



Brokers Choice Mortgage Wholesale Rate Sheet

BrokersChoiceMortgage.com

Ratesheet Code: RS-WS

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Brokers Choice Select Program	
*BCM Select Special: All FNMA / FHLMC FICO => 700 & <= 80% LTV	0.300
*BCM Select Special: All Gov't Loans FICO => 680 & TLA => \$250K (N/A All Choice DPA Products)	0.350

Contact list	
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Funding Department:	Phone: Email Only Email: Funding@BCMortgage.com
Loan Setup	Phone: Email Only Email: Setup@BCMortgage.com

Lock Expiration Days	
15 Day	01/24/25
30 Day	02/10/25
45 Day	02/24/25
60 Day	03/11/25

Allowable Fees
Click Here

Mortgagee Clause	
OCMBC, INC. ISAOA / 19000 MACARTHUR BLVD SUITE 200 IRVINE, CA 92612	

Relock Fee
(0.250)

Conforming Loan Limits	
# of Units	Loan Limits
1	\$766,550
2	\$981,500
3	\$1,186,350
4	\$1,474,400

Lock Extension Fees
0.02 Per Day
Max extension 30 days and / or 10 times, whichever comes first.

Lock Desk Hours
8:00 AM - 6:00 PM PST

Lock Request Hours
8:00 AM - 8:59 PM PST**

Lender ID Number	
FHA Lender ID CA	20996-00001
FHA Lender ID	20996-00018
VA Lender ID	169917
USDA Lender ID	33-0962918

*For turn times, please reach out to your AE.	
January Pricing Specials	
25 BPS Price Improvement on all FHA/VA, Std Bal and High Bal, Full Doc, Streamline/IRRLS, DPA, ALL FICOs (Excludes CalHFA & Jumbo. Can be combined with Select)	0.250
37.5 BPS Price Improvement on FHA & VA with 600 - 679 FICO. Can't be combined with SELECT or any other Specials. Does NOT include DPA products or CalHFA.	0.375

Announcements



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* Any lock requests submitted after hours will be subject to market movement.
 ** Lock Desk turn times are 2 hours.



Brokers Choice Mortgage
 19000 MacArthur Blvd, Suite 200
 Irvine, CA 92612

Wholesale

Effective: January 10, 2025

FANNIE MAE CONFORMING FIXED RATE PRICING

FANNIE MAE 30 YEAR FIXED (101)					FANNIE MAE 25 YEAR FIXED (125)					FANNIE MAE 20 YEAR FIXED (120)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	91.199	91.168	91.127	91.085	4.875	90.999	90.968	90.927	90.885	5.750	97.317	97.231	97.114	96.996
5.000	91.973	91.942	91.900	91.858	5.000	91.773	91.742	91.700	91.658	5.875	97.868	97.782	97.664	97.547
5.125	92.418	92.387	92.345	92.303	5.125	92.218	92.187	92.145	92.103	6.000	98.384	98.298	98.180	98.063
5.250	93.259	93.207	93.148	93.090	5.250	93.059	93.007	92.948	92.890	6.125	98.882	98.796	98.679	98.562
5.375	93.930	93.878	93.819	93.761	5.375	93.730	93.678	93.619	93.561	6.250	99.291	99.189	99.055	98.921
5.500	94.606	94.554	94.496	94.437	5.500	94.406	94.354	94.296	94.237	6.375	99.892	99.790	99.656	99.522
5.625	95.235	95.183	95.124	95.066	5.625	95.035	94.983	94.924	94.866	6.500	100.335	100.234	100.100	99.966
5.750	95.811	95.757	95.690	95.623	5.750	95.611	95.557	95.490	95.423	6.625	100.763	100.661	100.527	100.393
5.875	96.429	96.376	96.309	96.242	5.875	96.229	96.176	96.109	96.042	6.750	100.960	100.845	100.694	100.544
6.000	97.046	96.992	96.925	96.858	6.000	96.846	96.792	96.725	96.658	6.875	101.264	101.149	100.998	100.848
6.125	97.618	97.564	97.497	97.430	6.125	97.394	97.341	97.274	97.207	7.000	101.795	101.680	101.529	101.378
6.250	98.176	98.109	98.025	97.941	6.250	97.940	97.873	97.789	97.705	7.125	102.199	102.084	101.933	101.783
6.375	98.874	98.807	98.724	98.640	6.375	98.614	98.547	98.463	98.379	7.250	102.351	102.275	102.175	102.074
6.500	99.391	99.324	99.240	99.156	6.500	99.137	99.070	98.987	98.903	7.375	102.778	102.702	102.601	102.501
6.625	99.888	99.821	99.737	99.654	6.625	99.635	99.571	99.492	99.408	7.500	103.200	103.123	103.023	102.922
6.750	100.397	100.305	100.188	100.071	6.750	100.146	100.054	99.937	99.820	7.625	103.615	103.538	103.438	103.337
6.875	100.760	100.668	100.551	100.433	6.875	100.526	100.434	100.317	100.200					
7.000	101.337	101.245	101.128	101.011	7.000	101.131	101.039	100.922	100.805					
7.125	101.801	101.702	101.574	101.446	7.125	101.601	101.502	101.374	101.246					
7.250	102.295	102.180	102.029	101.879	7.250	102.095	101.980	101.829	101.679					
7.375	102.695	102.580	102.429	102.279	7.375	102.495	102.380	102.229	102.079					
7.500	103.075	102.960	102.809	102.659	7.500	102.875	102.760	102.609	102.459					
7.625	103.447	103.341	103.203	103.066	7.625	103.247	103.141	103.003	102.866					

FANNIE MAE 15 YEAR FIXED (115)					FANNIE MAE 10 YEAR FIXED (110)					HOME READY 30 YEAR FIXED (R101)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
6.000	99.900	99.860	99.793	99.726	6.000	100.386	100.323	100.239	100.156	5.250	92.415	92.363	92.304	92.246
6.125	100.228	100.179	100.112	100.045	6.125	100.706	100.643	100.559	100.475	5.375	93.115	93.063	93.004	92.946
6.250	100.455	100.399	100.323	100.248	6.250	100.562	100.492	100.400	100.308	5.500	93.817	93.766	93.707	93.648
6.375	100.876	100.820	100.745	100.669	6.375	100.989	100.918	100.826	100.734	5.625	94.474	94.422	94.363	94.305
6.500	101.157	101.102	101.026	100.951	6.500	101.275	101.205	101.113	101.021	5.750	95.511	95.457	95.390	95.323
6.625	101.429	101.373	101.298	101.222	6.625	101.552	101.481	101.389	101.297	5.875	96.208	96.141	96.057	95.973
6.750	101.522	101.473	101.406	101.339	6.750	101.493	101.430	101.346	101.263	6.000	96.914	96.847	96.763	96.680
6.875	101.675	101.626	101.559	101.492	6.875	101.653	101.590	101.507	101.423	6.125	97.593	97.526	97.442	97.358
7.000	102.076	102.027	101.960	101.893	7.000	102.054	101.991	101.908	101.824	6.250	98.235	98.168	98.084	98.001
7.125	102.344	102.295	102.228	102.161	7.125	102.323	102.260	102.176	102.092	6.375	98.969	98.902	98.818	98.734
7.250	102.280	102.171	102.029	101.887	7.250	102.220	102.111	101.969	101.827	6.500	99.528	99.461	99.377	99.293
7.375	102.549	102.440	102.298	102.155	7.375	102.489	102.380	102.238	102.095	6.625	100.099	100.018	99.916	99.813
7.500	102.811	102.703	102.560	102.418	7.500	102.751	102.643	102.500	102.358	6.750	100.660	100.568	100.451	100.333
7.625	103.041	102.933	102.790	102.648	7.625	102.981	102.873	102.730	102.588	6.875	101.065	100.973	100.856	100.738
										7.000	101.682	101.590	101.473	101.356
										7.125	102.164	102.072	101.955	101.838
										7.250	102.558	102.455	102.321	102.187
										7.375	103.052	102.948	102.815	102.681
										7.500	103.523	103.420	103.286	103.152
										7.625	103.983	103.880	103.746	103.612

REFI NOW CONFORMING PRICING

Fannie Mae 30 Yr Fixed Refi Now					Fannie Mae 25 Yr Fixed Refi Now					Fannie Mae 20 Yr Fixed Refi Now				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	90.624	90.593	90.552	90.510	4.875	90.624	90.593	90.552	90.510	5.375	95.163	95.076	94.959	94.842
5.000	91.398	91.367	91.325	91.283	5.000	91.398	91.367	91.325	91.283	5.500	95.778	95.692	95.575	95.457
5.125	91.843	91.812	91.770	91.728	5.125	91.843	91.812	91.770	91.728	5.625	96.366	96.280	96.163	96.046
5.250	92.684	92.632	92.573	92.515	5.250	92.684	92.632	92.573	92.515	5.750	96.942	96.856	96.739	96.621
5.375	93.355	93.303	93.244	93.186	5.375	93.355	93.303	93.244	93.186	5.875	97.493	97.407	97.289	97.172
5.500	94.031	93.979	93.921	93.862	5.500	94.031	93.979	93.921	93.862	6.000	98.009	97.923	97.805	97.688
5.625	94.660	94.608	94.549	94.491	5.625	94.660	94.608	94.549	94.491	6.125	98.507	98.421	98.304	98.187
5.750	95.236	95.182	95.115	95.048	5.750	95.236	95.182	95.115	95.048	6.250	98.916	98.814	98.680	98.546
5.875	95.854	95.801	95.734	95.667	5.875	95.854	95.801	95.734	95.667	6.375	99.517	99.415	99.281	99.147
6.000	96.471	96.417	96.350	96.283	6.000	96.471	96.417	96.350	96.283	6.500	99.960	99.859	99.725	99.591
6.125	97.043	96.989	96.922	96.855	6.125	97.043	96.989	96.922	96.855	6.625	100.388	100.286	100.152	100.018
6.250	97.601	97.534	97.450	97.366	6.250	97.565	97.498	97.414	97.330	6.750	100.585	100.470	100.319	100.169
6.375	98.299	98.232	98.149	98.065	6.375	98.239	98.172	98.088	98.004	6.875	100.889	100.774	100.623	100.473
6.500	98.816	98.749	98.665	98.581	6.500	98.762	98.695	98.612	98.528	7.000	101.420	101.305	101.154	101.003
6.625	99.313	99.246	99.162	99.079	6.625	99.268	99.200	99.117	99.033	7.125	101.824	101.709	101.558	101.408
6.750	99.822	99.730	99.613	99.496	6.750	99.771	99.679	99.562	99.445	7.250	101.976	101.900	101.800	101.699
6.875	100.185	100.093	99.976	99.858	6.875	100.151	100.059	99.942	99.825	7.375	102.403	102.327	102.226	102.126
7.000	100.762	100.670	100.553	100.436	7.000	100.756	100.664	100.547	100.430	7.500	102.825	102.748	102.648	102.547
7.125	101.226	101.127	100.999	100.871	7.125	101.226	101.127	100.999	100.871	7.625	103.240	103.163	103.063	102.962
7.250	101.720	101.605	101.454	101.304	7.250	101.720	101.605	101.454	101.304					
7.375	102.120	102.005	101.854	101.704	7.375	102.120	102.005	101.854	101.704					
7.500	102.500	102.385	102.234	102.084	7.500	102.500	102.385	102.234	102.084					
7.625	102.872	102.766	102.628	102.491	7.625	102.872	102.766	102.628	102.491					

REFI NOW CONFORMING PRICING

Fannie Mae 15 Yr Fixed Refi Now					Fannie Mae 10 Yr Fixed Refi Now				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
6.500	101.032	100.977	100.901	100.826	6.500	101.275	101.205	101.113	101.021
6.625	101.304	101.248	101.173	101.097	6.625	101.552	101.481	101.389	101.297
6.750	101.397	101.348	101.281	101.214	6.750	101.493	101.430	101.346	101.263
6.875	101.550	101.501	101.434	101.367	6.875	101.653	101.590	101.507	101.423
7.000	101.951	101.902							



Brokers Choice Mortgage
19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

Wholesale

Effective: January 10, 2025

FANNIE MAE HIGH BALANCE FIXED RATE PRICING

FANNIE MAE HB 30 YEAR FIXED (101HB)					FANNIE MAE HB 25 YEAR FIXED (125HB)					FANNIE MAE HB 20 YEAR FIXED (120HB)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.000	90.630	90.521	90.378	90.236	5.500	92.451	92.363	92.246	92.129	5.375	95.163	91.977	91.859	91.742
5.125	91.317	91.208	91.066	90.924	5.625	93.108	93.020	92.903	92.786	5.500	92.701	92.613	92.496	92.379
5.250	93.008	92.920	92.803	92.686	5.750	94.123	94.035	93.916	93.799	5.625	93.333	93.245	93.128	93.011
5.375	93.702	93.614	93.497	93.380	5.875	94.772	94.684	94.565	94.448	5.750	94.336	94.248	94.129	94.012
5.500	94.326	94.238	94.121	94.004	6.000	95.646	95.558	95.439	95.322	5.875	94.972	94.884	94.765	94.648
5.625	94.983	94.895	94.778	94.661	6.125	96.212	96.124	96.005	95.888	6.000	95.821	95.733	95.614	95.497
5.750	95.998	95.908	95.791	95.674	6.250	96.493	96.403	96.286	96.169	6.125	96.387	96.297	96.180	96.063
5.875	96.648	96.558	96.441	96.323	6.375	96.973	96.883	96.766	96.649	6.250	96.656	96.566	96.449	96.332
6.000	97.521	97.432	97.314	97.197	6.500	97.661	97.571	97.454	97.337	6.375	97.123	97.033	96.916	96.799
6.125	98.113	98.023	97.906	97.788	6.625	98.101	98.009	97.891	97.774	6.500	97.811	97.721	97.604	97.487
6.250	98.406	98.317	98.199	98.082	6.750	98.342	98.228	98.077	97.926	6.625	98.242	98.150	98.032	97.915
6.375	98.911	98.822	98.704	98.587	6.875	98.809	98.694	98.543	98.392	6.750	98.487	98.373	98.222	98.071
6.500	99.604	99.514	99.397	99.280	7.000	99.507	99.393	99.242	99.091	6.875	98.954	98.839	98.688	98.537
6.625	100.037	99.944	99.827	99.709	7.125	99.931	99.816	99.666	99.515	7.000	99.655	99.541	99.390	99.239
6.750	100.283	100.168	100.018	99.867	7.250	99.537	99.423	99.272	99.121	7.125	100.090	99.975	99.825	99.674
6.875	100.744	100.630	100.479	100.328	7.375	100.251	100.136	99.986	99.835	7.250	99.710	99.596	99.445	99.294
7.000	101.428	101.313	101.163	101.012	7.500	100.560	100.445	100.294	100.144	7.375	100.437	100.322	100.172	100.021
7.125	101.827	101.712	101.561	101.411	7.625	100.746	100.631	100.481	100.330	7.500	100.773	100.659	100.508	100.357
7.250	101.412	101.298	101.147	100.996						7.625	100.974	100.859	100.708	100.557
7.375	102.126	102.011	101.861	101.710										
7.500	102.435	102.320	102.169	102.019										
7.625	102.621	102.506	102.356	102.205										

FANNIE MAE HB 15 YEAR FIXED (115HB)					FANNIE MAE HB 10 YEAR FIXED (110HB)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
6.000	98.206	98.135	98.043	97.951	6.000	97.532	97.462	97.370	97.278
6.125	98.510	98.440	98.348	98.256	6.125	97.820	97.749	97.657	97.565
6.250	98.551	98.481	98.389	98.297	6.250	97.844	97.773	97.681	97.589
6.375	98.827	98.757	98.665	98.573	6.375	98.105	98.035	97.943	97.851
6.500	99.322	99.252	99.160	99.068	6.500	98.616	98.546	98.454	98.362
6.625	99.554	99.484	99.392	99.300	6.625	98.863	98.793	98.701	98.609
6.750	99.739	99.616	99.457	99.298	6.750	99.063	98.940	98.781	98.622
6.875	99.985	99.862	99.703	99.544	6.875	99.334	99.211	99.052	98.893
7.000	100.462	100.339	100.180	100.021	7.000	99.846	99.723	99.564	99.405
7.125	100.667	100.544	100.385	100.226	7.125	100.096	99.973	99.814	99.655
7.250	100.119	99.996	99.837	99.677	7.250	99.589	99.466	99.306	99.147
7.375	100.708	100.585	100.426	100.267	7.375	100.197	100.074	99.915	99.756
7.500	100.903	100.780	100.621	100.462	7.500	100.424	100.301	100.142	99.983
7.625	100.958	100.835	100.676	100.517	7.625	100.497	100.374	100.215	100.056

FANNIE MAE FIXED RATE BUYDOWN PRICING

FANNIE MAE 30 YR FIXED 2:1 BUYDOWN (101-BD)					FANNIE MAE HB 30 YR FIXED 2:1 BUYDOWN (101 HB-BD)					FANNIE MAE HOMEREADY 30 YR FIXED 2:1 BUYDOWN (R101-BD)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	91.199	91.168	91.127	91.085	5.000	90.630	90.521	90.378	90.236	4.875	89.624	89.593	89.552	89.510
5.000	91.973	91.942	91.900	91.858	5.125	91.317	91.208	91.066	90.924	5.000	90.398	90.367	90.325	90.283
5.125	92.418	92.387	92.345	92.303	5.250	93.008	92.920	92.803	92.686	5.125	90.843	90.812	90.770	90.728
5.250	93.259	93.207	93.148	93.090	5.375	93.702	93.614	93.497	93.380	5.250	91.684	91.632	91.573	91.515
5.375	93.930	93.878	93.819	93.761	5.500	94.326	94.238	94.121	94.004	5.375	92.355	92.303	92.244	92.186
5.500	94.606	94.554	94.496	94.437	5.625	94.983	94.895	94.778	94.661	5.500	93.031	92.979	92.921	92.862
5.625	95.235	95.183	95.124	95.066	5.750	95.998	95.908	95.791	95.674	5.625	93.660	93.608	93.549	93.491
5.750	95.811	95.757	95.699	95.623	5.875	96.648	96.558	96.441	96.323	5.750	94.236	94.182	94.115	94.048
5.875	96.429	96.376	96.309	96.242	6.000	97.521	97.432	97.314	97.197	5.875	94.854	94.801	94.734	94.667
6.000	97.046	96.992	96.925	96.858	6.125	98.113	98.023	97.906	97.788	6.000	95.471	95.417	95.350	95.283
6.125	97.618	97.564	97.497	97.430	6.250	98.406	98.317	98.199	98.082	6.125	96.043	95.989	95.922	95.855
6.250	98.176	98.109	98.025	97.941	6.375	98.911	98.822	98.704	98.587	6.250	96.601	96.534	96.450	96.366
6.375	98.874	98.807	98.724	98.640	6.500	99.604	99.514	99.397	99.280	6.375	97.299	97.232	97.149	97.065
6.500	99.391	99.324	99.240	99.156	6.625	100.037	99.944	99.827	99.709	6.500	97.816	97.749	97.665	97.581
6.625	99.888	99.821	99.737	99.654	6.750	100.283	100.168	100.018	99.867	6.625	98.313	98.246	98.162	98.079
6.750	100.397	100.305	100.188	100.071	6.875	100.744	100.630	100.479	100.328	6.750	98.822	98.730	98.613	98.496
6.875	100.760	100.668	100.551	100.433	7.000	101.428	101.313	101.163	101.012	6.875	99.185	99.093	98.976	98.858
7.000	101.337	101.245	101.128	101.011	7.125	101.827	101.712	101.561	101.411	7.000	99.762	99.670	99.553	99.436
7.125	101.801	101.702	101.574	101.446	7.250	101.412	101.298	101.147	100.996	7.125	100.226	100.127	99.999	99.871
7.250	102.295	102.180	102.029	101.879	7.375	102.126	102.011	101.861	101.710	7.250	100.720	100.605	100.454	100.304
7.375	102.695	102.580	102.429	102.279	7.500	102.435	102.320	102.169	102.019	7.375	101.120	101.005	100.854	100.704
7.500	103.075	102.960	102.809	102.659	7.625	102.621	102.506	102.356	102.205	7.500	101.500	101.385	101.234	101.084
7.625	103.447	103.341	103.203	103.066						7.625	101.872	101.766	101.628	101.491

FANNIE MAE 30 YR FIXED 1:0 BUYDOWN (101-BD10)					FANNIE MAE HB 30 YR FIXED 1:0 BUYDOWN (101 HB-BD10)					FANNIE MAE HOMEREADY 30 YR FIXED 1:0 BUYDOWN (R101-BD10)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	91.199	91.168	91.127	91.085	5.000	90.630	90.521	90.378	90.236	4.875	89.624	89.593	89.552	89.510
5.000	91.973	91.942	91.900	91.858	5.125	91.317	91.208	91.066	90.924	5.000	90.398	90.367	90.325	90.283
5.125	92.418	92.387	92.345	92.303	5.250	93.008	92.920	92.803	92.686	5.125	90.843	90.812	90.770	90.728
5.250	93.259	93.207	93.148	93.090	5.375	93.702	93.614	93.497	93.380	5.250	91.684	91.632	91.573	91.515
5.375	93.930	93.878	93.819	93.761	5.500	94.326	94.238	94.121	94.004	5.375	92.355	92.303	92.244	92.186
5.500	94.606	94.554	94.496	94.437	5.625	94.983	94.895	94.778	94.661	5.500	93.031	92.979	92.921	92.862
5.625	95.235	95.183	95.124	95.066	5.750	95.998	95.908	95.791	95.674	5.625	93.660	93.608	93.549	93.491
5.750	95.811	95.757	95.699	95.623	5.875	96.648	96.558	96.441	96.323	5.750	94.236	94.182	94.115	94.048
5.875	96.429	96.376	96.309	96.242	6.000	97.521	97.432	97.314	97.197	5.875	94.854	94.801	94.734	94.667
6.000	97.046	96.992	96.925	96.858	6.125	98.113	98.023	97.906	97.788	6.000	95.471	95.417	95.350	95.283
6.125	97.618	97.564	97.497	97.430	6.250	98.406	98.317	98.199	98.082	6.125	96.043	95.989	95.922	95.855
6.250	98.176	98.109	98.025	97.941	6.375	98.911	98.822	98.704	98.587	6.250	96.601	96.534	96.450	96.366



Brokers Choice Mortgage
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Wholesale

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FREDDIE MAC FIXED RATE PRICING

Table with 12 columns: Rate, 15-Day, 30-Day, 45-Day, 60-Day. It is divided into three main sections: FREDDIE MAC 30 YEAR FIXED (201), FREDDIE MAC 25 YEAR FIXED (225), and FREDDIE MAC 20 YEAR FIXED (220).

Table with 15 columns: Rate, 15-Day, 30-Day, 45-Day, 60-Day. It is divided into three main sections: FREDDIE MAC 15 YEAR FIXED (215), FREDDIE MAC 10 YEAR FIXED (210), and HOME POSSIBLE 30 YEAR FIXED (HP201).

Table with 5 columns: Rate, 15-Day, 30-Day, 45-Day, 60-Day. Section: FREDDIE MAC HOMEONE 30 YEAR FIXED (201 HomeOne).

FREDDIE MAC SUPER CONFORMING FIXED RATE PRICING

Table with 15 columns: Rate, 15-Day, 30-Day, 45-Day, 60-Day. It is divided into three main sections: FREDDIE MAC SC 30 YEAR FIXED (201SC), FREDDIE MAC SC 20 YEAR FIXED (220SC), and FREDDIE MAC SC 15 YEAR FIXED (215SC).



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FREDDIE MAC FIXED RATE BUYDOWN PRICING

FREDDIE MAC 30 YR FIXED 2:1 BUYDOWN (201-BD)					FREDDIE MAC SC 30 YR FIXED 2:1 BUYDOWN (201 SC-BD)					FREDDIE MAC HOME POSSIBLE 30 YR FIXED 2:1 BUYDOWN (R201-BD)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	91.199	91.168	91.127	91.085	5.500	94.326	94.238	94.121	94.004	4.875	89.624	89.593	89.552	89.510
5.000	91.973	91.942	91.900	91.858	5.625	94.983	94.895	94.778	94.661	5.000	90.398	90.367	90.325	90.283
5.125	92.418	92.387	92.345	92.303	5.750	95.998	95.908	95.791	95.674	5.125	90.843	90.812	90.770	90.728
5.250	93.259	93.207	93.148	93.090	5.875	96.648	96.558	96.441	96.323	5.250	91.684	91.632	91.573	91.515
5.375	93.930	93.878	93.819	93.761	6.000	97.521	97.432	97.314	97.197	5.375	92.355	92.303	92.244	92.186
5.500	94.606	94.554	94.496	94.437	6.125	98.113	98.023	97.906	97.788	5.500	93.031	92.979	92.921	92.862
5.625	95.235	95.183	95.124	95.066	6.250	98.406	98.317	98.199	98.082	5.625	93.660	93.608	93.549	93.491
5.750	95.811	95.757	95.690	95.623	6.375	98.911	98.822	98.704	98.587	5.750	94.236	94.182	94.115	94.048
5.875	96.429	96.376	96.309	96.242	6.500	99.604	99.514	99.397	99.280	5.875	94.854	94.801	94.734	94.667
6.000	97.046	96.992	96.925	96.858	6.625	100.037	99.944	99.827	99.709	6.000	95.471	95.417	95.350	95.283
6.125	97.618	97.564	97.497	97.430	6.750	100.283	100.168	100.018	99.867	6.125	96.043	95.989	95.922	95.855
6.250	98.176	98.109	98.025	97.941	6.875	100.744	100.630	100.479	100.328	6.250	96.601	96.534	96.450	96.366
6.375	98.874	98.807	98.724	98.640	7.000	101.428	101.313	101.163	101.012	6.375	97.299	97.232	97.149	97.065
6.500	99.391	99.324	99.240	99.156	7.125	101.827	101.712	101.561	101.411	6.500	97.816	97.749	97.665	97.581
6.625	99.888	99.821	99.737	99.654	7.250	101.412	101.298	101.147	100.996	6.625	98.313	98.246	98.162	98.079
6.750	100.397	100.305	100.188	100.071	7.375	102.126	102.011	101.861	101.710	6.750	98.822	98.730	98.613	98.496
6.875	100.760	100.668	100.551	100.433	7.500	102.435	102.320	102.169	102.019	6.875	99.185	99.093	98.976	98.858
7.000	101.337	101.245	101.128	101.011	7.625	102.621	102.506	102.356	102.205	7.000	99.762	99.670	99.553	99.436
7.125	101.801	101.702	101.574	101.446						7.125	100.226	100.127	99.999	99.871
7.250	102.295	102.180	102.029	101.879						7.250	100.720	100.605	100.454	100.304
7.375	102.695	102.580	102.429	102.279						7.375	101.120	101.005	100.854	100.704
7.500	103.075	102.960	102.809	102.659						7.500	101.500	101.385	101.234	101.084
7.625	103.447	103.341	103.203	103.066						7.625	101.872	101.766	101.628	101.491

FREDDIE MAC 30 YR FIXED 1:0 BUYDOWN (201-BD10)					FREDDIE MAC SC 30 YR FIXED 1:0 BUYDOWN (201 SC-BD10)					FREDDIE MAC HOME POSSIBLE 30 YR FIXED 1:0 BUYDOWN (R201-BD10)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	91.199	91.168	91.127	91.085	5.500	94.326	94.238	94.121	94.004	4.875	89.624	89.593	89.552	89.510
5.000	91.973	91.942	91.900	91.858	5.625	94.983	94.895	94.778	94.661	5.000	90.398	90.367	90.325	90.283
5.125	92.418	92.387	92.345	92.303	5.750	95.998	95.908	95.791	95.674	5.125	90.843	90.812	90.770	90.728
5.250	93.259	93.207	93.148	93.090	5.875	96.648	96.558	96.441	96.323	5.250	91.684	91.632	91.573	91.515
5.375	93.930	93.878	93.819	93.761	6.000	97.521	97.432	97.314	97.197	5.375	92.355	92.303	92.244	92.186
5.500	94.606	94.554	94.496	94.437	6.125	98.113	98.023	97.906	97.788	5.500	93.031	92.979	92.921	92.862
5.625	95.235	95.183	95.124	95.066	6.250	98.406	98.317	98.199	98.082	5.625	93.660	93.608	93.549	93.491
5.750	95.811	95.757	95.690	95.623	6.375	98.911	98.822	98.704	98.587	5.750	94.236	94.182	94.115	94.048
5.875	96.429	96.376	96.309	96.242	6.500	99.604	99.514	99.397	99.280	5.875	94.854	94.801	94.734	94.667
6.000	97.046	96.992	96.925	96.858	6.625	100.037	99.944	99.827	99.709	6.000	95.471	95.417	95.350	95.283
6.125	97.618	97.564	97.497	97.430	6.750	100.283	100.168	100.018	99.867	6.125	96.043	95.989	95.922	95.855
6.250	98.176	98.109	98.025	97.941	6.875	100.744	100.630	100.479	100.328	6.250	96.601	96.534	96.450	96.366
6.375	98.874	98.807	98.724	98.640	7.000	101.428	101.313	101.163	101.012	6.375	97.299	97.232	97.149	97.065
6.500	99.391	99.324	99.240	99.156	7.125	101.827	101.712	101.561	101.411	6.500	97.816	97.749	97.665	97.581
6.625	99.888	99.821	99.737	99.654	7.250	101.412	101.298	101.147	100.996	6.625	98.313	98.246	98.162	98.079
6.750	100.397	100.305	100.188	100.071	7.375	102.126	102.011	101.861	101.710	6.750	98.822	98.730	98.613	98.496
6.875	100.760	100.668	100.551	100.433	7.500	102.435	102.320	102.169	102.019	6.875	99.185	99.093	98.976	98.858
7.000	101.337	101.245	101.128	101.011	7.625	102.621	102.506	102.356	102.205	7.000	99.762	99.670	99.553	99.436
7.125	101.801	101.702	101.574	101.446						7.125	100.226	100.127	99.999	99.871
7.250	102.295	102.180	102.029	101.879						7.250	100.720	100.605	100.454	100.304
7.375	102.695	102.580	102.429	102.279						7.375	101.120	101.005	100.854	100.704
7.500	103.075	102.960	102.809	102.659						7.500	101.500	101.385	101.234	101.084
7.625	103.447	103.341	103.203	103.066						7.625	101.872	101.766	101.628	101.491



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Agency Loan Parameter Price Adjustments

Adjustments are to PRICE - Use all that apply. Adjustments are not representative of guidelines.

FICO/LTV Purchase Adjustments (Loan terms > 15 years)

	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	90.01-95%	>95%
780+	0.000	0.000	0.000	0.000	-0.375	-0.375	-0.250	-0.250	-0.125
760-779	0.000	0.000	0.000	-0.250	-0.625	-0.625	-0.500	-0.500	-0.250
740-759	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.500
720-739	0.000	0.000	-0.250	-0.750	-1.250	-1.250	-1.000	-0.875	-0.750
700-719	0.000	0.000	-0.375	-0.875	-1.375	-1.500	-1.250	-1.125	-0.875
680-699	0.000	0.000	-0.625	-1.125	-1.750	-1.875	-1.500	-1.375	-1.125
660-679	0.000	0.000	-0.750	-1.375	-1.875	-2.125	-1.750	-1.625	-1.250
640-659	0.000	0.000	-1.125	-1.500	-2.250	-2.500	-2.000	-1.875	-1.500
<=639	0.000	-0.125	-1.500	-2.125	-2.750	-2.875	-2.625	-2.250	-1.750

FICO/LTV Rate & Term Adjustments (Loan terms > 15 years)

	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	90.01-95%	>95%
780+	0.000	0.000	0.000	-0.125	-0.500	-0.625	-0.500	-0.375	-0.375
760-779	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.625
740-759	0.000	0.000	-0.250	-0.750	-1.125	-1.375	-1.125	-1.000	-1.000
720-739	0.000	0.000	-0.500	-1.000	-1.625	-1.750	-1.500	-1.250	-1.250
700-719	0.000	0.000	-0.625	-1.250	-1.875	-2.125	-1.750	-1.625	-1.625
680-699	0.000	0.000	-0.875	-1.625	-2.250	-2.500	-2.125	-1.750	-1.750
660-679	0.000	-0.125	-1.125	-1.875	-2.500	-3.000	-2.375	-2.125	-2.125
640-659	0.000	-0.250	-1.375	-2.125	-2.875	-3.375	-2.875	-2.500	-2.500
<=639	0.000	-0.375	-1.750	-2.500	-3.500	-3.875	-3.625	-2.500	-2.500

FICO/LTV Cashout Adjustments

	<=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				
<=639	-0.375	-1.375	-3.375	-4.875	-5.125				

Additional Agency Adjustments

	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	90.01-95%	>95%
ARM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250
Condo (excludes detached)	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750	-0.750	-0.750
Investment	-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	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-4 Unit	0.000	0.000	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
Subordinate Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
High Balance Fixed Purchase/Rate & Term	-0.500	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000
High Balance ARM Purchase/Rate & Term	-1.250	-1.250	-1.500	-1.500	-2.500	-2.500	-2.500	-2.750	-2.750
High Balance Fixed Cashout	-1.250	-1.250	-1.500	-1.500	-1.750				
High Balance ARM Cashout	-2.000	-2.000	-2.250	-2.250	-3.250				

LOAN AMOUNT **

HOMEReady AND HOME POSSIBLE ADJUSTMENT CAPS*

Loan Amt \$75,000 <= \$100,000	-1.000	LTV > 80% AND FICO >= 680	0.000	<i>* Prices are indicative and subject to change without notice. * Please log into BCM portal to obtain live lock pricing. * Not all price adjustments are effective for all products. Please refer to BCM guide for complete eligibility rules. * Intended for use by mortgage professionals only and should not be distributed to borrowers, as defined by Section 226.2 of Regulation Z**</i>
Loan Amt >\$100,000 <= \$249,999	0.250	All other LTV & FICO combinations	0.000	
MISCELLANEOUS		*Adjustment caps are only applicable to standard Agency Fixed/ARM and Subordinate Financing adjustments **Minimum Loan Amount \$75,000** ***All loan level price adjustments are cumulative*** Max Final Price Including comp Cannot Exceed (4.00) for all Agency Programs		
Texas Cash out	-1.000			NC Floor Price
HB 20YR & 25YR Term	-1.500			99.750
> 6 Financed Properties	-0.500			
Escrow Waiver (Non-CA)	-0.250			
State Adjustors: NC or WA	-0.375			
FICO => 700 & LTV <= 80%	0.300			

LENDER PAID MI

PROGRAMS	LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
FNMA/FHLMC Amortization Term > 20 Years (Fixed)	<=85	12%	-0.710	-0.870	-1.020	-1.170	-1.380	-1.840	-2.040	-2.190
	85.01 - 90	25%	-1.430	-2.040	-2.500	-3.010	-3.670	-5.050	-5.360	-5.870
	90.01 - 95	30%	-1.890	-2.650	-3.320	-3.930	-4.850	-6.430	-6.990	-7.750
	95.01 - 97	35%	-2.300	-3.320	-4.230	-5.050	-6.270	-8.420	-9.130	-10.000
FNMA/FHLMC Amortization Term <= 20 Years (Fixed)	<=85	6%	-0.550	-0.550	-0.550	-0.550	-0.590	-0.730	-0.780	-0.890
	85.01 - 90	12%	-0.790	-1.040	-1.300	-1.450	-1.760	-2.310	-2.520	-2.770
	90.01 - 95	25%	-1.450	-2.120	-2.680	-3.090	-3.900	-5.120	-5.630	-6.240
	95.01 - 97	35%	-2.120	-3.140	-4.050	-4.770	-5.990	-8.030	-8.740	-9.610
HOMEReady AND HOME POSSIBLE Amortization Term > 20 Years (Fixed)	<=85	12%	-0.710	-0.870	-1.020	-1.170	-1.380	-1.840	-2.040	-2.190
	85.01 - 90	25%	-1.430	-2.040	-2.500	-3.010	-3.670	-5.050	-5.360	-5.870
	90.01 - 95	25%	-1.630	-2.300	-2.860	-3.370	-4.180	-5.510	-6.020	-6.630
HOMEReady AND HOME POSSIBLE Amortization Term <= 20 Years (Fixed)	<=85	6%	-0.550	-0.550	-0.550	-0.550	-0.590	-0.730	-0.780	-0.890
	85.01 - 90	12%	-0.790	-1.040	-1.300	-1.450	-1.760	-2.310	-2.520	-2.770
	90.01 - 95	25%	-1.450	-2.120	-2.680	-3.090	-3.900	-5.120	-5.630	-6.240
95.01 - 97	25%	-1.610	-2.370	-3.030	-3.490	-4.410	-5.880	-6.500	-7.210	

LPMI (in addition to adjustments above)

	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639	
Rate and Term Refinance	0.000	0.000	0.000	-0.005	-0.005	-0.011	-0.011	-0.011	
Second Homes	-0.250	-0.250	-0.490	-0.700	-0.700	-1.230	-1.230	-1.230	
Employee Relocation Loans	0.100	0.100	0.140	0.250	0.250	0.350	0.350	0.350	
Manufactured Homes	-0.500	-0.500	-0.700	-1.000	-1.000	-1.300	-1.300	-1.300	
3- 4 - Unit Property	-1.190	-1.190	-1.330	-1.750	-1.750	-2.630	-2.630	-2.630	
> 45% DTI	95.01%-97% LTV	-0.380	-0.620	-0.760	-1.060	-1.240	-1.420	-1.600	-1.820
	90.01%-95% LTV	-0.350	-0.440	-0.570	-0.720	-1.000	-1.120	-1.270	-1.530
	85.01%-90% LTV	-0.280	-0.390	-0.500	-0.620	-0.750	-0.890	-1.010	-1.250
	85% LTV & Below	-0.110	-0.170	-0.220	-0.300	-0.380	-0.420	-0.440	-0.490
≥ 2 Borrowers	95.01%-97% LTV	0.180	0.200	0.200	0.200	0.210	0.220	0.230	0.270
	90.01%-95% LTV	0.140	0.140	0.140	0.160	0.160	0.170	0.190	0.250
	85.01%-90% LTV	0.100	0.100	0.100	0.100	0.110	0.110	0.120	0.150
85% LTV & Below	0.030	0.030	0.030	0.030	0.040	0.040	0.040	0.040	

Brokers Choice Mortgage

19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

Effective: January 10, 2025

CalHFA Pricing (California Only)

LINK FOR DAILY RATES AND HIGH BALANCE FEES: <https://www.calhfa.ca.gov/apps/rates/>

Loan must be APPROVED before requests will be reviewed. Lock Request Form must be filled out in its entirety and submitted to lockdesk via e-mail. Once received, lockdesk will respond with today's rate and additional fees (for High Bal loans). AE/Broker must CONFIRM the rate by 2:00 PM PST in order to honor same day lock.

CalHFA Conv with MyHome only (C100)

Fees:

- \$1,995 UW Fee
- 2.000 % Max Borrower Paid Comp

CalHFA Conv - CalPLUS with 2% ZIP (C102)

Fees:

- \$1,995 UW Fee
- 2.000 % Max Borrower Paid Comp

CalHFA Conv - CalPLUS with 3% ZIP (C103)

Fees:

- \$1,995 UW Fee
- 2.000 % Max Borrower Paid Comp

CalHFA Conv with MyHome only - HB (C106)

Fees:

- \$1,995 UW Fee
- Daily High Balance Fee
- 2.000 % Max Borrower Paid Comp

CalHFA Conv - CalPLUS with 2% ZIP - HB (C108)

Fees:

- \$1,995 UW Fee
- Daily High Balance Fee
- 2.000 % Max Borrower Paid Comp

CalHFA Conv - CalPLUS with 3% ZIP - HB (C109)

Fees:

- \$1,995 UW Fee
- Daily High Balance Fee
- 2.000 % Max Borrower Paid Comp

CalHFA FHA with MyHome only (F200)

Fees:

- \$1,995 UW Fee
- 2.000 % Max Borrower Paid Comp

CalHFA FHA - CalPLUS with 2% ZIP (F202)

Fees:

- \$1,995 UW Fee
- 2.000 % Max Borrower Paid Comp

CalHFA FHA with MyHome only - HB (F206)

Fees:

- \$1,995 UW Fee
- Daily High Balance Fee
- 2.000 % Max Borrower Paid Comp

CalHFA FHA - CalPLUS with 2% ZIP - HB (F208)

Fees:

- \$1,995 UW Fee
- Daily High Balance Fee
- 2.000 % Max Borrower Paid Comp

CalHFA Conv DFA 30 Year Fixed (C101)

Fees:

- \$1,995 UW Fee
- 2.000 % Max Borrower Paid Comp

CalHFA Conv DFA HB 30 Year Fixed (C107)

Fees:

- \$1,995 UW Fee
- Daily High Balance Fee
- 2.000 % Max Borrower Paid Comp

Brokers Choice Mortgage

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Irvine, CA 92612

Effective: January 10, 2025

Choice DPA Pricing

Choice DPA Plus - (301_1st_DPA_Plus)			
Rate	15 Day	30 Day	45 Day
6.750	99.159	99.003	98.813
6.875	99.687	99.531	99.341
6.990	100.164	100.008	99.818
7.000	100.194	100.038	99.848
7.125	100.653	100.497	100.307
7.250	101.082	100.926	100.736
7.375	100.753	100.559	100.305
7.500	101.220	101.026	100.772
7.625	101.639	101.445	101.191
7.750	102.038	101.844	101.590
7.875	101.965	101.742	101.426
8.000	102.392	102.169	101.853
8.125	102.781	102.558	102.242
8.250	103.170	102.947	102.631

Choice DPA Plus features a 2nd lien that has an interest rate equal to the 1st lien note rate plus 2%, has a 10 year amortization, and monthly payments are required.

Choice DPA - (301_1st_DPA)			
Rate	15 Day	30 Day	45 Day
6.750	97.659	97.503	97.313
6.875	98.187	98.031	97.841
6.990	98.664	98.508	98.318
7.000	98.694	98.538	98.348
7.125	99.153	98.997	98.807
7.250	99.582	99.426	99.236
7.375	99.253	99.059	98.805
7.500	99.720	99.526	99.272
7.625	100.139	99.945	99.691
7.750	100.538	100.344	100.090
7.875	100.465	100.242	99.926
8.000	100.892	100.669	100.353
8.125	101.281	101.058	100.742
8.250	101.670	101.447	101.131

Choice DPA features a 2nd lien that has an interest rate 0%, NO monthly payments are required.

Choice DPA Select 5.0% - (301_1st_DPA_Plus)			
Rate	15 Day	30 Day	45 Day
6.750	98.409	98.253	98.063
6.875	98.937	98.781	98.591
6.990	99.414	99.258	99.068
7.000	99.444	99.288	99.098
7.125	99.903	99.747	99.557
7.250	100.332	100.176	99.986
7.375	100.003	99.809	99.555
7.500	100.470	100.276	100.022
7.625	100.889	100.695	100.441
7.750	101.288	101.094	100.840
7.875	101.215	100.992	100.676
8.000	101.642	101.419	101.103
8.125	102.031	101.808	101.492
8.250	102.420	102.197	101.881

Choice DPA Select features a 2nd lien that has an interest rate equal to the 1st lien note rate plus 2%, has a 10 year amortization, and monthly payments are required.

Choice DPA Plus HB - (301_1st_DPA_Plus_HB)			
Rate	15 Day	30 Day	45 Day
6.750	97.159	97.003	96.813
6.875	97.687	97.531	97.341
6.990	98.164	98.008	97.818
7.000	98.194	98.038	97.848
7.125	98.653	98.497	98.307
7.250	99.082	98.926	98.736
7.375	98.753	98.559	98.305
7.500	99.220	99.026	98.772
7.625	99.639	99.445	99.191
7.750	100.038	99.844	99.590
7.875	99.965	99.742	99.426
8.000	100.392	100.169	99.853
8.125	100.781	100.558	100.242
8.250	101.170	100.947	100.631

Choice DPA Plus HB features a 2nd lien that has an interest rate equal to the 1st lien note rate plus 2%, has a 10 year amortization, and monthly payments are required.

Choice DPA HB - (301_1st_DPA_HB)			
Rate	15 Day	30 Day	45 Day
6.750	95.659	95.503	95.313
6.875	96.187	96.031	95.841
6.990	96.664	96.508	96.318
7.000	96.694	96.538	96.348
7.125	97.153	96.997	96.807
7.250	97.582	97.426	97.236
7.375	97.253	97.059	96.805
7.500	97.720	97.526	97.272
7.625	98.139	97.945	97.691
7.750	98.538	98.344	98.090
7.875	98.465	98.242	97.926
8.000	98.892	98.669	98.353
8.125	99.281	99.058	98.742
8.250	99.670	99.447	99.131

Choice DPA HB features a 2nd lien that has an interest rate 0%, NO monthly payments are required.

Choice DPA Select 5.0% HB - (301_1st_DPA_Plus_HB)			
Rate	15 Day	30 Day	45 Day
6.750	96.409	96.253	96.063
6.875	96.937	96.781	96.591
6.990	97.414	97.258	97.068
7.000	97.444	97.288	97.098
7.125	97.903	97.747	97.557
7.250	98.332	98.176	97.986
7.375	98.003	97.809	97.555
7.500	98.470	98.276	98.022
7.625	98.889	98.695	98.441
7.750	99.288	99.094	98.840
7.875	99.215	98.992	98.676
8.000	99.642	99.419	99.103
8.125	100.031	99.808	99.492
8.250	100.420	100.197	99.881

Choice DPA Select HB features a 2nd lien that has an interest rate equal to the 1st lien note rate plus 2%, has a 10 year amortization, and monthly payments are required.

Choice DPA LLPAs

FICO ≥680	0.500
FICO 660 - 679	0.000
FICO 640 - 659	-0.500
FICO 620 - 639	-1.000
DTI >50	-0.250

Manufactured Home	-0.250
2-Units	-0.250
2-1 Buydown	-0.250
Kentucky	-0.500

Floor Price	98.000
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Brokers Choice Mortgage
 19000 MacArthur Blvd, Suite 200
 Irvine, CA 92612

Effective: January 10, 2025

FHA Pricing

FHA 30 - 25 Year Fixed - (301 & 325)				
Rate	15 Day	30 Day	45 Day	
5.125	94.519	94.490	94.381	
5.250	95.756	95.727	95.618	
5.375	96.382	96.353	96.244	
5.500	96.748	96.719	96.610	
5.625	97.355	97.326	97.217	
5.750	98.201	98.172	98.063	
5.875	98.748	98.679	98.537	
6.000	99.336	99.275	99.133	
6.125	99.788	99.727	99.585	
6.250	100.594	100.533	100.391	
6.375	100.625	100.538	100.404	
6.500	101.181	101.094	100.960	
6.625	101.853	101.766	101.632	
6.750	102.419	102.332	102.198	
6.875	101.795	101.760	101.651	
7.000	102.331	102.296	102.187	
7.125	102.838	102.803	102.694	

FHA 20 Year Fixed - (320)				
Rate	15 Day	30 Day	45 Day	
5.000	93.632	93.603	93.494	
5.125	94.144	94.115	94.006	
5.250	95.381	95.352	95.243	
5.375	96.007	95.978	95.869	
5.500	96.373	96.344	96.235	
5.625	96.980	96.951	96.842	
5.750	97.826	97.797	97.688	
5.875	98.365	98.304	98.162	
6.000	98.961	98.900	98.758	
6.125	99.413	99.352	99.210	
6.250	100.219	100.158	100.016	
6.375	100.250	100.163	100.029	
6.500	100.806	100.719	100.585	
6.625	101.478	101.391	101.257	
6.750	102.044	101.957	101.823	

FHA 15 Year Fixed - (315)				
Rate	15 Day	30 Day	45 Day	
5.000	96.858	96.836	96.811	
5.125	97.228	97.206	97.181	
5.250	98.088	98.066	98.041	
5.375	98.377	98.332	98.282	
5.500	98.602	98.557	98.507	
5.625	99.067	99.022	98.972	
5.750	99.762	99.717	99.667	
5.875	99.640	99.591	99.532	
6.000	100.105	100.056	99.997	

FHA 30 Year Fixed HB - (301HB)				
Rate	15 Day	30 Day	45 Day	
5.125	93.385	93.355	93.247	
5.250	95.403	95.374	95.265	
5.375	96.654	96.625	96.516	
5.500	96.270	96.241	96.132	
5.625	96.877	96.848	96.739	
5.750	97.875	97.819	97.710	
5.875	98.106	98.045	97.903	
6.000	98.702	98.641	98.499	
6.125	99.154	99.093	98.951	
6.250	99.960	99.899	99.757	
6.375	100.428	100.341	100.207	
6.500	100.734	100.647	100.513	
6.625	101.031	100.944	100.810	
6.750	101.347	101.260	101.126	
6.875	101.254	101.219	101.111	
7.000	101.540	101.505	101.397	
7.125	101.672	101.637	101.529	

FHA 30 Year Fixed 2:1 Buydown - (301-BD)				
Rate	15 Day	30 Day	45 Day	
5.125	94.519	94.490	94.381	
5.250	95.756	95.727	95.618	
5.375	96.382	96.353	96.244	
5.500	96.748	96.719	96.610	
5.625	97.355	97.326	97.217	
5.750	98.201	98.172	98.063	
5.875	98.748	98.679	98.537	
6.000	99.336	99.275	99.133	
6.125	99.788	99.727	99.585	
6.250	100.594	100.533	100.391	
6.375	100.625	100.538	100.404	
6.500	101.181	101.094	100.960	
6.625	101.853	101.766	101.632	
6.750	102.419	102.332	102.198	
6.875	101.795	101.760	101.651	
7.000	102.331	102.296	102.187	
7.125	102.838	102.803	102.694	

FHA 30 Year Fixed HB 2:1 Buydown - (301 HB-BD)				
Rate	15 Day	30 Day	45 Day	
5.125	93.385	93.355	93.247	
5.250	95.403	95.374	95.265	
5.375	96.654	96.625	96.516	
5.500	96.270	96.241	96.132	
5.625	96.877	96.848	96.739	
5.750	97.875	97.819	97.710	
5.875	98.106	98.045	97.903	
6.000	98.702	98.641	98.499	
6.125	99.154	99.093	98.951	
6.250	99.960	99.899	99.757	
6.375	100.428	100.341	100.207	
6.500	100.734	100.647	100.513	
6.625	101.031	100.944	100.810	
6.750	101.347	101.260	101.126	
6.875	101.254	101.219	101.111	
7.000	101.540	101.505	101.397	
7.125	101.672	101.637	101.529	

FHA 30 Year Fixed 1:0 Buydown - (301-BD10)				
Rate	15 Day	30 Day	45 Day	
5.125	94.519	94.490	94.381	
5.250	95.756	95.727	95.618	
5.375	96.382	96.353	96.244	
5.500	96.748	96.719	96.610	
5.625	97.355	97.326	97.217	
5.750	98.201	98.172	98.063	
5.875	98.748	98.679	98.537	
6.000	99.336	99.275	99.133	
6.125	99.788	99.727	99.585	
6.250	100.594	100.533	100.391	
6.375	100.625	100.538	100.404	
6.500	101.181	101.094	100.960	
6.625	101.853	101.766	101.632	
6.750	102.419	102.332	102.198	
6.875	101.795	101.760	101.651	
7.000	102.331	102.296	102.187	
7.125	102.838	102.803	102.694	

FHA 30 Year Fixed HB 1:0 Buydown - (301 HB-BD10)				
Rate	15 Day	30 Day	45 Day	
5.125	93.385	93.355	93.247	
5.250	95.403	95.374	95.265	
5.375	96.654	96.625	96.516	
5.500	96.270	96.241	96.132	
5.625	96.877	96.848	96.739	
5.750	97.875	97.819	97.710	
5.875	98.106	98.045	97.903	
6.000	98.702	98.641	98.499	
6.125	99.154	99.093	98.951	
6.250	99.960	99.899	99.757	
6.375	100.428	100.341	100.207	
6.500	100.734	100.647	100.513	
6.625	101.031	100.944	100.810	
6.750	101.347	101.260	101.126	
6.875	101.254	101.219	101.111	
7.000	101.540	101.505	101.397	
7.125	101.672	101.637	101.529	

LLPs

FICO ≥700	
0.375	
FICO 680-699	
0.250	
FICO 660-679	
0.250	
FICO 640-659	
0.000	
FICO 620-639	
-0.250	

FICO 600-619	
-0.750	
FICO 580-599	
-1.500	
FICO 550-579	
-3.000	
No FICO Score	
-3.000	
Loan Amt >\$100,000 <= \$249,999	
0.250	

VA Loan Amount >\$950K	
-0.625	
Loan Amount <\$100,000	
-0.375	
VA Cashout >90% LTV	
-3.000	
Manufactured Home (Purchase/Rate-Term/Cashout)	
-1.250	
Manufactured Home (Streamline/IRRL)	
-2.250	

Select (FICO ≥680 & ≥\$250,000 & N/A on DPAs)	
0.350	
60 Day Lock (From 45 Day Price)	
-0.500	
3-1 Ups	
-0.500	
NC Floor Price	
99.750	



Brokers Choice Mortgage
 19000 MacArthur Blvd, Suite 200
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Effective: January 10, 2025

VA & USDA Pricing

VA 30 - 25 Year Fixed (401 & 425)				
Rate	15 Day	30 Day	45 Day	
5.125	93.989	93.960	93.851	
5.250	95.226	95.197	95.088	
5.375	95.852	95.823	95.714	
5.500	96.218	96.189	96.080	
5.625	96.825	96.796	96.687	
5.750	97.671	97.642	97.533	
5.875	98.210	98.149	98.007	
6.000	98.806	98.745	98.603	
6.125	99.258	99.197	99.055	
6.250	99.939	99.878	99.736	
6.375	100.095	100.008	99.874	
6.500	100.651	100.564	100.430	
6.625	101.073	100.986	100.852	
6.750	101.514	101.427	101.293	
6.875	101.265	101.230	101.121	
7.000	101.801	101.766	101.657	
7.125	102.058	102.023	101.914	

VA 20 Year Fixed - (420)				
Rate	15 Day	30 Day	45 Day	
5.000	93.102	93.073	92.964	
5.125	93.814	93.585	93.476	
5.250	94.851	94.822	94.713	
5.375	95.477	95.448	95.339	
5.500	95.843	95.814	95.705	
5.625	96.450	96.421	96.312	
5.750	97.296	97.267	97.158	
5.875	97.835	97.774	97.632	
6.000	98.431	98.370	98.228	
6.125	98.883	98.822	98.680	
6.250	99.564	99.503	99.361	
6.375	99.720	99.633	99.499	
6.500	100.276	100.189	100.055	
6.625	100.698	100.611	100.477	
6.750	101.139	101.052	100.918	

VA 15 Year Fixed - (415)				
Rate	15 Day	30 Day	45 Day	
5.000	96.328	96.306	96.281	
5.125	96.698	96.676	96.651	
5.250	97.558	97.536	97.511	
5.375	97.847	97.802	97.752	
5.500	98.072	98.027	97.977	
5.625	98.537	98.492	98.442	
5.750	99.232	99.187	99.137	
5.875	99.110	99.061	99.002	
6.000	99.575	99.526	99.467	

VA 30 Year Fixed HB - (401HB)				
Rate	15 Day	30 Day	45 Day	
5.125	92.930	92.900	92.792	
5.250	94.948	94.919	94.810	
5.375	95.324	95.295	95.186	
5.500	95.815	95.786	95.677	
5.625	96.422	96.393	96.284	
5.750	97.545	97.489	97.380	
5.875	97.776	97.715	97.573	
6.000	98.247	98.186	98.044	
6.125	98.699	98.638	98.496	
6.250	99.255	99.194	99.052	
6.375	99.848	99.761	99.627	
6.500	100.279	100.192	100.058	
6.625	100.701	100.614	100.480	
6.750	100.642	100.555	100.421	
6.875	100.674	100.639	100.531	
7.000	100.960	100.925	100.817	
7.125	101.217	101.182	101.074	

VA 30 Year Fixed 2:1 Buydown - (401-BD)				
Rate	15 Day	30 Day	45 Day	
5.125	93.989	93.960	93.851	
5.250	95.226	95.197	95.088	
5.375	95.852	95.823	95.714	
5.500	96.218	96.189	96.080	
5.625	96.825	96.796	96.687	
5.750	97.671	97.642	97.533	
5.875	98.210	98.149	98.007	
6.000	98.806	98.745	98.603	
6.125	99.258	99.197	99.055	
6.250	99.939	99.878	99.736	
6.375	100.095	100.008	99.874	
6.500	100.651	100.564	100.430	
6.625	101.073	100.986	100.852	
6.750	101.514	101.427	101.293	
6.875	101.265	101.230	101.121	
7.000	101.801	101.766	101.657	
7.125	102.058	102.023	101.914	

VA HB 30 Year Fixed 2:1 Buydown - (401HB-BD)				
Rate	15 Day	30 Day	45 Day	
5.125	92.930	92.900	92.792	
5.250	94.948	94.919	94.810	
5.375	95.324	95.295	95.186	
5.500	95.815	95.786	95.677	
5.625	96.422	96.393	96.284	
5.750	97.545	97.489	97.380	
5.875	97.776	97.715	97.573	
6.000	98.247	98.186	98.044	
6.125	98.699	98.638	98.496	
6.250	99.255	99.194	99.052	
6.375	99.848	99.761	99.627	
6.500	100.279	100.192	100.058	
6.625	100.701	100.614	100.480	
6.750	100.642	100.555	100.421	
6.875	100.674	100.639	100.531	
7.000	100.960	100.925	100.817	
7.125	101.217	101.182	101.074	

VA 30 Year Fixed 1:0 Buydown - (401-BD10)				
Rate	15 Day	30 Day	45 Day	
5.125	93.989	93.960	93.851	
5.250	95.226	95.197	95.088	
5.375	95.852	95.823	95.714	
5.500	96.218	96.189	96.080	
5.625	96.825	96.796	96.687	
5.750	97.671	97.642	97.533	
5.875	98.210	98.149	98.007	
6.000	98.806	98.745	98.603	
6.125	99.258	99.197	99.055	
6.250	99.939	99.878	99.736	
6.375	100.095	100.008	99.874	
6.500	100.651	100.564	100.430	
6.625	101.073	100.986	100.852	
6.750	101.514	101.427	101.293	
6.875	101.265	101.230	101.121	
7.000	101.801	101.766	101.657	
7.125	102.058	102.023	101.914	

VA HB 30 Year Fixed 1:0 Buydown - (401HB-BD10)				
Rate	15 Day	30 Day	45 Day	
5.125	92.930	92.900	92.792	
5.250	94.948	94.919	94.810	
5.375	95.324	95.295	95.186	
5.500	95.815	95.786	95.677	
5.625	96.422	96.393	96.284	
5.750	97.545	97.489	97.380	
5.875	97.776	97.715	97.573	
6.000	98.247	98.186	98.044	
6.125	98.699	98.638	98.496	
6.250	99.255	99.194	99.052	
6.375	99.848	99.761	99.627	
6.500	100.279	100.192	100.058	
6.625	100.701	100.614	100.480	
6.750	100.642	100.555	100.421	
6.875	100.674	100.639	100.531	
7.000	100.960	100.925	100.817	
7.125	101.217	101.182	101.074	

USDA 30 - 25 Year Fixed - (501)				
Rate	15 Day	30 Day	45 Day	
5.375	95.432	95.403	95.294	
5.500	95.798	95.769	95.660	
5.625	96.405	96.376	96.267	
5.750	97.251	97.222	97.113	
5.875	97.790	97.729	97.587	
6.000	98.386	98.325	98.183	
6.125	98.838	98.777	98.635	
6.250	99.519	99.458	99.316	
6.375	99.675	99.588	99.454	
6.500	100.231	100.144	100.010	
6.625	100.653	100.566	100.432	
6.750	101.094	101.007	100.873	
6.875	100.845	100.810	100.701	
7.000	101.381	101.346	101.237	
7.125	101.638	101.603	101.494	

LLPAs

FICO ≥700	FICO 600-619	VA Loan Amount > \$950K	Select (FICO ≥680 & ≥\$250,000 & N/A on DPAs)
0.375	-0.750	-0.625	0.350
FICO 680-699	FICO 580-599	Loan Amount ≤ \$100,000	60 Day Lock (From 45 Day Price)
0.250	-1.500	-0.375	-0.500
FICO 670-679	FICO 570-579	VA Cashout ≤ 90% LTV	3-4 Units
0.250	-3.000	-3.000	-0.500
FICO 640-659	No FICO Score	Manufactured Home (Purchase/Rate-Term/Cashout)	NC Floor Price
0.000	-3.000	-1.250	99.750
FICO 620-639	Loan Amt > \$100,000 & ≤ \$249,999	Manufactured Home (Streamline/RRRL)	
-0.250	0.250	-2.250	



Brokers Choice Mortgage
19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

Effective: January 10, 2025

FHA Streamline & VA IRRRL Pricing

FHA Streamline 30 - 25 Year Fixed - (301SL & 325SL)				
Rate	15 Day	30 Day	45 Day	
4.750	92.600	92.571	92.470	
4.875	93.361	93.332	93.223	
5.000	94.007	93.978	93.869	
5.125	94.519	94.490	94.381	
5.250	95.756	95.727	95.618	
5.375	96.382	96.353	96.244	
5.500	96.748	96.719	96.610	
5.625	97.355	97.326	97.217	
5.750	98.201	98.172	98.063	
5.875	98.740	98.679	98.537	
6.000	99.336	99.275	99.133	
6.125	99.788	99.727	99.585	
6.250	100.594	100.533	100.391	
6.375	100.625	100.538	100.404	
6.500	101.181	101.094	100.960	
6.625	101.853	101.766	101.632	
6.750	102.419	102.332	102.198	

FHA Streamline 20 Year Fixed - (320SL)				
Rate	15 Day	30 Day	45 Day	
5.375	95.882	95.853	95.744	
5.500	96.248	96.219	96.110	
5.625	96.855	96.826	96.717	
5.750	97.701	97.672	97.563	
5.875	98.240	98.179	98.037	
6.000	98.836	98.775	98.633	
6.125	99.288	99.227	99.085	
6.250	100.094	100.033	99.891	
6.375	100.125	100.038	99.904	
6.500	100.681	100.594	100.460	
6.625	101.353	101.266	101.132	
6.750	101.919	101.832	101.698	
6.875	101.295	101.260	101.151	
7.000	101.831	101.796	101.687	
7.125	102.338	102.303	102.194	

FHA Streamline 15 Year Fixed - (315SL)				
Rate	15 Day	30 Day	45 Day	
5.000	96.733	96.711	96.686	
5.125	97.103	97.081	97.056	
5.250	97.963	97.941	97.916	
5.375	98.252	98.207	98.157	
5.500	98.477	98.432	98.382	
5.625	98.942	98.897	98.847	
5.750	99.637	99.592	99.542	
5.875	99.515	99.466	99.407	
6.000	99.980	99.931	99.872	

FHA Streamline 30 Year Fixed HB - (301SLHB)				
Rate	15 Day	30 Day	45 Day	
5.250	95.278	95.249	95.140	
5.375	95.529	95.500	95.391	
5.500	96.145	96.116	96.007	
5.625	96.752	96.723	96.614	
5.750	97.750	97.694	97.585	
5.875	97.981	97.920	97.778	
6.000	98.577	98.516	98.374	
6.125	99.029	98.968	98.826	
6.250	99.835	99.774	99.632	
6.375	100.303	100.216	100.082	
6.500	100.609	100.522	100.388	
6.625	100.906	100.819	100.685	
6.750	101.222	101.135	101.001	
6.875	101.129	101.094	100.986	
7.000	101.415	101.380	101.272	
7.125	101.547	101.512	101.404	
7.250	101.543	101.508	101.400	

VA IRRRL 30 - 25 Year Fixed (401RL & 425RL)				
Rate	15 Day	30 Day	45 Day	
4.750	92.195	92.166	92.065	
4.875	92.831	92.802	92.693	
5.000	93.477	93.448	93.339	
5.125	93.989	93.960	93.851	
5.250	95.226	95.197	95.088	
5.375	95.852	95.823	95.714	
5.500	96.218	96.189	96.080	
5.625	96.825	96.796	96.687	
5.750	97.671	97.642	97.533	
5.875	98.210	98.149	98.007	
6.000	98.806	98.745	98.603	
6.125	99.258	99.197	99.055	
6.250	99.939	99.878	99.736	
6.375	100.095	100.008	99.874	
6.500	100.651	100.564	100.430	
6.625	101.073	100.986	100.852	
6.750	101.514	101.427	101.293	

VA IRRRL 20 Year Fixed - (420RL)				
Rate	15 Day	30 Day	45 Day	
5.375	95.352	95.323	95.214	
5.500	95.718	95.689	95.580	
5.625	96.325	96.296	96.187	
5.750	97.171	97.142	97.033	
5.875	97.710	97.649	97.507	
6.000	98.306	98.245	98.103	
6.125	98.758	98.697	98.555	
6.250	99.439	99.378	99.236	
6.375	99.595	99.508	99.374	
6.500	100.151	100.064	99.930	
6.625	100.573	100.486	100.352	
6.750	101.014	100.927	100.793	
6.875	100.765	100.730	100.621	
7.000	101.301	101.266	101.157	
7.125	101.558	101.523	101.414	

VA IRRRL 15 Year Fixed - (415RL)				
Rate	15 Day	30 Day	45 Day	
5.000	96.203	96.181	96.156	
5.125	96.573	96.551	96.526	
5.250	97.433	97.411	97.386	
5.375	97.722	97.677	97.627	
5.500	97.947	97.902	97.852	
5.625	98.412	98.367	98.317	
5.750	99.107	99.062	99.012	
5.875	98.985	98.936	98.877	
6.000	99.450	99.401	99.342	

VA IRRRL 30 Year Fixed HB - (401RLHB)				
Rate	15 Day	30 Day	45 Day	
5.250	94.823	94.794	94.685	
5.375	95.199	95.170	95.061	
5.500	95.690	95.661	95.552	
5.625	96.297	96.268	96.159	
5.750	97.420	97.364	97.255	
5.875	97.651	97.590	97.448	
6.000	98.122	98.061	97.919	
6.125	98.574	98.513	98.371	
6.250	99.130	99.069	98.927	
6.375	99.723	99.636	99.502	
6.500	100.154	100.067	99.933	
6.625	100.576	100.489	100.355	
6.750	100.517	100.430	100.296	
6.875	100.549	100.514	100.406	
7.000	100.835	100.800	100.692	
7.125	101.092	101.057	100.949	
7.250	100.963	100.928	100.820	

LLPAs

FICO ≥700	
0.375	
FICO 680-699	
0.250	
FICO 660-679	
0.250	
FICO 640-659	
0.000	
FICO 620-639	
-0.500	

FICO 600-619	-1.000
FICO 580-599	-1.750
FICO 560-579	-3.000
No FICO Score	-3.000
Loan Amt >\$100,000 <= \$249,999	0.250

VA Loan Amount >\$950K	-1.000
Loan Amount <=\$100,000	-0.375
VA Cashout ≤80% LTV	-3.000
Manufactured Home (Purchase/Rate-Term/Cashout)	-1.250
Manufactured Home (Streamline/IRRRL)	-2.250

Select (FICO ≥680 & ≥\$250,000 & N/A on DPAs)	0.350
60 Day Lock (From 45 Day Price)	-0.500
3-4 Units	-0.500
VA IRRRL >100% CLTV	-1.000
NC Floor Price	99.75



Brokers Choice Mortgage
 19000 MacArthur Blvd, Suite 200
 Irvine, CA 92612

Effective: **Friday, January 10, 2025**

Jumbo Choice Pricing

Jumbo Choice 30 Year Fixed - (901DI)				
Note Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.375	97.097	97.004	96.816	96.629
6.500	97.688	97.594	97.407	97.219
6.625	98.194	98.100	97.913	97.725
6.750	98.604	98.511	98.323	98.136
6.875	98.994	98.900	98.713	98.525
7.000	99.357	99.263	99.076	98.888
7.125	99.690	99.596	99.409	99.221
7.250	100.030	99.937	99.749	99.562
7.375	100.341	100.247	100.060	99.872
7.500	100.643	100.549	100.361	100.174
7.625	100.938	100.845	100.657	100.470
7.750	101.213	101.119	100.931	100.744
7.875	101.481	101.388	101.200	101.013
8.000	101.719	101.625	101.437	101.250
8.125	101.956	101.862	101.674	101.487
8.250	102.193	102.099	101.912	101.724
8.375	102.430	102.336	102.149	101.961
8.500	102.667	102.573	102.386	102.198
8.625	102.904	102.810	102.623	102.435

Jumbo Choice 10/6 ARM - (9106DI)				
Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.250	94.168	94.074	93.887	93.699
6.375	94.615	94.521	94.334	94.146
6.500	95.063	94.969	94.781	94.594
6.625	95.508	95.414	95.227	95.039
6.750	95.958	95.864	95.676	95.489
6.875	96.404	96.311	96.123	95.936
7.000	96.856	96.762	96.574	96.387
7.125	97.308	97.214	97.026	96.839
7.250	97.760	97.666	97.479	97.291
7.375	98.214	98.120	97.932	97.745
7.500	98.664	98.570	98.383	98.195
7.625	99.119	99.025	98.838	98.650
7.750	99.575	99.481	99.293	99.106
7.875	100.031	99.937	99.750	99.562
8.000	100.484	100.390	100.203	100.015

Loan Level Price Adjustments (LLPAs)	CLTV						
	FICO	<= 60%	60.01 - 65%	65.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%
FICO >= 800	0.850	0.800	0.750	0.650	0.450	-3.000	-4.300
FICO 760 - 799	0.750	0.700	0.650	0.550	0.200	-3.500	-5.050
FICO 740 - 759	0.650	0.600	0.500	0.400	0.050	-4.000	-5.600
FICO 720 - 739	0.450	0.400	0.350	0.000	-0.500	-4.350	-5.900
FICO 700 - 719	-0.050	-0.150	-0.350	-0.500	-1.250	-5.000	-6.750
FICO 680 - 699	-1.250	-1.500	-1.750	-2.750	-3.250	-6.250	-7.750
FICO 660 - 679	-1.750	-2.000	-2.250	-3.500	-4.500		
Other Adjusters	<= 60%	60.01 - 65%	65.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%	85.01 - 90%
Investment Property	-1.250	-1.500	-2.000	-2.500	-3.000		
Purchase	0.500	0.375	0.250	0.125	0.000	0.000	0.000
Cashout Refinance	-0.375	-0.500	-0.750	-1.000	-1.250		
Second Home	-0.125	-0.250	-0.375	-0.500	-0.750	-1.500	-1.750
Condo (LR and HR)	0.050	0.000	-0.100	-0.200	-0.300	-0.500	
2-4 Unit	0.000	-0.050	-0.100	-0.250	-0.500	-0.750	-1.000
Self-Employed	0.050	0.000	-0.050	-0.100	-0.150	-0.200	-0.250

ARM Notes		NC Floor Price	Maximum Net Price
Margin:	2.75%	99.750	102.000
Floor:	2.75%		
Caps:	5/1/5		
Index:	SOFR		

Must be Conditionally Approved to lock

Jumbo Choice Premier Pricing

Jumbo Choice Premier 30 Year Fixed - (901SP)				
Rate	15 Day	30 Day	45 Day	60 Day
5.750	94.524	94.415	94.243	94.024
5.875	95.264	95.155	94.983	94.764
6.000	96.004	95.895	95.723	95.504
6.125	96.629	96.520	96.348	96.129
6.250	97.255	97.145	96.973	96.755
6.375	97.686	97.577	97.405	97.186
6.500	98.118	98.009	97.837	97.618
6.625	98.434	98.324	98.152	97.934
6.750	98.749	98.640	98.468	98.249
6.875	99.181	99.072	98.900	98.681
7.000	99.614	99.505	99.333	99.114
7.125	99.965	99.855	99.684	99.465
7.250	100.315	100.206	100.034	99.815
7.375	100.653	100.543	100.372	100.153
7.500	100.991	100.882	100.710	100.491
7.625	101.194	101.085	100.913	100.694
7.750	101.398	101.289	101.117	100.898
7.875	101.434	101.325	101.153	100.934
8.000	101.560	101.450	101.278	101.060

Jumbo Choice Premier 30 Year Fixed 2:1 Buydown - (901SP-BD)				
Rate	15 Day	30 Day	45 Day	60 Day
5.750	94.524	94.415	94.243	94.024
5.875	95.264	95.155	94.983	94.764
6.000	96.004	95.895	95.723	95.504
6.125	96.629	96.520	96.348	96.129
6.250	97.255	97.145	96.973	96.755
6.375	97.686	97.577	97.405	97.186
6.500	98.118	98.009	97.837	97.618
6.625	98.434	98.324	98.152	97.934
6.750	98.749	98.640	98.468	98.249
6.875	99.181	99.072	98.900	98.681
7.000	99.614	99.505	99.333	99.114
7.125	99.965	99.855	99.684	99.465
7.250	100.315	100.206	100.034	99.815
7.375	100.653	100.543	100.372	100.153
7.500	100.991	100.882	100.710	100.491
7.625	101.194	101.085	100.913	100.694
7.750	101.398	101.289	101.117	100.898
7.875	101.434	101.325	101.153	100.934
8.000	101.560	101.450	101.278	101.060

Jumbo Choice Premier 30 Year Fixed 1:0 Buydown - (901SP-BD10)				
Rate	15 Day	30 Day	45 Day	60 Day
5.750	94.524	94.415	94.243	94.024
5.875	95.264	95.155	94.983	94.764
6.000	96.004	95.895	95.723	95.504
6.125	96.629	96.520	96.348	96.129
6.250	97.255	97.145	96.973	96.755
6.375	97.686	97.577	97.405	97.186
6.500	98.118	98.009	97.837	97.618
6.625	98.434	98.324	98.152	97.934
6.750	98.749	98.640	98.468	98.249
6.875	99.181	99.072	98.900	98.681
7.000	99.614	99.505	99.333	99.114
7.125	99.965	99.855	99.684	99.465
7.250	100.315	100.206	100.034	99.815
7.375	100.653	100.543	100.372	100.153
7.500	100.991	100.882	100.710	100.491
7.625	101.194	101.085	100.913	100.694
7.750	101.398	101.289	101.117	100.898
7.875	101.434	101.325	101.153	100.934
8.000	101.560	101.450	101.278	101.060

Jumbo Choice Premier 15 Year Fixed - (915SP)				
Rate	15 Day	30 Day	45 Day	60 Day
5.500	95.812	95.703	95.531	95.312
5.625	96.167	96.058	95.886	95.667
5.750	96.522	96.412	96.241	96.022
5.875	96.918	96.809	96.637	96.418
6.000	97.314	97.205	97.033	96.814
6.125	97.618	97.509	97.337	97.118
6.250	97.923	97.813	97.641	97.423
6.375	98.064	97.954	97.783	97.564
6.500	98.205	98.096	97.924	97.705
6.625	98.325	98.215	98.043	97.825
6.750	98.444	98.335	98.163	97.944

Jumbo Choice Premier 10/8 ARM - (9106SP)				
Rate	15 Day	30 Day	45 Day	60 Day
5.250	95.065	94.956	94.784	94.565
5.375	95.421	95.311	95.139	94.921
5.500	95.773	95.663	95.491	95.273
5.625	96.167	96.058	95.886	95.667
5.750	96.548	96.438	96.266	96.048
5.875	96.965	96.856	96.684	96.465
6.000	97.378	97.269	97.097	96.878
6.125	97.680	97.570	97.399	97.180
6.250	97.919	97.809	97.637	97.419
6.375	98.001	97.891	97.720	97.501
6.500	98.084	97.974	97.803	97.584
6.625	98.130	98.020	97.848	97.630
6.750	98.176	98.067	97.895	97.676
6.875	98.224	98.114	97.942	97.724
7.000	98.271	98.162	97.990	97.771

Loan Level Price Adjustments (LLPAs)

Fixed Rates	CLTV <= 60	CLTV 60.01 - 65.00	CLTV 65.01 - 70.00	CLTV 70.01 - 75.00	CLTV 75.01 - 80.00	CLTV 80.01 - 85.00	CLTV 85.01 - 90.00
FICO >= 800	0.500	0.500	0.500	0.500	0.375		
FICO 780-799	0.500	0.500	0.375	0.375	0.250		
FICO 760-779	0.500	0.375	0.375	0.250	0.125		
FICO 740-759	0.375	0.250	0.125	0.000	0.000		
FICO 720-739	0.250	0.125	0.000	0.000	-0.375		
FICO 700-719	0.000	-0.125	-0.250	-0.500	-1.000		
FICO 680-699	-0.375	-0.500	-1.250	-1.500	-2.000		
FICO 660-679	-1.125	-1.375	-1.500	-2.500	-3.000		
ARMS	CLTV <= 60	CLTV 60.01 - 65.00	CLTV 65.01 - 70.00	CLTV 70.01 - 75.00	CLTV 75.01 - 80.00	CLTV 80.01 - 85.00	CLTV 85.01 - 90.00
FICO >= 800	0.375	0.375	0.250	0.250	0.125		
FICO 780-799	0.375	0.250	0.250	0.250	0.125		
FICO 760-779	0.250	0.250	0.250	0.125	0.000		
FICO 740-759	0.125	0.125	0.000	-0.125	-0.125		
FICO 720-739	0.125	0.000	-0.125	-0.125	-0.375		
FICO 700-719	0.000	-0.125	-0.250	-0.500	-1.000		
FICO 680-699	-0.375	-0.500	-1.250	-1.500	-2.000		
FICO 660-679	-1.125	-1.375	-1.500	-2.500	-3.000		
Other Adjusters	CLTV <= 60	CLTV 60.01 - 65.00	CLTV 65.01 - 70.00	CLTV 70.01 - 75.00	CLTV 75.01 - 80.00	CLTV 80.01 - 85.00	CLTV 85.01 - 90.00
Purchase	0.750	0.625	0.500	0.375	0.250		
Rate/Term Refi	0.000	0.000	0.000	0.000	0.000		
Cash Out Refi	-0.125	-0.250	-0.375	-0.750	-1.000		
2nd Home	-0.750	-0.750	-0.750	-1.000	-1.000		
Non-Owner	-0.750	-1.250	-2.000				
Condo	0.000	0.000	-0.125	-0.250	-0.500		
2 Units	0.000	0.000	-0.250	-0.625	-1.125		
3-4 Units	-0.250	-0.375	-0.625				
UPB > \$1.5MM	0.000	0.000	0.000	0.000	0.000		
Self Employed	0.000	0.000	-0.250	-0.250	-0.250		

NC Floor Price
99.750

Maximum Net Price
102.000

Must be Conditionally Approved to lock

Jumbo Choice Advantage Pricing

Jumbo Choice Advantage 30 Year Fixed - (901EM)				
Rate	15 Day	30 Day	45 Day	60 Day
6.000	96.215	96.090	95.965	95.777
6.125	96.822	96.697	96.572	96.384
6.250	97.200	97.075	96.950	96.763
6.375	97.597	97.472	97.347	97.159
6.500	97.961	97.836	97.711	97.524
6.625	98.556	98.431	98.306	98.118
6.750	98.875	98.750	98.625	98.438
6.875	99.174	99.049	98.924	98.736
7.000	99.757	99.632	99.507	99.320
7.125	99.981	99.856	99.731	99.543
7.250	100.162	100.037	99.912	99.725
7.375	100.439	100.314	100.189	100.002
7.500	100.973	100.848	100.723	100.535
7.625	101.337	101.212	101.087	100.899
7.750	101.700	101.575	101.450	101.262
7.875	102.060	101.935	101.810	101.623
8.000	102.578	102.453	102.328	102.141
8.125	103.643	103.518	103.393	103.206
8.250	104.385	104.260	104.135	103.947
8.375	105.073	104.948	104.823	104.635
8.500	105.917	105.792	105.667	105.479
8.625	106.436	106.311	106.186	105.998

Jumbo Choice Advantage 30 Year Fixed 2:1 Buydown - (901EM-BD)				
Rate	15 Day	30 Day	45 Day	60 Day
6.000	96.215	96.090	95.965	95.777
6.125	96.822	96.697	96.572	96.384
6.250	97.200	97.075	96.950	96.763
6.375	97.597	97.472	97.347	97.159
6.500	97.961	97.836	97.711	97.524
6.625	98.556	98.431	98.306	98.118
6.750	98.875	98.750	98.625	98.438
6.875	99.174	99.049	98.924	98.736
7.000	99.757	99.632	99.507	99.320
7.125	99.981	99.856	99.731	99.543
7.250	100.162	100.037	99.912	99.725
7.375	100.439	100.314	100.189	100.002
7.500	100.973	100.848	100.723	100.535
7.625	101.337	101.212	101.087	100.899
7.750	101.700	101.575	101.450	101.262
7.875	102.060	101.935	101.810	101.623
8.000	102.578	102.453	102.328	102.141
8.125	103.643	103.518	103.393	103.206
8.250	104.385	104.260	104.135	103.947
8.375	105.073	104.948	104.823	104.635
8.500	105.917	105.792	105.667	105.479
8.625	106.436	106.311	106.186	105.998

Jumbo Choice Advantage 30 Year Fixed 1:0 Buydown - (901EM-BD10)				
Rate	15 Day	30 Day	45 Day	60 Day
6.000	96.215	96.090	95.965	95.777
6.125	96.822	96.697	96.572	96.384
6.250	97.200	97.075	96.950	96.763
6.375	97.597	97.472	97.347	97.159
6.500	97.961	97.836	97.711	97.524
6.625	98.556	98.431	98.306	98.118
6.750	98.875	98.750	98.625	98.438
6.875	99.174	99.049	98.924	98.736
7.000	99.757	99.632	99.507	99.320
7.125	99.981	99.856	99.731	99.543
7.250	100.162	100.037	99.912	99.725
7.375	100.439	100.314	100.189	100.002
7.500	100.973	100.848	100.723	100.535
7.625	101.337	101.212	101.087	100.899
7.750	101.700	101.575	101.450	101.262
7.875	102.060	101.935	101.810	101.623
8.000	102.578	102.453	102.328	102.141
8.125	103.643	103.518	103.393	103.206
8.250	104.385	104.260	104.135	103.947
8.375	105.073	104.948	104.823	104.635
8.500	105.917	105.792	105.667	105.479
8.625	106.436	106.311	106.186	105.998

Jumbo Choice Advantage 30 Year Fixed Interest Only - (901EM-IO)				
Rate	15 Day	30 Day	45 Day	60 Day
6.000	96.215	96.090	95.965	95.777
6.125	96.822	96.697	96.572	96.384
6.250	97.200	97.075	96.950	96.763
6.375	97.597	97.472	97.347	97.159
6.500	97.961	97.836	97.711	97.524
6.625	98.556	98.431	98.306	98.118
6.750	98.875	98.750	98.625	98.438
6.875	99.174	99.049	98.924	98.736
7.000	99.757	99.632	99.507	99.320
7.125	99.981	99.856	99.731	99.543
7.250	100.162	100.037	99.912	99.725
7.375	100.439	100.314	100.189	100.002
7.500	100.973	100.848	100.723	100.535
7.625	101.337	101.212	101.087	100.899
7.750	101.700	101.575	101.450	101.262
7.875	102.060	101.935	101.810	101.623
8.000	102.578	102.453	102.328	102.141
8.125	103.643	103.518	103.393	103.206
8.250	104.385	104.260	104.135	103.947
8.375	105.073	104.948	104.823	104.635
8.500	105.917	105.792	105.667	105.479
8.625	106.436	106.311	106.186	105.998

Jumbo Choice Advantage 15 Year Fixed - (915EM)				
Rate	15 Day	30 Day	45 Day	60 Day
6.500	98.352	98.227	98.102	97.914
6.625	98.772	98.647	98.522	98.335
6.750	99.100	98.975	98.850	98.662
6.875	99.404	99.279	99.154	98.966
7.000	99.789	99.664	99.539	99.352
7.125	100.041	99.916	99.791	99.604
7.250	100.242	100.117	99.992	99.804
7.375	N/A	N/A	N/A	N/A
7.500	N/A	N/A	N/A	N/A
7.625	N/A	N/A	N/A	N/A
7.750	N/A	N/A	N/A	N/A
7.875	N/A	N/A	N/A	N/A
8.000	N/A	N/A	N/A	N/A
8.125	N/A	N/A	N/A	N/A
8.250	N/A	N/A	N/A	N/A

Jumbo Choice Advantage 10/6 ARM - (9106EM)				
Rate	15 Day	30 Day	45 Day	60 Day
6.500	97.770	97.645	97.520	97.332
6.625	98.179	98.054	97.929	97.741
6.750	98.485	98.360	98.235	98.047
6.875	98.786	98.661	98.536	98.349
7.000	99.191	99.066	98.941	98.754
7.125	99.475	99.350	99.225	99.037
7.250	99.692	99.567	99.442	99.255
7.375	N/A	N/A	N/A	N/A
7.500	N/A	N/A	N/A	N/A
7.625	N/A	N/A	N/A	N/A
7.750	N/A	N/A	N/A	N/A
7.875	N/A	N/A	N/A	N/A
8.000	N/A	N/A	N/A	N/A
8.125	N/A	N/A	N/A	N/A
8.250	N/A	N/A	N/A	N/A

Loan Level Price Adjustments (LLPAs)

FICO	CLTV 0.00-55.00	CLTV 55.01-60.00	CLTV 60.01-65.00	CLTV 65.01-70.00	CLTV 70.01-75.00	CLTV 75.01-80.00	CLTV 80.01-85.00	CLTV 85.01-90.00
660-679	0.00000	-0.50000	-1.00000	-1.50000	-2.25000	-3.00000		
680-699	0.12500	0.00000	0.00000	-0.75000	-1.50000	-2.00000	-2.25000	-2.87500
700-719	0.37500	0.25000	0.00000	0.00000	-0.50000	-1.00000	-1.62500	-2.25000
720-739	0.62500	0.50000	0.37500	0.00000	0.00000	-0.50000	-1.00000	-2.00000
740-759	0.75000	0.75000	0.62500	0.37500	0.00000	0.00000	-0.75000	-1.75000
760-779	0.87500	0.87500	0.75000	0.50000	0.25000	0.00000	-0.50000	-1.50000
780-850	1.00000	0.87500	0.87500	0.62500	0.37500	0.12500	-0.50000	-1.00000
Other Adjusters	CLTV 0.00-55.00	CLTV 55.01-60.00	CLTV 60.01-65.00	CLTV 65.01-70.00	CLTV 70.01-75.00	CLTV 75.01-80.00	CLTV 80.01-85.00	CLTV 85.01-90.00
MI Source Type							0.00000	0.00000
Interest Only	-0.50000	-0.50000	-1.00000	-1.00000	-1.50000	-1.50000		
Investment Property	-0.25000	-0.50000	-0.50000	-0.75000	-1.00000	-1.50000		
Second Home	0.00000	0.00000	0.00000	-0.25000	-0.50000	-0.50000	-1.75000	-1.75000
Cash-Out/Debt Consolidation	0.00000	-0.12500	-0.12500	-0.37500	-0.75000	-1.00000		
Cash-Out/Home Improvement	0.00000	-0.12500	-0.12500	-0.37500	-0.75000	-1.00000		
Cash-Out/Other	0.00000	-0.12500	-0.12500	-0.37500	-0.75000	-1.00000		
Purchase	0.25000	0.25000	0.25000	0.25000	0.25000	0.25000	0.00000	0.00000
Self Employed	CLTV 0.00-55.00	CLTV 55.01-60.00	CLTV 60.01-65.00	CLTV 65.01-70.00	CLTV 70.01-75.00	CLTV 75.01-80.00	CLTV 80.01-85.00	CLTV 85.01-90.00
660-679	-0.50000	-0.50000	-0.50000	-0.50000	-0.50000	-0.50000		
680-699	-0.50000	-0.50000	-0.50000	-0.50000	-0.50000	-0.50000	-0.50000	-0.50000
700-719	-0.25000	-0.25000	-0.25000	-0.25000	-0.25000	-0.25000	-0.25000	-0.25000
720-739	-0.12500	-0.12500	-0.12500	-0.12500	-0.12500	-0.12500	-0.12500	-0.12500
740-759	-0.12500	-0.12500	-0.12500	-0.12500	-0.12500	-0.12500	-0.12500	-0.12500
760-779	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
780-850	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000

NC Floor Price: 99.750 | Maximum Net Price: 101.500 | Must be Conditionally Approved to lock

Brokers Choice Mortgage
19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

Effective: **Friday, January 10, 2025**

Jumbo Choice Elite Pricing

Jumbo Choice Elite 30 YR Fixed - (901)			
Note Rate	15 DAY	30 DAY	45 DAY
6.125	#N/A	#N/A	#N/A
6.250	#N/A	#N/A	#N/A
6.375	98.374	98.312	98.062
6.500	98.874	98.812	98.562
6.625	99.124	99.062	98.812
6.750	99.374	99.312	99.062
6.875	99.624	99.562	99.312
7.000	100.124	100.062	99.812
7.125	100.374	100.312	100.062
7.250	100.624	100.562	100.312
7.375	100.874	100.812	100.562
7.500	101.124	101.062	100.812
7.625	101.374	101.312	101.062
7.750	101.624	101.562	101.312
7.875	101.874	101.812	101.562
8.000	102.374	102.312	102.062
8.125	102.624	102.562	102.312
8.250	102.874	102.812	102.562
8.375	103.124	103.062	102.812

Jumbo Choice Elite 30 YR Fixed 2:1 Buydown - (901-BD)			
Note Rate	15 DAY	30 DAY	45 DAY
6.125	#N/A	#N/A	#N/A
6.250	#N/A	#N/A	#N/A
6.375	98.374	98.312	98.062
6.500	98.874	98.812	98.562
6.625	99.124	99.062	98.812
6.750	99.374	99.312	99.062
6.875	99.624	99.562	99.312
7.000	100.124	100.062	99.812
7.125	100.374	100.312	100.062
7.250	100.624	100.562	100.312
7.375	100.874	100.812	100.562
7.500	101.124	101.062	100.812
7.625	101.374	101.312	101.062
7.750	101.624	101.562	101.312
7.875	101.874	101.812	101.562
8.000	102.374	102.312	102.062
8.125	102.624	102.562	102.312
8.250	102.874	102.812	102.562
8.375	103.124	103.062	102.812

Jumbo Choice Elite 30 YR Fixed 1:0 Buydown - (901-BD10)			
Note Rate	15 DAY	30 DAY	45 DAY
6.125	#N/A	#N/A	#N/A
6.250	#N/A	#N/A	#N/A
6.375	98.374	98.312	98.062
6.500	98.874	98.812	98.562
6.625	99.124	99.062	98.812
6.750	99.374	99.312	99.062
6.875	99.624	99.562	99.312
7.000	100.124	100.062	99.812
7.125	100.374	100.312	100.062
7.250	100.624	100.562	100.312
7.375	100.874	100.812	100.562
7.500	101.124	101.062	100.812
7.625	101.374	101.312	101.062
7.750	101.624	101.562	101.312
7.875	101.874	101.812	101.562
8.000	102.374	102.312	102.062
8.125	102.624	102.562	102.312
8.250	102.874	102.812	102.562
8.375	103.124	103.062	102.812

Jumbo Choice Elite 15 YR Fixed - (915)			
Note Rate	15 DAY	30 DAY	45 DAY
6.125	#N/A	#N/A	#N/A
6.250	#N/A	#N/A	#N/A
6.375	98.624	98.562	98.312
6.500	99.124	99.062	98.812
6.625	99.374	99.312	99.062
6.750	99.624	99.562	99.312
6.875	99.874	99.812	99.562
7.000	100.374	100.312	100.062
7.125	100.624	100.562	100.312
7.250	100.874	100.812	100.562
7.375	101.124	101.062	100.812
7.500	101.374	101.312	101.062
7.625	101.624	101.562	101.312
7.750	101.874	101.812	101.562
7.875	102.124	102.062	101.812
8.000	102.624	102.562	102.312
8.125	102.874	102.812	102.562
8.250	103.124	103.062	102.812
8.375	103.374	103.312	103.062

Loan Level Price Adjustments (LLPAs)	CLTV						
FICO	<=50	50.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
780+	0.750	0.625	0.500	0.250	-0.125	-0.375	-2.500
760-779	0.625	0.500	0.250	0.125	-0.375	-0.500	-2.750
740-759	0.500	0.250	0.125	-0.125	-0.500	-0.750	-3.000
720-739	0.250	0.125	-0.125	-0.250	-0.750	-1.000	-3.500
700-719	-0.125	-0.375	-0.500	-0.750	-1.250	-1.500	-4.250
680-699	-0.375	-0.500	-0.750	-1.250	-1.750	-2.500	-5.250
Loan Amount	<=50	50.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
>\$1,000,000 ≤ \$1,500,000	0.250	0.250	0.250	0.250	0.250	0.250	0.250
>\$1,500,000 ≤ \$2,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
>\$2,000,000 ≤ \$2,500,000	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	
>\$2,500,000 ≤ \$3,000,000	-0.500	-0.500	-0.500	-0.500	-0.500		
Other Adjusters	<=50	50.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
Cash-Out/Debt Consolidation	-0.500	-0.500	-0.500	-0.500	-1.000	-1.000	
Investment Property	-2.500	-2.500	-2.500	-2.500	-2.500		
Second Home	-1.000	-1.000	-1.000	-1.000	-1.000		
3-4 Units	-0.500	-0.500	-0.500	-0.500	-0.500		
Escrow Waived	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

Maximum Net Price
101.000