0.26
TN	-0.16	-0.31
TX	-0.07	-0.22
UT	-0.3	-0.45
VA	-0.16	-0.31
WA	-0.21	-0.36
WI	-0.18	-0.33

Additional Cash-Out Refinance LLPA Adjusters					
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80
Attached Condo	0	0	-0.125	-0.125	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625
High Balance	-2	-2	-2.25	-2.25	-3.25
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125
DTI > 40%	0	0	0	0	0

Additional Miscellaneous LLPA Adjusters	
Escrow Waiver	-0.25
Temporary 2-1 Buydown	Buydown options and pricing available through PML
Lock Extension per Day	-0.025



<b>R/T Refinance LTV / FICO Adjusters: All Products w/Terms &gt; 15 years only</b>									
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 780	0	0	0	-0.125	-0.5	-0.625	-0.5	-0.375	-0.375
760-779	0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625	-0.625
740-759	0	0	-0.25	-0.75	-1.125	-1.375	-1.125	-1	-1
720-739	0	0	-0.5	-1	-1.625	-1.75	-1.5	-1.25	-1.25
700-719	0	0	-0.625	-1.25	-1.875	-2.125	-1.75	-1.625	-1.625
680-699	0	0	-0.875	-1.625	-2.25	-2.5	-2.125	-1.75	-1.75
660-679	0	-0.125	-1.125	-1.875	-2.5	-3	-2.375	-2.125	-2.125
640-659	0	-0.25	-1.375	-2.125	-2.875	-3.375	-2.875	-2.5	-2.5
620-639	0	-0.375	-1.75	-2.5	-3.5	-3.875	-3.625	-2.5	-2.5
<b>Additional R/T Refinance LLPA Adjusters</b>									
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Attached Condo	0	0	-0.125	-0.125	-0.75	-0.75	-0.75	-0.75	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-0.5	-0.5	-0.75	-0.75	-1	-1	-1	-1	-1
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0	0	0	0	0	0	0	0	0
<b>Additional Miscellaneous LLPA Adjusters</b>									
Escrow Waiver	-0.25								
Temporary 2-1 Buydown	Buydown options and pricing available through PML								
Lock Extension per Day	-0.025								



R/T Refinance LTV / FICO Adjusters: All Products w/Terms > 15 years only									
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 780	0	0	0	-0.125	-0.5	-0.625	-0.5	-0.375	-0.375
760-779	0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625	-0.625
740-759	0	0	-0.25	-0.75	-1.125	-1.375	-1.125	-1	-1
720-739	0	0	-0.5	-1	-1.625	-1.75	-1.5	-1.25	-1.25
700-719	0	0	-0.625	-1.25	-1.875	-2.125	-1.75	-1.625	-1.625
680-699	0	0	-0.875	-1.625	-2.25	-2.5	-2.125	-1.75	-1.75
660-679	0	-0.125	-1.125	-1.875	-2.5	-3	-2.375	-2.125	-2.125
640-659	0	-0.25	-1.375	-2.125	-2.875	-3.375	-2.875	-2.5	-2.5
620-639	0	-0.375	-1.75	-2.5	-3.5	-3.875	-3.625	-2.5	-2.5
Additional R/T Refinance LLPA Adjusters									
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Attached Condo	0	0	-0.125	-0.125	-0.75	-0.75	-0.75	-0.75	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-0.5	-0.5	-0.75	-0.75	-1	-1	-1	-1	-1
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0	0	0	0	0	0	0	0	0
Additional Miscellaneous LLPA Adjusters									
Escrow Waiver	-0.25								
Temporary 2-1 Buydown	Buydown options and pricing available through PML								
Lock Extension per Day	-0.025								



<b>R/T Refinance LTV / FICO Adjusters: All Products w/Terms &gt; 15 years only</b>									
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 780	0	0	0	-0.125	-0.5	-0.625	-0.5	-0.375	-0.375
760-779	0	0	-0.125	-0.375	-0.875	-1	-0.75	-0.625	-0.625
740-759	0	0	-0.25	-0.75	-1.125	-1.375	-1.125	-1	-1
720-739	0	0	-0.5	-1	-1.625	-1.75	-1.5	-1.25	-1.25
700-719	0	0	-0.625	-1.25	-1.875	-2.125	-1.75	-1.625	-1.625
680-699	0	0	-0.875	-1.625	-2.25	-2.5	-2.125	-1.75	-1.75
660-679	0	-0.125	-1.125	-1.875	-2.5	-3	-2.375	-2.125	-2.125
640-659	0	-0.25	-1.375	-2.125	-2.875	-3.375	-2.875	-2.5	-2.5
620-639	0	-0.375	-1.75	-2.5	-3.5	-3.875	-3.625	-2.5	-2.5

<b>Additional R/T Refinance LLPA Adjusters</b>									
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Attached Condo	0	0	-0.125	-0.125	-0.75	-0.75	-0.75	-0.75	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-0.5	-0.5	-0.75	-0.75	-1	-1	-1	-1	-1
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0	0	0	0	0	0	0	0	0

<b>Cash-Out Refinance LTV / FICO Adjusters: All Products</b>					
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80
≥ 780	-0.375	-0.375	-0.625	-0.875	-1.375
760-779	-0.375	-0.375	-0.875	-1.25	-1.875
740-759	-0.375	-0.375	-1	-1.625	-2.375
720-739	-0.375	-0.5	-1.375	-2	-2.75
700-719	-0.375	-0.5	-1.625	-2.625	-3.25
680-699	-0.375	-0.625	-2	-2.875	-3.75
660-679	-0.375	-0.875	-2.75	-4	-4.75
640-659	-0.375	-1.375	-3.125	-4.625	-5.125
620-639	-0.375	-1.375	-3.375	-4.875	-5.125

<b>Additional Cash-Out Refinance LLPA Adjusters</b>					
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80
Attached Condo	0	0	-0.125	-0.125	-0.75
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375
Manufactured Home	-0.5	-0.5	-0.5	-0.5	-0.5
2 - 4 Units	0	0	-0.375	-0.375	-0.625
High Balance	-1.25	-1.25	-1.5	-1.5	-1.75
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125
DTI > 40%	0	0	0	0	0

<b>Additional Miscellaneous LLPA Adjusters</b>	
Escrow Waiver	-0.25
Temporary 2-1 Buydown	Buydown options and pricing available through PML
Lock Extension per Day	-0.025



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

# FHA Fixed Rate Sheet

Effective: 1/23/2026 8:39 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	95.481	95.417	95.381	4.500	95.481	95.417	95.381	5.000	98.606	98.839	98.693
4.625	96.174	96.110	96.074	4.625	96.174	96.110	96.074	5.125	98.979	99.174	99.028
4.750	97.351	97.986	97.840	4.750	97.351	97.986	97.840	5.250	99.788	100.208	100.062
4.875	97.979	98.261	98.115	4.875	97.979	98.261	98.115	5.375	100.216	100.465	100.318
5.000	98.606	98.839	98.693	5.000	98.606	98.839	98.693	5.500	100.781	100.971	100.825
5.125	98.982	99.174	99.028	5.125	98.979	99.174	99.028	5.625	101.221	101.390	101.243
5.250	99.788	100.208	100.062	5.250	99.788	100.208	100.062	5.750	101.229	101.773	101.652
5.375	100.216	100.465	100.318	5.375	100.216	100.465	100.318	5.875	101.925	101.828	101.764
5.500	100.781	100.971	100.825	5.500	100.781	100.971	100.825	6.000	102.526	102.429	102.366
5.625	101.221	101.390	101.243	5.625	101.221	101.390	101.243	6.125	102.910	102.813	102.749
5.750	101.380	101.773	101.652	5.750	101.380	101.773	101.652	6.250	102.452	102.749	102.603
5.875	101.925	101.828	101.764	5.875	101.925	101.828	101.764	6.375	102.886	102.775	102.719
6.000	102.526	102.429	102.366	6.000	102.526	102.429	102.366	6.500	103.437	103.340	103.281
6.125	102.910	102.813	102.749	6.125	102.910	102.813	102.749	6.625	103.785	103.688	103.629
6.250	102.786	102.766	102.726	6.250	102.678	102.749	102.603	6.750	103.674	103.817	103.729
6.375	103.081	102.967	102.913	6.375	103.081	102.967	102.913	6.875	103.887	103.751	103.686
6.500	103.437	103.355	103.318	6.500	103.437	103.340	103.281	7.000	104.166	104.304	104.217
6.625	103.885	103.836	103.799	6.625	103.850	103.730	103.676	7.125	104.489	104.661	104.573
6.750	103.910	103.890	103.850	6.750	103.674	103.817	103.729	7.250	103.693	103.515	103.415
6.875	104.134	104.102	104.046	6.875	104.044	103.907	103.843	7.375	104.103	103.925	103.825
7.000	104.586	104.554	104.498	7.000	104.226	104.304	104.217	7.500	104.529	104.352	104.252
7.125	105.010	104.978	104.922	7.125	104.489	104.661	104.573	7.625	104.4767	104.2994	104.1994
7.250	104.200	104.167	104.121	7.250	103.693	103.515	103.415	7.75	102.6369	102.4824	102.3685
7.375	104.3245	104.2915	104.2455	7.375	104.1025	103.9252	103.8252	7.875	103.0306	102.8761	102.7623
7.5	104.5294	104.4165	104.3705	7.5	104.5294	104.3521	104.2521	8	103.3915	103.237	103.1231
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	97.716	97.707	97.700	4.250	97.716	97.707	97.700	4.500	92.368	92.305	92.268
4.375	98.291	98.283	98.275	4.375	98.291	98.283	98.275	4.625	93.061	92.998	92.961
4.500	98.862	98.854	98.846	4.500	98.862	98.854	98.846	4.750	96.676	96.582	96.526
4.625	99.427	99.418	99.411	4.625	99.427	99.418	99.411	4.875	97.398	97.304	97.248
4.750	99.293	99.743	99.505	4.750	99.293	99.743	99.505	5.000	97.965	97.870	97.814
4.875	99.678	99.977	99.739	4.875	99.678	99.977	99.739	5.125	98.431	98.337	98.281
5.000	100.221	100.300	100.170	5.000	100.221	100.300	100.170	5.250	99.280	99.508	99.331
5.125	100.745	100.716	100.694	5.125	100.745	100.716	100.694	5.375	99.834	99.737	99.659
5.250	100.521	100.938	100.667	5.250	100.521	100.938	100.667	5.500	100.302	100.205	100.128
5.375	100.762	101.060	100.789	5.375	100.751	101.060	100.789	5.625	100.767	100.670	100.593
5.500	101.242	101.379	101.168	5.500	101.242	101.379	101.157	5.750	100.538	100.791	100.639
5.625	101.704	101.654	101.622	5.625	101.704	101.654	101.618	5.875	101.009	100.943	100.885
5.750	101.517	101.517	101.474	5.750	101.096	101.513	101.242	6.000	101.486	101.394	101.352
5.875	102.012	102.013	101.969	5.875	101.318	101.238	101.189	6.125	101.929	101.834	101.790
6.000	102.453	102.453	102.410	6.000	101.830	101.750	101.701	6.250	101.804	101.745	101.686
								6.375	101.843	101.777	101.710
								6.500	102.198	102.132	102.065
								6.625	102.616	102.527	102.447
								6.750	102.531	102.473	102.414
								6.875	102.646	102.574	102.433
								7.000	103.099	103.026	102.886

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	99.280	99.508	99.331	5.000	97.632	97.860	97.683	4.500	96.120	95.986	95.979
5.375	99.404	99.515	99.337	5.125	98.197	98.160	98.130	4.625	96.674	96.540	96.533
5.500	100.016	100.071	99.918	5.250	99.280	99.508	99.331	4.750	95.994	95.944	95.909
5.625	100.474	100.440	100.364	5.375	99.286	99.515	99.337	4.875	96.498	96.447	96.412
5.750	100.538	100.791	100.639	5.500	100.016	100.071	99.918	5.000	96.953	96.902	96.867
5.875	101.009	100.943	100.885	5.625	100.448	100.440	100.350	5.125	97.407	97.357	97.321
6.000	101.486	101.394	101.352	5.750	100.538	100.791	100.639	5.250	97.292	97.251	97.177
6.125	101.929	101.834	101.790	5.875	100.974	100.887	100.843	5.375	97.795	97.754	97.679
6.250	101.804	101.745	101.686	6.000	101.503	101.412	101.368	5.500	98.249	98.208	98.134
6.375	101.843	101.777	101.710	6.125	102.013	101.918	101.876	5.625	98.704	98.663	98.588
6.500	102.198	102.132	102.065	6.250	101.383	101.611	101.434	5.750	98.511	98.471	98.404
6.625	102.505	102.438	102.371	6.375	101.647	101.673	101.495	5.875	99.006	98.966	98.900
6.750	102.531	102.473	102.414	6.500	102.138	102.025	101.974	6.000	99.447	99.407	99.340
6.875	102.442	102.384	102.325	6.625	102.610	102.494	102.443	6.125	99.871	99.831	99.764
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	99.788	99.696	99.604	5.250	99.788	99.696	99.604	5.250	99.788	100.208	100.062
5.375	100.216	100.124	100.032	5.375	100.216	100.124	100.032	5.375	100.216	100.465	100.318
5.500	100.781	100.689	100.597	5.500	100.781	100.689	100.597	5.500	100.781	100.971	100.825
5.625	101.194	101.080	101.015	5.625	101.194	101.080	101.015	5.625	101.194	101.390	101.243
5.750	101.380	101.294	101.250	5.750	101.380	101.294	101.250	5.750	101.229	101.773	101.652
5.875	101.925	101.828	101.764	5.875	101.925	101.828	101.764	5.875	101.925	101.828	101.764
6.000	102.526	102.429	102.366	6.000	102.526	102.429	102.366	6.000	102.526	102.429	102.366
6.125	102.910	102.813	102.749	6.125	102.910	102.813	102.749	6.125	102.910	102.813	102.749
6.250	102.678	102.568	102.514	6.250	102.678	102.568	102.514	6.250	102.443	102.749	102.603
6.375	103.081	102.967	102.913	6.375	103.081	102.967	102.913	6.375	102.886	102.775	102.719
6.500	103.437	103.340	103.281	6.500	103.437	103.340	103.281	6.500	103.437	103.340	103.281
6.625	103.850	103.730	103.676	6.625	103.850	103.730	103.676	6.625	103.785	103.688	103.629
6.750	103.674	103.615	103.556	6.750	103.674	103.615	103.556	6.750	103.674	103.817	103.729
6.875	104.044	103.907	103.843	6.875	104.044	103.907	103.843	6.875	103.887	103.751	103.686
7.000	104.226	104.086	104.021	7.000	104.226	104.086	104.021	7.000	104.137	104.304	104.217
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	98.862	98.854	98.846	4.250	97.716	97.707	97.700	5.250	99.280	99.508	99.331
4.625	99.427	99.418	99.411	4.375	98.291	98.283	98.275	5.375	99.404	99.515	99.337
4.750	99.293	99.743	99.505	4.500	98.862	98.854	98.846	5.500	100.016	100.071	99.918
4.875	99.678	99.977	99.739	4.625	99.427	99.418	99.411	5.625	100.474	100.440	100.364
5.000	100.221	100.300	100.170	4.750	99.120	99.090	99.069	5.750	100.538	100.791	100.639
5.125	100.745	100.716	100.694	4.875	99.678	99.648	99.627	5.875	101.009	100.943	100.885
5.250	100.521	100.938	100.667	5.000	100.221	100.191	100.170	6.000	101.486	101.394	101.352
5.375	100.751	101.060	100.789	5.125	100.745	100.716	100.694	6.125	101.929	101.834	101.790
5.500	101.242	101.379	101.157	5.250	100.233	100.183	100.148	6.250	101.804	101.745	101.686
5.625	101.704	101.654	101.618	5.375	100.751	100.700	100.665	6.375	101.843	101.777	101.710
5.750	101.096	101.513	101.242	5.500	101.242	101.192	101.157	6.500	102.198	102.132	102.065
5.875	101.318	101.238	101.189	5.625	101.704	101.654	101.618	6.625	102.505	102.438	102.371
6.000	101.830	101.750	101.701	5.750	100.802	100.731	100.682	6.750	102.531	102.473	102.414

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	99.280	99.508	99.331	5.250	99.280	99.508	99.331	4.500	96.120	95.986	95.979
5.375	99.404	99.515	99.337	5.375	99.286	99.515	99.337	4.625	96.674	96.540	96.533
5.500	100.016	100.071	99.918	5.500	100.016	100.071	99.918	4.750	94.800	94.590	94.549
5.625	100.474	100.440	100.364	5.625	100.448	100.440	100.350	4.875	95.341	95.112	95.090
5.750	100.538	100.791	100.639	5.750	100.538	100.791	100.639	5.000	95.854	95.625	95.603
5.875	101.009	100.943	100.885	5.875	100.688	100.600	100.542	5.125	96.330	96.101	96.079
6.000	101.486	101.394	101.352	6.000	101.360	101.272	101.213	5.250	96.633	96.583	96.533
6.125	101.929	101.834	101.790	6.125	101.743	101.655	101.597	5.375	96.683	96.632	96.582
6.250	101.804	101.745	101.686	6.250	101.383	101.611	101.434	5.500	97.092	97.041	96.991
6.375	101.843	101.777	101.710	6.375	101.444	101.673	101.495	5.625	97.477	97.426	97.376
6.500	102.198	102.132	102.065	6.500	101.957	101.822	101.750	5.750	98.434	98.384	98.334
6.625	102.505	102.438	102.371	6.625	102.291	102.219	102.085	5.875	98.669	98.618	98.568
6.750	102.531	102.473	102.414	6.750	101.705	101.992	101.873	6.000	99.010	98.960	98.909
6.875	102.442	102.384	102.325	6.875	102.022	102.148	102.029	6.125	99.210	99.160	99.110

**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: 1/23/2026 8:39 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	99.035	99.063	98.955	5.125	99.035	99.063	98.955	4.750	97.313	97.918	97.771
5.250	99.813	100.158	100.012	5.250	99.813	100.158	100.012	4.875	98.004	98.199	98.053
5.375	100.241	100.415	100.268	5.375	100.241	100.415	100.268	5.000	98.631	98.597	98.514
5.500	100.806	100.802	100.656	5.500	100.806	100.802	100.656	5.125	99.004	99.063	98.916
5.625	101.194	101.246	101.100	5.625	101.194	101.246	101.100	5.250	99.813	100.158	100.012
5.750	101.254	101.691	101.570	5.750	101.254	101.691	101.570	5.375	100.241	100.415	100.268
5.875	101.604	101.546	101.487	5.875	101.604	101.546	101.487	5.500	100.806	100.802	100.656
6.000	102.064	102.005	101.947	6.000	102.064	102.005	101.947	5.625	101.194	101.246	101.100
6.125	102.436	102.354	102.296	6.125	102.436	102.354	102.296	5.750	101.254	101.691	101.570
6.250	102.450	102.618	102.471	6.250	102.450	102.618	102.471	5.875	101.604	101.546	101.487
6.375	102.561	102.494	102.427	6.375	102.561	102.494	102.427	6.000	102.064	102.005	101.947
6.500	102.965	102.848	102.776	6.500	102.965	102.848	102.776	6.125	102.436	102.354	102.296
6.625	103.296	103.225	103.158	6.625	103.296	103.225	103.158	6.250	102.450	102.618	102.471
6.750	103.699	103.717	103.629	6.750	103.699	103.717	103.629	6.375	102.561	102.494	102.427
6.875	103.780	103.721	103.663	6.875	103.780	103.721	103.663	6.500	102.965	102.848	102.776
7.000	104.162	104.104	104.045	7.000	104.162	104.104	104.045	6.625	103.296	103.225	103.158
7.125	104.514	104.455	104.397	7.125	104.514	104.455	104.397	6.750	103.699	103.717	103.629
7.250	104.072	104.038	103.992	7.250	103.730	103.553	103.453	6.875	103.780	103.721	103.663
7.375	104.197	104.163	104.117	7.375	103.915	103.738	103.638	7.000	104.162	104.104	104.045
7.500	104.322	104.288	104.242	7.500	104.256	104.079	103.979	7.125	104.514	104.455	104.397
7.625	104.447	104.413	104.367	7.625	104.087	103.910	103.810	7.250	103.730	103.553	103.453
7.750	104.572	104.538	104.492	7.750	102.434	102.279	102.166	7.375	103.915	103.738	103.638
7.875	102.712	102.557	102.443	7.875	102.712	102.557	102.443	7.500	104.256	104.079	103.979
8.000	103.004	102.849	102.735	8.000	103.004	102.849	102.735	7.625	104.087	103.910	103.810
8.125	103.274	103.119	103.005	8.125	103.274	103.119	103.005	7.750	102.434	102.279	102.166
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	97.806	97.797	97.789	4.250	97.806	97.797	97.789	4.875	96.871	96.980	96.834
4.375	98.326	98.318	98.310	4.375	98.326	98.318	98.310	5.000	97.593	97.624	97.525
4.500	98.831	98.823	98.815	4.500	98.831	98.823	98.815	5.125	98.058	98.286	98.140
4.625	99.315	99.307	99.299	4.625	99.315	99.307	99.299	5.250	99.461	99.690	99.543
4.750	99.349	99.799	99.561	4.750	99.169	99.139	99.118	5.375	99.467	99.696	99.550
4.875	99.682	100.002	99.764	4.875	99.641	99.612	99.590	5.500	99.950	100.033	99.887
5.000	100.139	100.138	100.043	5.000	100.083	100.054	100.032	5.625	100.336	100.527	100.381
5.125	100.584	100.534	100.489	5.125	100.492	100.463	100.441	5.750	100.688	100.941	100.820
5.250	100.421	100.838	100.567	5.250	100.222	100.172	100.136	5.875	101.027	100.968	100.910
5.375	100.627	100.992	100.720	5.375	100.627	100.576	100.541	6.000	101.407	101.348	101.289
5.500	100.997	101.123	100.911	5.500	100.997	100.947	100.911	6.125	101.619	101.560	101.502
5.625	101.358	101.308	101.259	5.625	101.332	101.282	101.247	6.250	101.829	101.770	101.711
5.750	100.982	101.257	100.985	5.750	100.821	100.741	100.692	6.375	101.868	101.802	101.735
5.875	101.388	101.337	101.289	5.875	101.343	101.263	101.214	6.500	102.223	102.157	102.090
6.000	101.855	101.775	101.726	6.000	101.855	101.775	101.726	6.625	102.530	102.463	102.396
								6.750	102.556	102.498	102.439
								6.875	102.467	102.409	102.350
								7.000	102.850	102.791	102.733
								7.125	103.202	103.143	103.084
								7.250	100.169	99.935	99.835
								7.375	100.544	100.310	100.210
								7.500	100.885	100.652	100.552
								7.625	100.826	100.592	100.492
								7.750	98.942	98.638	98.524
								7.875	99.220	98.915	98.801
								8.000	99.512	99.208	99.094
								8.125	99.782	99.477	99.364

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	102.223	102.157	102.090	6.125	101.606	101.511	101.469	4.500	96.052	95.918	95.910
6.625	102.530	102.463	102.396	6.250	101.283	101.511	101.365	4.625	96.483	96.350	96.342
6.750	102.556	102.498	102.439	6.375	101.239	101.105	101.050	4.750	94.836	94.615	94.585
6.875	102.467	102.409	102.350	6.500	101.740	101.606	101.534	4.875	95.252	95.022	95.001
7.000	102.850	102.791	102.733	6.625	102.042	101.926	101.874	5.000	95.621	95.392	95.371
7.125	103.202	103.143	103.084	6.750	101.605	101.892	101.804	5.125	95.943	95.714	95.692
7.250	100.169	99.935	99.835	6.875	101.869	101.737	101.675	5.250	96.658	96.608	96.558
7.375	100.544	100.310	100.210	7.000	102.240	102.077	102.014	5.375	96.708	96.657	96.607
7.500	100.885	100.652	100.552	7.125	102.524	102.444	102.397	5.500	97.117	97.066	97.016
7.625	100.826	100.592	100.492	7.250	100.169	99.935	99.835	5.625	97.502	97.451	97.401
7.750	98.942	98.638	98.524	7.375	100.544	100.310	100.210	5.750	98.459	98.409	98.359
7.875	99.220	98.915	98.801	7.500	100.885	100.652	100.552	5.875	98.694	98.643	98.593
8.000	99.512	99.208	99.094	7.625	100.826	100.592	100.492	6.000	99.035	98.985	98.934
8.125	99.782	99.477	99.364	7.750	98.942	98.638	98.524	6.125	99.235	99.185	99.135
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	102.561	102.494	102.427	6.375	102.561	102.494	102.427	6.000	102.064	102.005	101.947
6.500	103.015	102.898	102.826	6.500	103.015	102.898	102.826	6.125	102.486	102.404	102.346
6.625	103.346	103.229	103.158	6.625	103.346	103.229	103.158	6.250	102.500	102.618	102.471
6.750	103.699	103.717	103.629	6.750	103.699	103.717	103.629	6.375	102.561	102.494	102.427
6.875	103.780	103.721	103.663	6.875	103.780	103.721	103.663	6.500	103.015	102.898	102.826
7.000	104.162	104.104	104.045	7.000	104.162	104.104	104.045	6.625	103.346	103.229	103.158
7.125	104.514	104.455	104.397	7.125	104.514	104.455	104.397	6.750	103.699	103.717	103.629
7.250	104.072	104.038	103.992	7.250	103.730	103.553	103.453	6.875	103.780	103.721	103.663
7.375	104.197	104.163	104.117	7.375	103.965	103.788	103.688	7.000	104.162	104.104	104.045
7.500	104.322	104.288	104.242	7.500	104.306	104.129	104.029	7.125	104.514	104.455	104.397
7.625	104.447	104.413	104.367	7.625	104.137	103.960	103.860	7.250	103.730	103.553	103.453
7.750	104.572	104.538	104.492	7.750	102.484	102.329	102.216	7.375	103.965	103.788	103.688
7.875	102.762	102.607	102.493	7.875	102.762	102.607	102.493	7.500	104.306	104.129	104.029
8.000	103.054	102.899	102.785	8.000	103.054	102.899	102.785	7.625	104.137	103.960	103.860
8.125	103.324	103.169	103.055	8.125	103.324	103.169	103.055	7.750	102.484	102.329	102.216
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	98.831	98.823	98.815	4.500	98.831	98.823	98.815	6.625	102.530	102.463	102.396
4.625	99.315	99.307	99.299	4.625	99.315	99.307	99.299	6.750	102.556	102.498	102.439
4.750	99.349	99.799	99.561	4.750	99.169	99.139	99.118	6.875	102.467	102.409	102.350
4.875	99.682	100.002	99.764	4.875	99.641	99.612	99.590	7.000	102.850	102.791	102.733
5.000	100.139	100.138	100.043	5.000	100.083	100.054	100.032	7.125	103.202	103.143	103.084
5.125	100.584	100.534	100.489	5.125	100.492	100.463	100.441	7.250	100.923	101.032	101.088
5.250	100.421	100.838	100.567	5.250	100.222	100.172	100.136	7.375	101.159	101.268	101.324
5.375	100.627	100.992	100.720	5.375	100.627	100.576	100.541	7.500	101.135	101.244	101.300
5.500	100.997	101.123	100.911	5.500	100.997	100.947	100.911	7.625	101.263	101.371	101.427
5.625	101.358	101.308	101.259	5.625	101.332	101.282	101.247	7.750	99.171	99.280	99.336
5.750	100.982	101.257	100.985	5.750	100.821	100.741	100.692	7.875	99.220	98.915	98.801
5.875	101.388	101.337	101.289	5.875	101.343	101.263	101.214	8.000	99.512	99.208	99.094
6.000	101.855	101.775	101.726	6.000	101.855	101.775	101.726	8.125	99.782	99.477	99.364
6.125	102.363	102.283	102.234	6.125	102.363	102.283	102.234				

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	102.223	102.157	102.090	6.125	101.504	101.407	101.343	4.500	96.052	95.918	95.910
6.625	102.530	102.463	102.396	6.250	101.283	101.511	101.365	4.625	96.483	96.350	96.342
6.750	102.556	102.498	102.439	6.375	101.239	101.105	101.033	4.750	94.836	94.615	94.585
6.875	102.467	102.409	102.350	6.500	101.740	101.606	101.534	4.875	95.252	95.022	95.001
7.000	102.850	102.791	102.733	6.625	101.971	101.856	101.797	5.000	95.621	95.392	95.371
7.125	103.202	103.143	103.084	6.750	101.605	101.892	101.804	5.125	95.943	95.714	95.692
7.250	100.169	99.935	99.835	6.875	101.832	101.663	101.577	5.250	96.658	96.608	96.558
7.375	100.544	100.310	100.210	7.000	102.240	102.071	101.985	5.375	96.708	96.657	96.607
7.500	100.885	100.652	100.552	7.125	102.524	102.444	102.397	5.500	97.117	97.066	97.016
7.625	100.826	100.592	100.492	7.250	100.169	99.935	99.835	5.625	97.502	97.451	97.401
7.750	98.942	98.638	98.524	7.375	100.544	100.310	100.210	5.750	98.459	98.409	98.359
7.875	99.220	98.915	98.801	7.500	100.885	100.652	100.552	5.875	98.694	98.643	98.593
8.000	99.512	99.208	99.094	7.625	100.826	100.592	100.492	6.000	99.035	98.985	98.934
8.125	99.782	99.477	99.364	7.750	98.942	98.638	98.524	6.125	99.235	99.185	99.135

**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: 1/23/2026 8:39 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	100.774	100.614	100.314	6.750	99.758	99.594	99.294	6.625	98.774	98.614	98.314
6.750	101.258	101.094	100.794	6.875	100.267	100.103	99.803	6.750	99.258	99.094	98.794
6.875	101.767	101.603	101.303	7.000	100.767	100.603	100.303	6.875	99.767	99.603	99.303
7.000	102.267	102.103	101.803	7.125	101.201	101.037	100.737	7.000	100.267	100.103	99.803
7.125	102.701	102.537	102.237	7.250	101.625	101.461	101.161	7.125	100.701	100.537	100.237
7.250	103.125	102.961	102.661	7.375	100.980	100.785	100.485	7.250	101.125	100.961	100.661
7.375	102.480	102.285	101.985	7.500	101.440	101.245	100.945	7.375	100.480	100.285	99.985
7.500	102.940	102.745	102.445	7.625	101.854	101.659	101.359	7.500	100.940	100.745	100.445
7.625	103.354	103.159	102.859	7.750	102.248	102.053	101.753	7.625	101.354	101.159	100.859
7.750	103.748	103.553	103.253	7.875	101.142	100.929	100.629	7.750	101.748	101.553	101.253
7.875	102.642	102.429	102.129	8.000	101.562	101.349	101.049	7.875	100.642	100.429	100.129
8.000	103.062	102.849	102.549	8.125	101.946	101.733	101.433	8.000	101.062	100.849	100.549
8.125	103.446	103.233	102.933	8.250	102.340	102.127	101.827	8.125	101.446	101.233	100.933
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	97.758	97.594	97.294	6.625	100.024	99.864	99.564	6.625	98.024	97.864	97.564
6.875	98.267	98.103	97.803	6.750	100.508	100.344	100.044	6.750	98.508	98.344	98.044
7.000	98.767	98.603	98.303	6.875	101.017	100.853	100.553	6.875	99.017	98.853	98.553
7.125	99.201	99.037	98.737	7.000	101.517	101.353	101.053	7.000	99.517	99.353	99.053
7.250	99.625	99.461	99.161	7.125	101.951	101.787	101.487	7.125	99.951	99.787	99.487
7.375	98.980	98.785	98.485	7.250	102.375	102.211	101.911	7.250	100.375	100.211	99.911
7.500	99.440	99.245	98.945	7.375	101.730	101.535	101.235	7.375	99.730	99.535	99.235
7.625	99.854	99.659	99.359	7.500	102.190	101.995	101.695	7.500	100.190	99.995	99.695
7.750	100.248	100.053	99.753	7.625	102.604	102.409	102.109	7.625	100.604	100.409	100.109
7.875	99.142	98.929	98.629	7.750	102.998	102.803	102.503	7.750	100.998	100.803	100.503
8.000	99.562	99.349	99.049	7.875	101.892	101.679	101.379	7.875	99.892	99.679	99.379
8.125	99.946	99.733	99.433	8.000	102.312	102.099	101.799	8.000	100.312	100.099	99.799
8.250	100.340	100.127	99.827	8.125	102.696	102.483	102.183	8.125	100.696	100.483	100.183

**Government DPA Adjustments**

**FICO**

FICO =>680	0
660 - 679	-0.25
640 - 659	-0.5
620 - 639	-1
600 - 619	-1.5

**Other Adjustments**

DTI >50	-0.25
Manufactured Home	-0.25
2-Units	-0.25
Temporary 2-1 BuyDown	-0.25

<sup>(1)</sup> 2ND TD lien that has an interest rate equal to the 1st TD lien note rate plus 2%, has a 10 Year amortization, and monthly payment are required.

<sup>(2)</sup> 2ND TD lien that has an interest rate ZERO, No monthly payment are required.