

SUPER POWERED SPECIALS!

UP TO 75 BPS PRICE IMPROVEMENT

FOR LOANS LOCKED JULY 1ST - 31ST, 2025

Two mighty specials in July!

Soar past the competition this summer with our July Specials on Non-QM and FHA/VA!

NON-QM & CLOSED-END SECONDS JULY SPECIAL

25 BPS Non-QM (all programs except DSCR 5-8) & Closed-End Seconds July Special

- **75 BPS Improvement** when combined with Non-QM Select
 - Add 50 BPS for Non-QM Select
 - 50 BPS Select + 25 BPS Non-QM July Special = 75 BPS Improvement

FHA/VA JULY SPECIALS

25 BPS Price Improvement on ALL FHA/VA (Excludes CalHFA & Jumbo, can be combined with SELECT)*

- **Get 60 BPS** when combined with our Select Government Special
 - Add 35 BPS Select improvement on Government Loans FICO=> 680 & Loan Amount =>\$250K
 - 35 BPS Select + 25 BPS FHA/VA July Special = 60 BPS Improvement

**25 BPS Price Improvement does not require Select and may be used on its own. Specials apply to all eligible Non-QM, FHA, VA loans, including low/high balance, Closed-End Seconds, and DPA Programs excluding CalHFA DPA programs, HELOCs, DSCR 5-8 and Jumbo Programs. Specials may not be combined with any other price improvement or special unless explicitly stated. Offers valid for loans locked between 07/01/2025 and 07/31/2025. All offers are subject to change without prior notice. Rate and price improvements are applicable only to qualifying loan programs and borrowers, and not all applicants will qualify. Specials cannot be combined with any other offer or price exception unless explicitly stated. Loans must meet the eligibility criteria outlined in the Prime and Non-QM programs to qualify for 'SELECT' pricing enhancements. Terms, restrictions, and conditions apply. This is not a commitment to lend.*

*Loans may qualify for additional price improvement with Select Specials as indicated on our Prime and Non-QM Rate sheets. These specials, and their details may change at any time and are subject to the loan qualifying as 'Select'. Brokers Choice Mortgage is not affiliated with or acting on behalf of or at the direction of the Federal Housing Administration, Veterans Administration, or the Federal Government.*Closed-End Seconds: Loans originated in US Territories and the following states are ineligible: AK, NY, TN, TX, VT, WV, WY. Restrictions apply, contact your Account Executive for details. Important to note that a Closed-End Second Mortgage may typically have a higher interest rate than the first lien mortgage.*

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