



Brokers Choice Mortgage Wholesale Rate Sheet

BrokersChoiceMortgage.com

Ratesheet Code: RS-WS

Effective Date:

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Lock Expiration Days	
15 Day	09/11/25
30 Day	09/26/25
45 Day	10/10/25
60 Day	10/27/25

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

Conforming Loan Limits	
# of Units	Loan Limits
1	\$806,500
2	\$1,032,650
3	\$1,248,150
4	\$1,551,250

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 >= 1250K (N/A All Choice DPA Products)	0.350

Allowable Fees	
Click Here	

Relock Fee	
(0.250)	

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

Contact list	
Corporate Headquarters:	Phone: 800-760-1833
	Email: Inquires@brokerschoicemtg.com
Lock Desk:	Phone: 949-679-7400
	Email: LockDesk@brokerschoicemtg.com
NonQM Lock Desk:	Phone: Email Only
	Email: NonQMLockDesk@brokerschoicemtg.com
Prime Loan Scenarios:	Phone: Email Only
	Email: Scenarios@brokerschoicemtg.com
NonQM Scenarios:	Phone: Email Only
	Email: NonQMScenarios@brokerschoicemtg.com
Bank Statement Calc:	Phone: Email Only
	Email: EZCalc@brokerschoicemtg.com
Jumbo Scenarios:	Phone: Email Only
	Email: JumboScenario@brokerschoicemtg.com
CD Desk:	Phone: Email Only
	Email: CD@brokerschoicemtg.com
Funding Department:	Phone: Email Only
	Email: Funding@brokerschoicemtg.com
Loan Setup	Phone: Email Only
	Email: Setup@brokerschoicemtg.com

*For turn times, please reach out to your AE.

August Pricing Specials	
25 bps on all FHA/VA STD BAL & HI BAL (Excludes CalHFA. Can be combined with SELECT).	0.250
37.5 bps on all FHA/VA STD BAL & HI BAL with 600 - 679 FICOs (Excludes CalHFA. Cannot be combined with SELECT or any other specials).	0.375

Announcements



Temporary Property Eligibility Restrictions

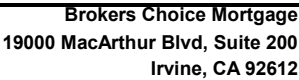
Properties located in the following City/County are NOT eligible to be locked:

- Baltimore City, Maryland
- (Properties located in Baltimore County are not restricted)
- Essex County, New Jersey

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



Wholesale

Effective: August 27, 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	
5.375	97.293	97.229	97.177	97.126		4.875	94.155	94.117	94.076	94.035		5.750	99.990	99.907	99.835	99.763	
5.500	97.965	97.901	97.850	97.798		5.000	94.883	94.845	94.804	94.763		5.875	100.505	100.422	100.350	100.278	
5.625	98.552	98.488	98.437	98.385		5.125	95.358	95.295	95.249	95.203		6.000	100.988	100.905	100.833	100.761	
5.750	99.020	98.973	98.931	98.888		5.250	96.330	96.266	96.215	96.164		6.125	101.438	101.355	101.284	101.212	
5.875	99.630	99.583	99.541	99.498		5.375	97.003	96.939	96.887	96.836		6.250	101.264	101.172	101.093	101.014	
6.000	100.165	100.118	100.076	100.033		5.500	97.641	97.577	97.526	97.474		6.375	101.841	101.749	101.670	101.591	
6.125	100.657	100.611	100.568	100.526		5.625	98.229	98.166	98.114	98.063		6.500	102.253	102.161	102.082	102.003	
6.250	101.016	100.961	100.911	100.861		5.750	98.698	98.652	98.609	98.567		6.625	102.503	102.411	102.332	102.253	
6.375	101.671	101.616	101.566	101.516		5.875	99.286	99.240	99.197	99.155		6.750	102.264	102.173	102.106	102.038	
6.500	102.154	102.098	102.048	101.999		6.000	99.857	99.810	99.768	99.725		6.875	102.525	102.434	102.367	102.299	
6.625	102.475	102.419	102.370	102.320		6.125	100.379	100.333	100.290	100.247		7.000	103.002	102.912	102.844	102.777	
6.750	102.794	102.738	102.689	102.639		6.250	100.741	100.686	100.636	100.586		7.125	103.328	103.238	103.170	103.103	
6.875	103.068	103.012	102.962	102.912		6.375	101.396	101.341	101.291	101.241		7.250	103.671	103.648	103.605	103.561	
7.000	103.542	103.486	103.436	103.386		6.500	101.879	101.823	101.773	101.724		7.375	104.061	104.038	103.994	103.951	
7.125	103.882	103.826	103.776	103.727		6.625	102.198	102.143	102.093	102.043		7.500	104.417	104.395	104.351	104.307	
7.250	104.181	104.159	104.115	104.071		6.750	102.499	102.443	102.394	102.344		7.625	104.735	104.713	104.669	104.625	
7.375	104.574	104.551	104.508	104.464		6.875	102.773	102.717	102.667	102.617							
7.500	104.886	104.863	104.819	104.775		7.000	103.247	103.191	103.141	103.091							
7.625	105.157	105.135	105.091	105.047		7.125	103.587	103.531	103.481	103.432							
7.750	105.251	105.228	105.184	105.140		7.250	103.886	103.864	103.820	103.776							
7.875	105.519	105.497	105.453	105.409		7.375	104.279	104.256	104.213	104.169							
8.000	105.494	105.471	105.427	105.384		7.500	104.591	104.568	104.524	104.480							
8.125	105.716	105.694	105.650	105.606		7.625	104.862	104.840	104.796	104.752							
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	101.536	101.497	101.461	101.424		6.000	101.751	101.694	101.643	101.592		5.750	98.821	98.756	98.699	98.641	
6.125	101.843	101.804	101.767	101.730		6.125	102.006	101.948	101.897	101.846		5.875	99.468	99.403	99.346	99.289	
6.250	102.090	102.052	102.015	101.978		6.250	102.054	102.015	101.974	101.932		6.000	100.038	99.973	99.916	99.859	
6.375	102.495	102.456	102.420	102.383		6.375	102.413	102.373	102.332	102.290		6.125	100.582	100.517	100.460	100.403	
6.500	102.837	102.799	102.762	102.725		6.500	102.640	102.592	102.553	102.513		6.250	101.036	100.962	100.897	100.833	
6.625	102.978	102.939	102.902	102.865		6.625	102.729	102.689	102.648	102.607		6.375	101.735	101.661	101.596	101.531	
6.750	103.164	103.125	103.084	103.042		6.750	103.071	103.031	102.990	102.949		6.500	102.271	102.197	102.132	102.068	
6.875	103.366	103.267	103.225	103.184		6.875	103.153	103.114	103.073	103.031		6.625	102.648	102.574	102.510	102.445	
7.000	103.609	103.630	103.588	103.547		7.000	103.462	103.422	103.381	103.340		6.750	102.970	102.896	102.831	102.767	
7.125	103.882	103.843	103.801	103.760		7.125	103.635	103.596	103.554	103.513		6.875	103.300	103.226	103.161	103.097	
7.250	103.795	103.681	103.588	103.495		7.250	103.704	103.591	103.498	103.405		7.000	103.843	103.769	103.704	103.640	
7.375	104.008	103.894	103.801	103.708		7.375	103.871	103.757	103.664	103.571		7.125	104.234	104.160	104.095	104.031	
7.500	104.193	104.079	103.986	103.893		7.500	104.020	103.906	103.813	103.720		7.250	104.380	104.324	104.268	104.212	
7.625	104.380	104.266	104.173	104.080		7.625	104.168	104.054	103.961	103.868		7.375	104.764	104.707	104.652	104.596	
												7.500	105.099	105.043	104.987	104.932	
												7.625	105.421	105.365	105.309	105.253	
												7.750	105.176	105.153	105.109	105.065	
												7.875	105.511	105.488	105.444	105.401	
												8.000	105.564	105.541	105.497	105.454	
												8.125	105.847	105.825	105.781	105.737	

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
5.375	96.718	96.654	96.602	96.551	4.875	93.780	93.742	93.701	93.660	5.375	98.851	98.749	98.656	98.564
5.500	97.390	97.326	97.275	97.223	5.000	94.508	94.470	94.429	94.388	5.500	99.391	99.289	99.197	99.104
5.625	97.977	97.913	97.862	97.810	5.125	94.983	94.920	94.874	94.828	5.625	99.907	99.805	99.712	99.620
5.750	98.445	98.398	98.356	98.313	5.250	95.955	95.891	95.840	95.789	5.750	100.115	100.032	99.960	99.888
5.875	99.055	99.008	98.966	98.923	5.375	96.628	96.564	96.512	96.461	5.875	100.630	100.547	100.475	100.403
6.000	99.590	99.543	99.501	99.458	5.500	97.266	97.202	97.151	97.099	6.000	101.113	101.030	100.958	100.886
6.125	100.082	100.036	99.993	99.951	5.625	97.854	97.791	97.739	97.688	6.125	101.563	101.480	101.409	101.337
6.250	100.441	100.386	100.336	100.286	5.750	98.323	98.277	98.234	98.192	6.250	101.389	101.297	101.218	101.139
6.375	101.096	101.041	100.991	100.941	5.875	98.911	98.865	98.822	98.780	6.375	101.966	101.874	101.795	101.716
6.500	101.579	101.523	101.473	101.424	6.000	99.482	99.435	99.393	99.350	6.500	102.378	102.286	102.207	102.128
6.625	101.900	101.844	101.795	101.745	6.125	100.004	99.958	99.915	99.872	6.625	102.628	102.536	102.457	102.378
6.750	102.219	102.163	102.114	102.064	6.250	100.366	100.311	100.261	100.211	6.750	102.389	102.298	102.231	102.163
6.875	102.493	102.437	102.387	102.337	6.375	101.021	100.966	100.916	100.866	6.875	102.650	102.559	102.492	102.424
7.000	102.967	102.911	102.861	102.811	6.500	101.504	101.448	101.398	101.349	7.000	103.127	103.037	102.969	102.902
7.125	103.307	103.251	103.201	103.152	6.625	101.823	101.768	101.718	101.668	7.125	103.453	103.363	103.295	103.228
7.250	103.606	103.584	103.540	103.496	6.750	102.124	102.068	102.019	101.969	7.250	103.796	103.773	103.730	103.686
7.375	103.999	103.976	103.933	103.889	6.875	102.398	102.342	102.292	102.242	7.375	104.186	104.163	104.119	104.076
7.500	104.311	104.288	104.244	104.200	7.000	102.872	102.816	102.766	102.716	7.500	104.542	104.520	104.476	104.432
7.625	104.582	104.560	104.516	104.472	7.125	103.212	103.156	103.106	103.057	7.625	104.860	104.838	104.794	104.750
7.750	104.676	104.653	104.609	104.565	7.250	103.511	103.489	103.445	103.401					
7.875	104.944	104.922	104.878	104.834	7.375	103.904	103.881	103.838	103.794					
8.000	104.919	104.896	104.852	104.809	7.500	104.216	104.193	104.149	104.105					
8.125	105.141	105.119	105.075	105.031	7.625	104.487	104.465	104.421	104.377					

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	103.087	103.049	103.012	102.975	6.500	102.890	102.842	102.803	102.763
6.625	103.228	103.189	103.152	103.115	6.625	102.979	102.939	102.898	102.857
6.750	103.414	103.375	103.334	103.292	6.750	103.321	103.281	103.240	103.199
6.875	103.556	103.517	103.475	103.434	6.875	103.403	103.364	103.323	103.281
7.000	103.919	103.880	103.838	103.797	7.000	103.712	103.672	103.631	103.590
7.125	104.132	104.093	104.051	104.010	7.125	103.885	103.846	103.804	103.763
7.250	104.045	103.931	103.838	103.745	7.250	103.954	103.841	103.748	103.655
7.375	104.258	104.144	104.051	103.958	7.375	104.121	104.007	103.914	103.821
7.500	104.443	104.329	104.236	104.143	7.500	104.270	104.156	104.063	103.970
7.625	104.630	104.516	104.423	104.330	7.625	104.418	104.304	104.211	104.118



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

Wholesale

Effective: August 27, 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
5.500	98.048	98.002	97.959	97.917	5.500	96.108	96.062	96.019	95.977	5.375	98.851	95.475	95.433	95.390
5.625	98.697	98.650	98.608	98.565	5.625	96.723	96.677	96.634	96.592	5.500	96.178	96.132	96.089	96.047
5.750	99.038	98.991	98.949	98.906	5.750	97.065	97.019	96.976	96.934	5.625	96.806	96.759	96.717	96.674
5.875	99.579	99.533	99.490	99.447	5.875	97.580	97.534	97.491	97.449	5.750	97.135	97.089	97.046	97.004
6.000	100.167	100.120	100.078	100.035	6.000	98.208	98.161	98.119	98.076	5.875	97.673	97.627	97.584	97.542
6.125	100.608	100.552	100.502	100.452	6.125	98.679	98.623	98.573	98.523	6.000	98.276	98.230	98.187	98.145
6.250	101.015	100.959	100.910	100.860	6.250	99.090	99.034	98.985	98.935	6.125	98.711	98.665	98.605	98.555
6.375	101.479	101.423	101.373	101.323	6.375	99.538	99.482	99.432	99.382	6.250	99.085	99.030	98.980	98.930
6.500	101.793	101.737	101.687	101.638	6.500	99.848	99.792	99.742	99.693	6.375	99.517	99.461	99.411	99.361
6.625	102.206	102.150	102.100	102.050	6.625	100.261	100.205	100.155	100.105	6.500	99.851	99.795	99.745	99.695
6.750	102.433	102.377	102.328	102.278	6.750	100.488	100.432	100.383	100.333	6.625	100.273	100.218	100.168	100.118
6.875	102.752	102.696	102.647	102.597	6.875	100.807	100.751	100.702	100.652	6.750	100.527	100.471	100.421	100.371
7.000	102.979	102.923	102.873	102.823	7.000	101.034	100.978	100.928	100.878	6.875	100.880	100.824	100.774	100.724
7.125	103.276	103.220	103.170	103.120	7.125	101.331	101.275	101.225	101.175	7.000	101.152	101.096	101.046	100.996
7.250	102.477	102.402	102.332	102.262	7.250	100.532	100.457	100.387	100.317	7.125	101.458	101.403	101.353	101.303
7.375	103.116	103.041	102.971	102.901	7.375	101.171	101.096	101.026	100.956	7.250	100.703	100.628	100.557	100.487
7.500	103.171	103.096	103.026	102.955	7.500	101.226	101.151	101.081	101.010	7.375	101.381	101.307	101.236	101.166
7.625	103.188	103.113	103.043	102.972	7.625	101.243	101.168	101.098	101.027	7.500	101.473	101.398	101.327	101.257
7.750	102.793	102.698	102.595	102.493						7.625	101.520	101.445	101.375	101.305
7.875	103.009	102.914	102.811	102.709										
8.000	101.921	101.825	101.723	101.620										
8.125	102.115	102.019	101.916	101.814										

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	99.721	99.664	99.613	99.562	6.000	99.098	99.041	98.990	98.939					
6.125	99.928	99.871	99.820	99.769	6.125	99.307	99.250	99.199	99.148					
6.250	100.072	100.014	99.963	99.912	6.250	99.422	99.365	99.314	99.263					
6.375	100.312	100.254	100.203	100.152	6.375	99.631	99.574	99.523	99.472					
6.500	100.544	100.486	100.435	100.385	6.500	99.879	99.821	99.770	99.719					
6.625	100.747	100.690	100.639	100.588	6.625	100.098	100.040	99.989	99.938					
6.750	100.681	100.623	100.568	100.512	6.750	100.063	100.005	99.950	99.894					
6.875	100.844	100.785	100.730	100.675	6.875	100.261	100.203	100.147	100.092					
7.000	100.918	100.860	100.805	100.749	7.000	100.378	100.320	100.265	100.209					
7.125	101.063	101.005	100.950	100.894	7.125	100.520	100.462	100.407	100.351					
7.250	100.620	100.487	100.380	100.273	7.250	100.107	99.975	99.868	99.761					
7.375	101.127	100.995	100.887	100.780	7.375	100.628	100.496	100.389	100.282					
7.500	101.092	100.960	100.853	100.746	7.500	100.623	100.491	100.384	100.276					
7.625	101.064	100.932	100.824	100.717	7.625	100.628	100.495	100.388	100.281					

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
5.375	97.293	97.229	97.177	97.126	5.500	98.048	98.002	97.959	97.917	5.375	96.568	96.504	96.452	96.401
5.500	97.965	97.901	97.850	97.798	5.625	98.697	98.650	98.608	98.565	5.500	97.240	97.176	97.125	97.073
5.625	98.552	98.488	98.437	98.385	5.750	99.038	98.991	98.949	98.906	5.625	97.827	97.763	97.712	97.660
5.750	99.020	98.973	98.931	98.888	5.875	99.579	99.533	99.490	99.447	5.750	98.295	98.248	98.206	98.163
5.875	99.630	99.583	99.541	99.498	6.000	100.167	100.120	100.078	100.035	5.875	98.905	98.858	98.816	98.773
6.000	100.165	100.118	100.076	100.033	6.125	100.608	100.552	100.502	100.452	6.000	99.440	99.393	99.351	99.308
6.125	100.657	100.611	100.568	100.526	6.250	101.015	100.959	100.910	100.860	6.125	99.932	99.886	99.843	99.801
6.250	101.016	100.961	100.911	100.861	6.375	101.479	101.423	101.373	101.323	6.250	100.291	100.236	100.186	100.136
6.375	101.671	101.616	101.566	101.516	6.500	101.793	101.737	101.687	101.638	6.375	100.946	100.891	100.841	100.791
6.500	102.154	102.098	102.048	101.999	6.625	102.206	102.150	102.100	102.050	6.500	101.429	101.373	101.323	101.274
6.625	102.475	102.419	102.370	102.320	6.750	102.433	102.377	102.328	102.278	6.625	101.750	101.694	101.645	101.595
6.750	102.794	102.738	102.689	102.639	6.875	102.752	102.696	102.647	102.597	6.750	102.069	102.013	101.964	101.914
6.875	103.068	103.012	102.962	102.912	7.000	102.979	102.923	102.873	102.823	6.875	102.343	102.287	102.237	102.187
7.000	103.542	103.486	103.436	103.386	7.125	103.276	103.220	103.170	103.120	7.000	102.817	102.761	102.711	102.661
7.125	103.882	103.826	103.776	103.727	7.250	102.477	102.402	102.332	102.262	7.125	103.157	103.101	103.051	103.002
7.250	104.181	104.159	104.115	104.071	7.375	103.116	103.041	102.971	102.901	7.250	103.456	103.434	103.390	103.346
7.375	104.574	104.551	104.508	104.464	7.500	103.171	103.096	103.026	102.955	7.375	103.849	103.826	103.783	103.739
7.500	104.886	104.863	104.819	104.775	7.625	103.188	103.113	103.043	102.972	7.500	104.161	104.138	104.094	104.050
7.625	105.157	105.135	105.091	105.047	7.750	102.793	102.698	102.595	102.493	7.625	104.432	104.410	104.366	104.322
7.750	105.251	105.228	105.184	105.140	7.875	103.009	102.914	102.811	102.709	7.750	104.526	104.503	104.459	104.415
7.875	105.519	105.497	105.453	105.409	8.000	101.921	101.825	101.723	101.620	7.875	104.794	104.772	104.728	104.684
8.000	105.494	105.471	105.427	105.384	8.125	102.115	102.019	101.916	101.814	8.000	104.769	104.746	104.702	104.659
8.125	105.716	105.694	105.650	105.606						8.125	104.991	104.969	104.925	104.881

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
5.375	97.293	97.229	97.177	97.126	5.500	98.048	98.002	97.959	97.917	5.375	96.568	96.504	96.452	96.401
5.500	97.965	97.901	97.850	97.798	5.625	98.697	98.650	98.608	98.565	5.500	97.240	97.176	97.125	97.073
5.625	98.552	98.488	98.437	98.385	5.750	99.038	98.991	98.949	98.906	5.625	97.827	97.763	97.712	97.660
5.750	99.020	98.973	98.931	98.888	5.875	99.579	99.533	99.490	99.447	5.750	98.295	98.248	98.206	98.163
5.875	99.630	99.583	99.541	99.498	6.000	100.167	100.120	100.078	100.035	5.875	98.905	98.858	98.816	98.773
6.000	100.165	100.118	100.076	100.033	6.125	100.608	100.552	100.502	100.452	6.000	99.440	99.393	99.351	99.308
6.125	100.657	100.611	100.568	100.526	6.250	101.015	100.959	100.910	100.860	6.125	99.932	99.886	99.843	99.801
6.250	101.016	100.961	100.911	100.861	6.375	101.479	101.423	101.373	101.323	6.250	100.291	100.236	100.186	100.136
6.375	101.671	101.616	101.566	101.516	6.500	101.793	101.737	101.687	101.638	6.375	100.946	100.891	100.841	100.791
6.500	102.154	102.098	102.048	101.999	6.625	102.206	102.150	102.100	102.050	6.500	101.429	101.373	101.323	101.274
6.625	102.475	102.419	102.370	102.320	6.750	102.433	102.377	102.328	102.278	6.625	101.750	101.694	101.645	101.595
6.750	102.794	102.738	102.689	102.639	6.875	102.752	102.696	102.647	102.597	6.750	102.069	102.013	101.964	101.914
6.875	103.068	103.012	102.962	102.912	7.000	102.979	102.923	102.873	102.823	6.875	102.343	102.287	102.237	102.187
7.000	103.542	103.486	103.436	103.386	7.125	103.276	103.220	103.170	103.120	7.000	102.817	102.761	102.711	102.661
7.125	103.882	103.826	103.776	103.727	7.250	102.477	102.402	102.332	102.262	7.125	103.157	103.101	103.051	103.002
7.250	104.181	104.159	104.115	104.071	7.375	103.116	103.041	102.971	102.901	7.250	103.456	103.434	103.390	103.346
7.375	104.574	104.551	104.508	104.464	7.500	103.171	103.096	103.026	102.955	7.375	103.849	103.826	103.783	103.739
7.500	104.886	104.863	104.819	104.775	7.625	103.188	103.113	103.043	102.972	7.500	104.161	104.138	104.094	104.050
7.625	105.157	105.135	105.091	105.047	7.750	102.793	102.698	102.595	102.493	7.625	104.432	104.410	104.366	104.322
7.750	105.251	105.228	105.184	105.140	7.875	103.009	102.914	102.811	102.709	7.750	104.526	104.503	104.459	104.415
7.875	105.519	105.497	105.453	105.409	8.000	101.921	101.825	101.723	101.620	7.875	104.794	104.772	104.728	104.684
8.000	105.494	105.471	105.427	105.384	8.125	102.115	102.019	101.916	101.814	8.000	104.769	104.746	104.702	104.659
8.125	105.716	105.694	105.650	105.606						8.125	104.991	104.969	104.925	104.881

BCM BROKERS CHOICE MORTGAGE Brokers Choice Mortgage 19000 MacArthur Blvd, Suite 200 Irvine, CA 92612										Wholesale									
Effective: August 27, 2025																			
FREDDIE MAC FIXED RATE PRICING																			
FREDDIE MAC 30 YEAR FIXED (201)										FREDDIE MAC 25 YEAR FIXED (225)					FREDDIE MAC 20 YEAR FIXED (220)				
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					
5.375	97.293	97.229	97.177	97.126	4.875	94.155	94.117	94.076	94.035	5.750	99.990	99.907	99.835	99.763					
5.500	97.965	97.901	97.850	97.798	5.000	94.883	94.845	94.804	94.763	5.875	100.505	100.422	100.350	100.278					
5.625	98.552	98.488	98.437	98.385	5.125	95.358	95.295	95.249	95.203	6.000	100.988	100.905	100.833	100.761					
5.750	99.020	98.973	98.931	98.888	5.250	96.330	96.266	96.215	96.164	6.125	101.438	101.355	101.284	101.212					
5.875	99.630	99.583	99.541	99.498	5.375	97.003	96.939	96.887	96.836	6.250	101.264	101.172	101.093	101.014					
6.000	100.165	100.118	100.076	100.033	5.500	97.641	97.577	97.526	97.474	6.375	101.841	101.749	101.670	101.591					
6.125	100.657	100.611	100.568	100.526	5.625	98.229	98.166	98.114	98.063	6.500	102.253	102.161	102.082	102.003					
6.250	101.016	100.961	100.911	100.861	5.750	98.698	98.652	98.609	98.567	6.625	102.503	102.411	102.332	102.253					
6.375	101.671	101.616	101.566	101.516	5.875	99.286	99.240	99.197	99.155	6.750	102.264	102.173	102.106	102.038					
6.500	102.154	102.098	102.048	101.999	6.000	99.857	99.810	99.768	99.725	6.875	102.525	102.434	102.367	102.299					
6.625	102.475	102.419	102.370	102.320	6.125	100.379	100.333	100.290	100.247	7.000	103.002	102.912	102.844	102.777					
6.750	102.794	102.738	102.689	102.639	6.250	100.741	100.686	100.636	100.586	7.125	103.328	103.238	103.170	103.103					
6.875	103.068	103.012	102.962	102.912	6.375	101.396	101.341	101.291	101.241	7.250	103.671	103.648	103.605	103.561					
7.000	103.542	103.486	103.436	103.386	6.500	101.879	101.823	101.773	101.724	7.375	104.061	104.038	103.994	103.951					
7.125	103.882	103.826	103.776	103.727	6.625	102.198	102.143	102.093	102.043	7.500	104.417	104.395	104.351	104.307					
7.250	104.181	104.159	104.115	104.071	6.750	102.499	102.443	102.394	102.344	7.625	104.735	104.713	104.669	104.625					
7.375	104.574	104.551	104.508	104.464	6.875	102.773	102.717	102.667	102.617										
7.500	104.886	104.863	104.819	104.775	7.000	103.247	103.191	103.141	103.091										
7.625	105.157	105.135	105.091	105.047	7.125	103.587	103.531	103.481	103.432										
7.750	105.251	105.228	105.184	105.140	7.250	103.886	103.864	103.820	103.776										
7.875	105.519	105.497	105.453	105.409	7.375	104.279	104.256	104.213	104.169										
8.000	105.494	105.471	105.427	105.384	7.500	104.591	104.568	104.524	104.480										
8.125	105.716	105.694	105.650	105.606	7.625	104.862	104.840	104.796	104.752										
FREDDIE MAC 15 YEAR FIXED (215)										FREDDIE MAC 10 YEAR FIXED (210)					HOME POSSIBLE 30 YEAR FIXED (HP201)				
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	101.536	101.497	101.461	101.424	6.000	101.751	101.694	101.643	101.592	5.875	99.155	99.108	99.066	99.023					
6.125	101.843	101.804	101.767	101.730	6.125	102.006	101.948	101.897	101.846	6.000	99.690	99.643	99.601	99.558					
6.250	102.090	102.052	102.015	101.978	6.250	102.054	102.015	101.974	101.932	6.125	100.182	100.136	100.093	100.051					
6.375	102.495	102.456	102.420	102.383	6.375	102.413	102.373	102.332	102.290	6.250	100.541	100.486	100.436	100.386					
6.500	102.837	102.799	102.762	102.725	6.500	102.640	102.592	102.553	102.513	6.375	101.196	101.141	101.091	101.041					
6.625	102.978	102.939	102.902	102.865	6.625	102.729	102.689	102.648	102.607	6.500	101.679	101.623	101.573	101.524					
6.750	103.164	103.125	103.084	103.042	6.750	103.071	103.031	102.990	102.949	6.625	102.000	101.944	101.895	101.845					
6.875	103.306	103.267	103.225	103.184	6.875	103.153	103.114	103.073	103.031	6.750	102.319	102.263	102.214	102.164					
7.000	103.669	103.630	103.588	103.547	7.000	103.462	103.422	103.381	103.340	6.875	102.593	102.537	102.487	102.437					
7.125	103.882	103.843	103.801	103.760	7.125	103.635	103.596	103.554	103.513	7.000	103.067	103.011	102.961	102.911					
7.250	103.795	103.681	103.588	103.495	7.250	103.704	103.591	103.498	103.405	7.125	103.407	103.351	103.301	103.252					
7.375	104.008	103.894	103.801	103.708	7.375	103.871	103.757	103.664	103.571	7.250	103.706	103.684	103.640	103.596					
7.500	104.193	104.079	103.986	103.893	7.500	104.020	103.906	103.813	103.720	7.375	104.099	104.076	104.033	103.989					
7.625	104.380	104.266	104.173	104.080	7.625	104.168	104.054	103.961	103.868	7.500	104.411	104.388	104.344	104.300					
															7.625 104.682 104.660 104.616 104.572				
															7.750 104.776 104.753 104.709 104.665				
															7.875 105.044 105.022 104.978 104.934				
															8.000 105.019 104.996 104.952 104.909				
															8.125 105.241 105.219 105.175 105.131				
FREDDIE MAC HOMEONE 30 YEAR FIXED (201 HomeOne)																			
Rate	15-Day	30-Day	45-Day	60-Day															
5.875	99.630	99.583	99.541	99.498															
6.000	100.165	100.118	100.076	100.033															
6.125	100.657	100.611	100.568	100.526															
6.250	101.016	100.961	100.911	100.861															
6.375	101.671	101.616	101.566	101.516															
6.500	102.154	102.098	102.048	101.999															
6.625	102.475	102.419	102.370	102.320															
6.750	102.794	102.738	102.689	102.639															
6.875	103.068	103.012	102.962	102.912															
7.000	103.542	103.486	103.436	103.386															
7.125	103.882	103.826	103.776	103.727															
7.250	104.181	104.159	104.115	104.071															
7.375	104.574	104.551	104.508	104.464															
7.500	104.886	104.863	104.819	104.775															
7.625	105.157	105.135	105.091	105.047															
7.750	105.251	105.228	105.184	105.140															
7.875	105.519	105.497	105.453	105.409															
8.000	105.494	105.471	105.427	105.384															
8.125	105.716	105.694	105.650	105.606															
FREDDIE MAC SUPER CONFORMING FIXED RATE PRICING																			
FREDDIE MAC SC 30 YEAR FIXED (201SC)										FREDDIE MAC SC 20 YEAR FIXED (220SC)					FREDDIE MAC SC 15 YEAR FIXED (215SC)				
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					
5.500	98.048	98.002	97.959	97.917	5.750	96.735	96.689	96.646	96.604	6.000	99.195	99.138	99.087	99.036					
5.625	98.697	98.650	98.608	98.565	5.875	97.273	97.227	97.184	97.142	6.125	99.397	99.339	99.288	99.237					
5.750	99.038	98.991	98.949	98.906	6.000	97.876	97.830	97.787	97.745	6.250	99.509	99.451	99.400	99.349					
5.875	99.579	99.533	99.490	99.447	6.125	98.311	98.255	98.205	98.155	6.375	99.701	99.644	99.593	99.542					
6.000	100.167	100.120	100.078	100.035	6.250	98.685	98.630	98.580	98.530	6.500	99.964	99.906	99.855	99.804					
6.125	100.608	100.552	100.502	100.452	6.375	99.117	99.061	99.011	98.961	6.625	100.199	100.142	100.091	100.040					
6.250	101.015	100.959	100.910	100.860	6.500	99.451	99.395	99.345	99.295	6.750	100.178	100.120	100.065	100.009					
6.375	101.479	101.423	101.373	101.323	6.625	99.873	99.818	99.768	99.718	6.875	100.386	100.328	100.273	100.217					
6.500	101.793	101.737	101.687	101.638	6.750	100.127	100.071	100.021	99.971	7.000	100.512	100.454	100.398	100.343					
6.625	102.206	102.150	102.100	102.050	6.875	100.480	100.424	100.374	100.324	7.125	100.662	100.604	100.549	100.493					
6.750	102.433	102.377	102.328	102.278	7.000	100.752	100.696	100.646	100.59										

BCM

BROKERS CHOICE

MORTGAGE

Brokers Choice Mortgage

19000 MacArthur Blvd, Suite 200

Irvine, CA 92612

Wholesale

Effective: August 27, 2025

FREDDIE MAC FIXED RATE BUYDOWN PRICING

FREDDIE MAC 30 YR FIXED 2:1 BUYDOWN (201-BD)

Rate

15-Day

30-Day

45-Day

60-Day

5.375

97.293

97.229

97.177

97.126

5.500

97.965

97.901

97.850

97.798

5.625

98.552

98.488

98.437

98.385

5.750

99.020

98.973

98.931

98.888

5.875

99.630

99.583

99.541

99.498

6.000

100.165

100.118

100.076

100.033

6.125

100.657

100.611

100.568

100.526

6.250

101.016

100.961

100.911

100.861

6.375

101.671

101.616

101.566

101.516

6.500

102.154

102.098

102.048

101.999

6.625

102.475

102.419

102.370

102.320

6.750

102.794

102.738

102.689

102.639

6.875

103.068

103.012

102.962

102.912

7.000

103.542

103.486

103.436

103.386

7.125

103.882

103.826

103.776

103.727

7.250

104.181

104.159

104.115

104.071

7.375

104.574

104.551

104.508

104.464

7.500

104.886

104.863

104.819

104.775

7.625

105.157

105.135

105.091

105.047

7.750

105.251

105.228

105.184

105.140

7.875

105.519

105.497

105.453

105.409

8.000

105.494

105.471

105.427

105.384

8.125

105.716

105.694

105.650

105.606

FREDDIE MAC SC 30 YR FIXED 2:1 BUYDOWN (201 SC-BD)

Rate

15-Day

30-Day

45-Day

60-Day

6.000

100.167

100.120

100.078

100.035

6.125

100.608

100.552

100.502

100.452

6.250

101.015

100.959

100.910

100.860

6.375

101.479

101.423

101.373

101.323

6.500

101.793

101.737

101.687

101.638

6.625

102.206

102.150

102.100

102.050

6.750

102.433

102.377

102.328

102.278

6.875

102.752

102.696

102.647

102.597

7.000

102.979

102.923

102.873

102.823

7.125

103.276

103.220

103.170

103.120

7.250

102.477

102.402

102.332

102.262

7.375

103.116

103.041

102.971

102.901

7.500

103.171

103.096

103.026

102.955

7.625

103.188

103.113

103.043

102.972

7.750

102.793

102.698

102.595

102.493

7.875

103.009

102.914

102.811

102.709

8.000

101.921

101.825

101.723

101.620

8.125

102.115

102.019

101.916

101.814

FREDDIE MAC HOME POSSIBLE 30 YR FIXED 2:1 BUYDOWN (R201-BD)

Rate

15-Day

30-Day

45-Day

60-Day

5.375

96.568

96.504

96.452

96.401

5.500

97.240

97.176

97.125

97.073

5.625

97.827

97.763

97.712

97.660

5.750

98.295

98.248

98.206

98.163

5.875

98.905

98.858

98.816

98.773

6.000

99.440

99.393

99.351

99.308

6.125

99.932

99.886

99.843

99.801

6.250

100.291

100.236

100.186

100.136

6.375

100.946

100.891

100.841

100.791

6.500

101.429

101.373

101.323

101.274

6.625

101.750

101.694

101.645

101.595

6.750

102.069

102.013

101.964

101.914

6.875

102.343

102.287

102.237

102.187

7.000

102.817

102.761

102.711

102.661

7.125

103.157

103.101

103.051

103.002

7.250

103.456

103.434

103.390

103.346

7.375

103.849

103.826

103.783

103.739

7.500

104.161

104.138

104.094

104.050

7.625

104.432

104.410

104.366

104.322

7.750

104.526

104.503

104.459

104.415

7.875

104.794

104.772

104.728

104.684

8.000

104.769

104.746

104.702

104.659

8.125

104.991

104.969

104.925

104.881

FREDDIE MAC 30 YR FIXED 1:0 BUYDOWN (201-BD10)

Rate

15-Day

30-Day

45-Day

60-Day

5.375

97.293

97.229

97.177

97.126

5.500

97.965

97.901

97.850

97.798

5.625

98.552

98.488

98.437

98.385

5.750

99.020

98.973

98.931

98.888

5.875

99.630

99.583

99.541

99.498

6.000

100.165

100.118

100.076

100.033

6.125

100.657

100.611

100.568

100.526

6.250

101.016

100.961

100.911

100.861

6.375

101.671

101.616

101.566

101.516

6.500

102.154

102.098

102.048

101.999

6.625

102.475

102.419

102.370

102.320

6.750

102.794

102.738

102.689

102.639

6.875

103.068

103.012

102.962

102.912

7.000

103.542

103.486

103.436

103.386

7.125

103.882

103.826

103.776

103.727

7.250

104.181

104.159

104.115

104.071

7.375

104.574

104.551

104.508

104.464

7.500

104.886

104.863

104.819

104.775

7.625

105.157

105.135

105.091

105.047

7.750

105.251

105.228

105.184

105.140

7.875

105.519

105.497

105.453

105.409

8.000

105.494

105.471

105.427

105.384

8.125

105.716

105.694

105.650

105.606

FREDDIE MAC SC 30 YR FIXED 1:0 BUYDOWN (201 SC-BD10)

Rate

15-Day

30-Day

45-Day

60-Day

6.000

100.167

100.120

100.078

100.035

6.125

100.608

100.552

100.502

100.452

6.250

101.015

100.959

100.910

100.860

6.375

101.479

101.423

101.373

101.323

6.500

101.793

101.737

101.687

101.638

6.625

102.206

102.150

102.100

102.050

6.750

102.433

102.377

102.328

102.278

6.875

102.752

102.696

102.647

102.597

7.000

102.979

102.923

102.873

102.823

7.125

103.276

103.220

103.170

103.120

7.250

102.477

102.402

102.332

102.262

7.375

103.116

103.041

102.971

102.901

7.500

103.171

103.096

103.026

102.955

7.625

103.188

103.113

103.043

102.972

7.750

102.793

102.698

102.595

102.493

7.875

103.009

102.914

102.811

102.709

8.000

101.921

101.825

101.723

101.620

8.125

102.115

102.019

101.916

101.814

FREDDIE MAC HOME POSSIBLE 30 YR FIXED 1:0 BUYDOWN (R201-BD10)

Rate

15-Day

30-Day

45-Day

60-Day

5.375

96.568

96.504

96.452

96.401

5.500

97.240

97.176

97.125

97.073

5.625

97.827

97.763

97.712

97.660

5.750

98.295

98.248

98.206

98.163

5.875

98.905

98.858

98.816

98.773

6.000

99.440

99.393

99.351

99.308

6.125

99.932

99.886

99.843

99.801

6.250

100.291

100.236

100.186

100.136

6.375

100.946

100.891

100.841

100.791

6.500

101.429

101.373

101.323

101.274

6.625

101.750

101.694

101.645

101.595

6.750

102.069

102.013

101.964

101.914

6.875

102.343

102.287

102.237

102.187

7.000

102.817

102.761

102.711

102.661

7.125

103.157

103.101

103.051

103.002

7.250

103.456

103.434

103.390

103.346

7.375

103.849

103.826

103.783

103.739

7.500

104.161

104.138

104.094

104.050

7.625

104.432

104.410

104.366

104.322

7.750

104.526

104.503

104.459

104.415

7.875

104.794

104.772

104.728

104.684

8.000

104.769

104.746

104.702

104.659

8.125

104.991

104.969

104.925

104.881

BCM BROKERS CHOICE MORTGAGE Brokers Choice Mortgage 19000 MacArthur Blvd, Suite 200 Irvine, CA 92612										Wholesale									
Effective: August 27, 2025																			
FANNIE MAE ARMS PRICING																			
FANNIE MAE 5/6 ARM (105-275)					FANNIE MAE 7/6 ARM (107-275)					FANNIE MAE 10/6 ARM (110-275)									
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					
4.750	98.587	98.489	98.462	98.458	5.000	98.640	98.534	98.481	98.476	5.250	97.927	97.814	97.734	97.727					
4.875	98.905	98.804	98.764	98.759	5.125	99.122	99.013	98.947	98.940	5.375	98.180	98.063	97.970	97.963					
5.000	99.219	99.114	99.061	99.055	5.250	99.549	99.436	99.357	99.350	5.500	98.499	98.379	98.273	98.265					
5.125	99.524	99.415	99.349	99.342	5.375	99.892	99.775	99.683	99.675	5.625	98.920	98.795	98.676	98.667					
5.250	99.812	99.699	99.619	99.612	5.500	100.227	100.106	100.000	99.992	5.750	99.330	99.202	99.069	99.060					
5.375	100.072	99.955	99.862	99.854	5.625	100.550	100.425	100.306	100.297	5.875	99.726	99.594	99.449	99.438					
5.500	100.320	100.199	100.093	100.085	5.750	100.850	100.721	100.589	100.579	6.000	100.095	99.959	99.801	99.790					
5.625	100.549	100.425	100.306	100.297	5.875	101.116	100.983	100.838	100.828	6.125	100.425	100.285	100.113	100.101					
5.750	100.766	100.638	100.505	100.496	6.000	101.364	101.228	101.070	101.059	6.250	100.726	100.583	100.397	100.385					
5.875	100.964	100.831	100.686	100.676	6.125	101.588	101.449	101.277	101.265	6.375	100.991	100.843	100.645	100.632					
6.000	101.154	101.018	100.859	100.848	6.250	101.795	101.652	101.467	101.455	6.500	101.156	101.004	100.793	100.779					
6.125	101.334	101.194	101.023	101.011	6.375	101.981	101.834	101.635	101.622	6.625	101.174	101.019	100.794	100.780					
6.250	101.519	101.375	101.190	101.178	6.500	102.084	101.933	101.721	101.708	6.750	101.257	101.098	100.860	100.845					
6.375	101.713	101.566	101.367	101.354	6.625	102.064	101.909	101.684	101.670	6.875	101.434	101.272	101.021	101.005					
6.500	101.866	101.715	101.503	101.490	6.750	102.067	101.908	101.671	101.656	7.000	0.000	0.000	0.000	0.000					
6.625	101.958	101.803	101.578	101.564	6.875	102.105	101.942	101.691	101.675	7.125	0.000	0.000	0.000	0.000					
6.750	102.058	101.899	101.661	101.646	7.000	0.000	0.000	0.000	0.000	7.250	0.000	0.000	0.000	0.000					
6.875	102.167	102.005	101.754	101.738	7.125	0.000	0.000	0.000	0.000	7.375	0.000	0.000	0.000	0.000					
7.000	0.000	0.000	0.000	0.000	7.250	0.000	0.000	0.000	0.000	7.500	0.000	0.000	0.000	0.000					
7.125	0.000	0.000	0.000	0.000	7.375	0.000	0.000	0.000	0.000	7.625	0.000	0.000	0.000	0.000					
7.250	0.000	0.000	0.000	0.000	7.500	0.000	0.000	0.000	0.000	7.750	0.000	0.000	0.000	0.000					
FANNIE MAE 5/6 ARM HB (105HB-275)					FANNIE MAE 7/6 ARM HB (107HB-275)					FANNIE MAE 10/6 ARM HB (110HB-275)									
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					
4.750	98.685	98.587	98.560	98.556	5.000	98.733	98.628	98.575	98.569	5.250	98.019	97.906	97.826	97.819					
4.875	99.003	98.901	98.861	98.856	5.125	99.214	99.105	99.039	99.032	5.375	98.271	98.154	98.061	98.053					
5.000	99.316	99.211	99.158	99.152	5.250	99.640	99.527	99.448	99.441	5.500	98.589	98.468	98.362	98.354					
5.125	99.621	99.512	99.445	99.439	5.375	99.982	99.865	99.773	99.765	5.625	99.007	98.883	98.763	98.754					
5.250	99.908	99.795	99.715	99.708	5.500	100.316	100.195	100.089	100.081	5.750	99.416	99.287	99.155	99.145					
5.375	100.168	100.051	99.958	99.951	5.625	100.638	100.513	100.394	100.385	5.875	99.810	99.678	99.532	99.522					
5.500	100.416	100.295	100.189	100.181	5.750	100.937	100.809	100.676	100.667	6.000	100.177	100.041	99.882	99.871					
5.625	100.646	100.521	100.402	100.393	5.875	101.202	101.070	100.924	100.914	6.125	100.504	100.365	100.193	100.181					
5.750	100.863	100.735	100.602	100.593	6.000	101.451	101.315	101.156	101.145	6.250	100.805	100.661	100.476	100.464					
5.875	101.062	100.929	100.784	100.774	6.125	101.675	101.535	101.363	101.352	6.375	101.069	100.921	100.723	100.710					
6.000	101.253	101.118	100.959	100.948	6.250	101.883	101.740	101.555	101.543	6.500	101.234	101.083	100.871	100.858					
6.125	101.435	101.296	101.124	101.112	6.375	102.071	101.924	101.725	101.712	6.625	101.253	101.098	100.873	100.859					
6.250	101.622	101.479	101.294	101.281	6.500	102.176	102.025	101.814	101.800	6.750	101.337	101.178	100.940	100.925					
6.375	101.819	101.671	101.473	101.460	6.625	102.158	102.003	101.778	101.764	6.875	101.515	101.353	101.102	101.086					
6.500	101.974	101.823	101.612	101.598	6.750	102.164	102.005	101.767	101.752	7.000	0.000	0.000	0.000	0.000					
6.625	102.068	101.913	101.689	101.675	6.875	102.203	102.041	101.790	101.774	7.125	0.000	0.000	0.000	0.000					
6.750	102.170	102.011	101.773	101.758	7.000	0.000	0.000	0.000	0.000	7.250	0.000	0.000	0.000	0.000					
6.875	102.281	102.119	101.868	101.852	7.125	0.000	0.000	0.000	0.000	7.375	0.000	0.000	0.000	0.000					
7.000	0.000	0.000	0.000	0.000	7.250	0.000	0.000	0.000	0.000	7.500	0.000	0.000	0.000	0.000					
7.125	0.000	0.000	0.000	0.000	7.375	0.000	0.000	0.000	0.000	7.625	0.000	0.000	0.000	0.000					
7.250	0.000	0.000	0.000	0.000	7.500	0.000	0.000	0.000	0.000	7.750	0.000	0.000	0.000	0.000					
FREDDIE MAC ARMS PRICING																			
FREDDIE MAC 5/6 ARM (205-275)					FREDDIE MAC 7/6 ARM (207-275)					FREDDIE MAC 10/6 ARM (210-275)									
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					
4.750	98.587	98.489	98.462	98.458	5.000	98.640	98.534	98.481	98.476	5.250	97.927	97.814	97.734	97.727					
4.875	98.905	98.804	98.764	98.759	5.125	99.122	99.013	98.947	98.940	5.375	98.180	98.063	97.970	97.963					
5.000	99.219	99.114	99.061	99.055	5.250	99.549	99.436	99.357	99.350	5.500	98.499	98.379	98.273	98.265					
5.125	99.524	99.415	99.349	99.342	5.375	99.892	99.775	99.683	99.675	5.625	98.920	98.795	98.676	98.667					
5.250	99.812	99.699	99.619	99.612	5.500	100.227	100.106	100.000	99.992	5.750	99.330	99.202	99.069	99.060					
5.375	100.072	99.955	99.862	99.854	5.625	100.550	100.425	100.306	100.297	5.875	99.726	99.594	99.449	99.438					
5.500	100.320	100.199	100.093	100.085	5.750	100.850	100.721	100.589	100.579	6.000	100.095	99.959	99.801	99.790					
5.625	100.549	100.425	100.306	100.297	5.875	101.116	100.983	100.838	100.828	6.125	100.425	100.285	100.113	100.101					
5.750	100.766	100.638	100.505	100.496	6.000	101.364	101.228	101.070	101.059	6.250	100.726	100.583	100.397	100.385					
5.875	100.964	100.831	100.686	100.676	6.125	101.588	101.449	101.277	101.265	6.375	100.991	100.843	100.645	100.632					
6.000	101.154	101.018	100.859	100.848	6.250	10.													

BCM BROKERS CHOICE MORTGAGE Brokers Choice Mortgage 19000 MacArthur Blvd, Suite 200 Irvine, CA 92612											
Effective: August 27, 2025											
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*				* 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**					
Loan Amt \$75,000 <= \$100,000	-1.000	LTV > 80% AND FICO >= 680			0.000						
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									
Texas Cash out	-1.000	**Minimum Loan Amount \$75,000**									
HB 20YR & 25YR Term	-1.500										
> 6 Financed Properties	-0.500	***All loan level price adjustments are cumulative***									
Escrow Waiver (Non-CA)	-0.250	Max Final Price Including comp Cannot Exceed (4.00) for all Agency Programs									
State Adjustors: NC	-0.375										
FICO => 700 & LTV<= 80%	0.300					NC Floor Price			99.750		
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	
	95.01 - 97	25%	-1.790	-2.550	-3.210	-3.770	-4.690	-6.270	-6.890	-7.600	
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	

BCM BROKERS CHOICE MORTGAGE Brokers Choice Mortgage 19000 MacArthur Blvd, Suite 200 Irvine, CA 92612										Wholesale				
Effective: August 27, 2025														
ALT AGENCY 2nd Home/Investment														
Alt Agency 30 Yr Fixed (AltA101)					Alt Agency 25 Yr Fixed (AltA125)					Alt Agency 20 Yr Fixed (AltA120)				
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
5.375	97.293	97.229	97.177	97.126	4.875	94.155	94.117	94.076	94.035	5.750	99.990	99.907	99.835	99.763
5.500	97.965	97.901	97.850	97.798	5.000	94.883	94.845	94.804	94.763	5.875	100.505	100.422	100.350	100.278
5.625	98.552	98.488	98.437	98.385	5.125	95.358	95.295	95.249	95.203	6.000	100.988	100.905	100.833	100.761
5.750	99.020	98.973	98.931	98.888	5.250	96.330	96.266	96.215	96.164	6.125	101.438	101.355	101.284	101.212
5.875	99.630	99.583	99.541	99.498	5.375	97.003	96.939	96.887	96.836	6.250	101.264	101.172	101.093	101.014
6.000	100.165	100.118	100.076	100.033	5.500	97.641	97.577	97.526	97.474	6.375	101.841	101.749	101.670	101.591
6.125	100.657	100.611	100.568	100.526	5.625	98.229	98.166	98.114	98.063	6.500	102.253	102.161	102.082	102.003
6.250	101.016	100.961	100.911	100.861	5.750	98.698	98.652	98.609	98.567	6.625	102.503	102.411	102.332	102.253
6.375	101.671	101.616	101.566	101.516	5.875	99.286	99.240	99.197	99.155	6.750	102.264	102.173	102.106	102.038
6.500	102.154	102.098	102.048	101.999	6.000	99.857	99.810	99.768	99.725	6.875	102.525	102.434	102.367	102.299
6.625	102.475	102.419	102.370	102.320	6.125	100.379	100.333	100.290	100.247	7.000	103.002	102.912	102.844	102.777
6.750	102.794	102.738	102.689	102.639	6.250	100.741	100.686	100.636	100.586	7.125	103.328	103.238	103.170	103.103
6.875	103.068	103.012	102.962	102.912	6.375	101.396	101.341	101.291	101.241	7.250	103.671	103.648	103.605	103.561
7.000	103.542	103.486	103.436	103.386	6.500	101.879	101.823	101.773	101.724	7.375	104.061	104.038	103.994	103.951
7.125	103.882	103.826	103.776	103.727	6.625	102.198	102.143	102.093	102.043	7.500	104.417	104.395	104.351	104.307
7.250	104.181	104.159	104.115	104.071	6.750	102.499	102.443	102.394	102.344	7.625	104.735	104.713	104.669	104.625
7.375	104.574	104.551	104.508	104.464	6.875	102.773	102.717	102.667	102.617					
7.500	104.886	104.863	104.819	104.775	7.000	103.247	103.191	103.141	103.091					
7.625	105.157	105.135	105.091	105.047	7.125	103.587	103.531	103.481	103.432					
7.750	105.251	105.228	105.184	105.140	7.250	103.886	103.864	103.820	103.776					
7.875	105.519	105.497	105.453	105.409	7.375	104.279	104.256	104.213	104.169					
8.000	105.494	105.471	105.427	105.384	7.500	104.591	104.568	104.524	104.480					
8.125	105.716	105.694	105.650	105.606	7.625	104.862	104.840	104.796	104.752					
Alt Agency 15 Yr Fixed (AltA115)					Alt Agency 10 Yr Fixed (AltA110)									
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day					
6.000	101.536	101.497	101.461	101.424	6.000	101.751	101.694	101.643	101.592					
6.125	101.843	101.804	101.767	101.730	6.125	102.006	101.948	101.897	101.846					
6.250	102.090	102.052	102.015	101.978	6.250	102.054	102.015	101.974	101.932					
6.375	102.495	102.456	102.420	102.383	6.375	102.413	102.373	102.332	102.290					
6.500	102.837	102.799	102.762	102.725	6.500	102.640	102.592	102.553	102.513					
6.625	102.978	102.939	102.902	102.865	6.625	102.729	102.689	102.648	102.607					
6.750	103.164	103.125	103.084	103.042	6.750	103.071	103.031	102.990	102.949					
6.875	103.306	103.267	103.225	103.184	6.875	103.153	103.114	103.073	103.031					
7.000	103.669	103.630	103.588	103.547	7.000	103.462	103.422	103.381	103.340					
7.125	103.882	103.843	103.801	103.760	7.125	103.635	103.596	103.554	103.513					
7.250	103.795	103.681	103.588	103.495	7.250	103.704	103.591	103.498	103.405					
7.375	104.008	103.894	103.801	103.708	7.375	103.871	103.757	103.664	103.571					
7.500	104.193	104.079	103.986	103.893	7.500	104.020	103.906	103.813	103.720					
7.625	104.380	104.266	104.173	104.080	7.625	104.168	104.054	103.961	103.868					

BCM BROKERS CHOICE MORTGAGE Brokers Choice Mortgage 19000 MacArthur Blvd, Suite 200 Irvine, CA 92612										Wholesale				
Effective: August 27, 2025														
ALT AGENCY 2nd Home/Investment HIGH BALANCE														
Alt Agency 30 Yr Fixed High Bal (AltA101HB)					Alt Agency 25 Yr Fixed High Bal (AltA125HB)					Alt Agency 20 Yr Fixed High Bal (AltA120HB)				
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
5.500	98.048	98.002	97.959	97.917	5.500	96.108	96.062	96.019	95.977	5.375	0.000	95.475	95.433	95.390
5.625	98.697	98.650	98.608	98.565	5.625	96.723	96.677	96.634	96.592	5.500	96.178	96.132	96.089	96.047
5.750	99.038	98.991	98.949	98.906	5.750	97.065	97.019	96.976	96.934	5.625	96.806	96.759	96.717	96.674
5.875	99.579	99.533	99.490	99.447	5.875	97.580	97.534	97.491	97.449	5.750	97.135	97.089	97.046	97.004
6.000	100.167	100.120	100.078	100.035	6.000	98.208	98.161	98.119	98.076	5.875	97.673	97.627	97.584	97.542
6.125	100.608	100.552	100.502	100.452	6.125	98.679	98.623	98.573	98.523	6.000	98.276	98.230	98.187	98.145
6.250	101.015	100.959	100.910	100.860	6.250	99.090	99.034	98.985	98.935	6.125	98.711	98.655	98.605	98.555
6.375	101.479	101.423	101.373	101.323	6.375	99.538	99.482	99.432	99.382	6.250	99.085	99.030	98.980	98.930
6.500	101.793	101.737	101.687	101.638	6.500	99.848	99.792	99.742	99.693	6.375	99.517	99.461	99.411	99.361
6.625	102.206	102.150	102.100	102.050	6.625	100.261	100.205	100.155	100.105	6.500	99.851	99.795	99.745	99.695
6.750	102.433	102.377	102.328	102.278	6.750	100.488	100.432	100.383	100.333	6.625	100.273	100.218	100.168	100.118
6.875	102.752	102.696	102.647	102.597	6.875	100.807	100.751	100.702	100.652	6.750	100.527	100.471	100.421	100.371
7.000	102.979	102.923	102.873	102.823	7.000	101.034	100.978	100.928	100.878	6.875	100.880	100.824	100.774	100.724
7.125	103.276	103.220	103.170	103.120	7.125	101.331	101.275	101.225	101.175	7.000	101.152	101.096	101.046	100.996
7.250	102.477	102.402	102.332	102.262	7.250	100.532	100.457	100.387	100.317	7.125	101.458	101.403	101.353	101.303
7.375	103.116	103.041	102.971	102.901	7.375	101.171	101.096	101.026	100.956	7.250	100.703	100.628	100.557	100.487
7.500	103.171	103.096	103.026	102.955	7.500	101.226	101.151	101.081	101.010	7.375	101.381	101.307	101.236	101.166
7.625	103.188	103.113	103.043	102.972	7.625	101.243	101.168	101.098	101.027	7.500	101.473	101.398	101.327	101.257
7.750	102.793	102.698	102.595	102.493						7.625	101.520	101.445	101.375	101.305
7.875	103.009	102.914	102.811	102.709										
8.000	101.921	101.825	101.723	101.620										
8.125	102.115	102.019	101.916	101.814										
Alt Agency 15 Yr Fixed High Bal (AltA115HB)					Alt Agency 10 Yr Fixed High Bal (AltA110HB)									
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day					
6.000	99.721	99.664	99.613	99.562	6.000	99.098	99.041	98.990	98.939					
6.125	99.928	99.871	99.820	99.769	6.125	99.307	99.250	99.199	99.148					
6.250	100.072	100.014	99.963	99.912	6.250	99.422	99.365	99.314	99.263					
6.375	100.312	100.254	100.203	100.152	6.375	99.631	99.574	99.523	99.472					
6.500	100.544	100.486	100.435	100.385	6.500	99.879	99.821	99.770	99.719					
6.625	100.747	100.690	100.639	100.588	6.625	100.098	100.040	99.989	99.938					
6.750	100.681	100.623	100.568	100.512	6.750	100.063	100.005	99.950	99.894					
6.875	100.844	100.785	100.730	100.675	6.875	100.261	100.203	100.147	100.092					
7.000	100.918	100.860	100.805	100.749	7.000	100.378	100.320	100.265	100.209					
7.125	101.063	101.005	100.950	100.894	7.125	100.520	100.462	100.407	100.351					
7.250	100.620	100.487	100.380	100.273	7.250	100.107	99.975	99.868	99.761					
7.375	101.127	100.995	100.887	100.780	7.375	100.628	100.496	100.389	100.282					
7.500	101.092	100.960	100.853	100.746	7.500	100.623	100.491	100.384	100.276					
7.625	101.064	100.932	100.824	100.717	7.625	100.628	100.495	100.388	100.281					

BCM BROKERS CHOICE MORTGAGE Brokers Choice Mortgage 19000 MacArthur Blvd, Suite 200 Irvine, CA 92612													
Effective:		August 27, 2025											
ALT 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%						
780+	0.000	0.000	0.000	0.000	-0.375	-0.375	-0.250						
760-779	0.000	0.000	0.000	-0.250	-0.625	-0.625	-0.500						
740-759	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750						
720-739	0.000	0.000	-0.250	-0.750	-1.250	-1.250	-1.000						
700-719	0.000	0.000	-0.375	-0.875	-1.375	-1.500	-1.250						
680-699	0.000	0.000	-0.625	-1.125	-1.750	-1.875	-1.500						
660-679	0.000	0.000	-0.750	-1.375	-1.875	-2.125	-1.750						
640-659	0.000	0.000	-1.125	-1.500	-2.250	-2.500	-2.000						
<=639	0.000	-0.125	-1.500	-2.125	-2.750	-2.875	-2.625						
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%						
780+	0.000	0.000	0.000	-0.125	-0.500	-0.625	-0.500						
760-779	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750						
740-759	0.000	0.000	-0.250	-0.750	-1.125	-1.375	-1.125						
720-739	0.000	0.000	-0.500	-1.000	-1.625	-1.750	-1.500						
700-719	0.000	0.000	-0.625	-1.250	-1.875	-2.125	-1.750						
680-699	0.000	0.000	-0.875	-1.625	-2.250	-2.500	-2.125						
660-679	0.000	-0.125	-1.125	-1.875	-2.500	-3.000	-2.375						
640-659	0.000	-0.250	-1.375	-2.125	-2.875	-3.375	-2.875						
<=639	0.000	-0.375	-1.750	-2.500	-3.500	-3.875	-3.625						
FICO/LTV Cashout Adjustments													
	<=30%	30.01-60%	60.01-70%	70.01-75%									
780+	-0.375	-0.375	-0.625	-0.875									
760-779	-0.375	-0.375	-0.875	-1.250									
740-759	-0.375	-0.375	-1.000	-1.625									
720-739	-0.375	-0.500	-1.375	-2.000									
700-719	-0.375	-0.500	-1.625	-2.625									
680-699	-0.375	-0.625	-2.000	-2.875									
660-679	-0.375	-0.875	-2.750	-4.000									
640-659	-0.375	-1.375	-3.125	-4.625									
<=639	-0.375	-1.375	-3.375	-4.875									
Additional Agency Adjustments													
	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%						
ARM	0.000	0.000	0.000	0.000	0.000	0.000	0.000						
Condo (excludes detached)	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750						
Investment	-0.375	-0.375	-0.500	-1.000	-2.375	-3.250							
2nd Home	-0.375	-0.375	-0.500	-1.000	-2.375	-3.250	-3.250						
Manufactured Home	-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									
Subordinate Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125						
High Balance Fixed Purchase/Rate & Term	-0.625	-0.625	-0.875	-0.875	-1.125	-1.125	-1.125						
High Balance ARM Purchase/Rate & Term	-1.375	-1.375	-1.625	-1.625	-2.625	-2.625	-2.625						
High Balance Fixed Cashout	-1.375	-1.375	-1.625	-1.625	-1.875								
High Balance ARM Cashout	-2.125	-2.125	-2.375	-2.375	-3.375								
LOAN AMOUNT **													
Loan Amt \$75,000 <= \$100,000	-1.000						* 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**						
Loan Amt >\$100,000 <= \$249,999	0.250												
MISCELLANEOUS		*Adjustment caps are only applicable to standard Agency Fixed/ARM and Subordinate Financing adjustments											
Texas Cash out	-1.000												
HB 20YR & 25YR Term	-1.500												
> 6 Financed Properties	-0.500	**Minimum Loan Amount \$75,000**											
Escrow Waiver (Non-CA)	-0.250	***All loan level price adjustments are cumulative***											
State Adjustors: NC	-0.375	Max Final Price Including comp Cannot											
FICO => 700 & LTV<= 80%	0.300	Exceed (4.00) for all Agency Programs				NC Floor Price		99.750					
LENDER PAID MI													
PROGRAMS	LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639			
Alt Agency 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			
Alt Agency 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			
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: August 27, 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 it's 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

CalHFA CalReady - (C110/F210)**Fees:**

- \$1,995 UW Fee
- 2.000 % Max Borrower Paid Comp
- Conventional and FHA available
- My Home and Buy Down options available
- High Bal available

CalHFA CalPLUS Access - (C111/F211)**Fees:**

- \$1,995 UW Fee
- 2.000 % Max Borrower Paid Comp
- Conventional and FHA available
- My Home and Buy Down options available
- High Bal available

Brokers Choice Mortgage

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Irvine, CA 92612

Effective: August 27, 2025

Choice DPA Pricing

Choice DPA Plus - (301_1st_DPA_Plus)			
Rate	15 Day	30 Day	45 Day
6.750	99.849	99.678	99.477
6.875	100.025	99.863	99.664
6.990	100.469	100.307	100.108
7.000	100.499	100.337	100.138
7.125	100.915	100.753	100.554
7.250	101.321	101.159	100.960
7.375	101.261	101.065	100.816
7.500	101.695	101.499	101.250
7.625	102.081	101.885	101.636
7.750	102.447	102.251	102.002
7.875	102.063	101.850	101.561
8.000	102.437	102.224	101.935
8.125	102.783	102.570	102.281
8.250	103.129	102.916	102.627

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	98.349	98.178	97.977
6.875	98.525	98.363	98.164
6.990	98.969	98.807	98.608
7.000	98.999	98.837	98.638
7.125	99.415	99.253	99.054
7.250	99.821	99.659	99.460
7.375	99.761	99.565	99.316
7.500	100.195	99.999	99.750
7.625	100.581	100.385	100.136
7.750	100.947	100.751	100.502
7.875	100.563	100.350	100.061
8.000	100.937	100.724	100.435
8.125	101.283	101.070	100.781
8.250	101.629	101.416	101.127

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	99.099	98.928	98.727
6.875	99.275	99.113	98.914
6.990	99.719	99.557	99.358
7.000	99.749	99.587	99.388
7.125	100.165	100.003	99.804
7.250	100.571	100.409	100.210
7.375	100.511	100.315	100.066
7.500	100.945	100.749	100.500
7.625	101.331	101.135	100.886
7.750	101.697	101.501	101.252
7.875	101.313	101.100	100.811
8.000	101.687	101.474	101.185
8.125	102.033	101.820	101.531
8.250	102.379	102.166	101.877

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	97.849	97.678	97.477
6.875	98.025	97.863	97.664
6.990	98.469	98.307	98.108
7.000	98.499	98.337	98.138
7.125	98.915	98.753	98.554
7.250	99.321	99.159	98.960
7.375	99.261	99.065	98.816
7.500	99.695	99.499	99.250
7.625	100.081	99.885	99.636
7.750	100.447	100.251	100.002
7.875	100.063	99.850	99.561
8.000	100.437	100.224	99.935
8.125	100.783	100.570	100.281
8.250	101.129	100.916	100.627

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	96.349	96.178	95.977
6.875	96.525	96.363	96.164
6.990	96.969	96.807	96.608
7.000	96.999	96.837	96.638
7.125	97.415	97.253	97.054
7.250	97.821	97.659	97.460
7.375	97.761	97.565	97.316
7.500	98.195	97.999	97.750
7.625	98.581	98.385	98.136
7.750	98.947	98.751	98.502
7.875	98.563	98.350	98.061
8.000	98.937	98.724	98.435
8.125	99.283	99.070	98.781
8.250	99.629	99.416	99.127

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	97.099	96.928	96.727
6.875	97.275	97.113	96.914
6.990	97.719	97.557	97.358
7.000	97.749	97.587	97.388
7.125	98.165	98.003	97.804
7.250	98.571	98.409	98.210
7.375	98.511	98.315	98.066
7.500	98.945	98.749	98.500
7.625	99.331	99.135	98.886
7.750	99.697	99.501	99.252
7.875	99.313	99.100	98.811
8.000	99.687	99.474	99.185
8.125	100.033	99.820	99.531
8.250	100.379	100.166	99.877

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



FHA 30 - 25 Year Fixed - (301 & 325)					FHA 20 Year Fixed - (320)					FHA 15 Year Fixed - (315)					FHA 30 Year Fixed HB - (301HB)				
Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day	
5.250	98.789	98.747	98.683		5.000	96.203	96.186	96.146		5.000	99.059	99.026	98.991		5.250	97.950	97.908	97.844	
5.375	99.103	99.061	98.996		5.125	96.715	96.698	96.658		5.125	99.439	99.406	99.371		5.375	98.222	98.180	98.115	
5.500	99.592	99.550	99.486		5.250	98.139	98.097	98.033		5.250	100.612	100.579	100.544		5.500	98.908	98.866	98.801	
5.625	100.005	99.963	99.898		5.375	98.453	98.411	98.346		5.375	100.327	100.294	100.269		5.625	99.445	99.403	99.338	
5.750	100.872	100.830	100.766		5.500	98.942	98.900	98.836		5.500	100.686	100.652	100.627		5.750	100.201	100.159	100.095	
5.875	101.024	100.966	100.885		5.625	99.355	99.313	99.248		5.625	100.966	100.933	100.907		5.875	100.365	100.306	100.226	
6.000	101.580	101.521	101.441		5.750	100.222	100.180	100.116		5.750	101.683	101.649	101.624		6.000	100.990	100.932	100.851	
6.125	101.939	101.881	101.800		5.875	100.374	100.316	100.235		5.875	101.414	101.389	101.357		6.125	101.395	101.337	101.256	
6.250	102.496	102.438	102.357		6.000	100.930	100.871	100.791		6.000	101.829	101.804	101.772		6.250	101.427	101.369	101.288	
6.375	102.509	102.451	102.370		6.125	101.289	101.231	101.150							6.375	101.499	101.440	101.360	
6.500	103.071	103.012	102.932		6.250	101.846	101.788	101.707							6.500	101.970	101.911	101.831	
6.625	103.511	103.452	103.372		6.375	101.859	101.801	101.720							6.625	102.349	102.290	102.209	
6.750	103.566	103.507	103.426		6.500	102.421	102.362	102.282							6.750	102.051	101.992	101.912	
6.875	103.383	103.324	103.250		6.625	102.861	102.802	102.722							6.875	102.168	102.109	102.035	
7.000	103.976	103.917	103.843		6.750	102.916	102.857	102.776							7.000	102.583	102.524	102.450	
7.125	104.297	104.238	104.164												7.125	102.976	102.918	102.843	
7.250	103.860	103.802	103.727												7.250	102.669	102.610	102.536	

FHA 30 Year Fixed 2:1 Buydown - (301-BD)				
Rate	15 Day	30 Day	45 Day	
5.250	98.789	98.747	98.683	
5.375	99.103	99.061	98.996	
5.500	99.692	99.550	99.486	
5.625	100.005	99.963	99.898	
5.750	100.872	100.830	100.766	
5.875	101.024	100.966	100.885	
6.000	101.580	101.521	101.441	
6.125	101.939	101.881	101.800	
6.250	102.496	102.438	102.357	
6.375	102.509	102.451	102.370	
6.500	103.071	103.012	102.932	
6.625	103.511	103.452	103.372	
6.750	103.566	103.507	103.426	
6.875	103.383	103.324	103.250	
7.000	103.976	103.917	103.843	
7.125	104.297	104.238	104.164	
7.250	103.860	103.802	103.727	

FHA 30 Year Fixed HB 2:1 Buydown - (301 HB-BD)				
Rate	15 Day	30 Day	45 Day	
5.250	97.950	97.908	97.844	
5.375	98.222	98.180	98.115	
5.500	98.908	98.866	98.801	
5.625	99.445	99.403	99.338	
5.750	100.201	100.159	100.095	
5.875	100.365	100.306	100.226	
6.000	100.990	100.932	100.851	
6.125	101.395	101.337	101.256	
6.250	101.427	101.369	101.288	
6.375	101.499	101.440	101.360	
6.500	101.970	101.911	101.831	
6.625	102.349	102.290	102.209	
6.750	102.051	101.992	101.912	
6.875	102.168	102.109	102.035	
7.000	102.583	102.524	102.450	
7.125	102.976	102.918	102.843	
7.250	102.669	102.610	102.536	

FHA 30 Year Fixed 1-0 Buydown: (301-BD10)				
Rate	15 Day	30 Day	45 Day	
5.250	95.789	98.747	98.683	
5.375	95.103	98.061	98.996	
5.500	95.992	99.550	99.486	
5.625	100.005	99.963	99.898	
5.750	100.672	100.830	100.766	
5.875	101.024	100.966	100.885	
6.000	101.580	101.521	101.441	
6.125	101.939	101.881	101.800	
6.250	102.496	102.438	102.387	
6.375	102.509	102.451	102.370	
6.500	103.071	103.012	102.932	
6.625	103.511	103.452	103.372	
6.750	103.566	103.507	103.426	
6.875	103.383	103.324	103.250	
7.000	103.976	103.917	103.843	
7.125	104.297	104.238	104.164	
7.250	103.860	103.802	103.727	

FHA 30 Year Fixed HB 1:3 Buydown - (301 HB-BD10)				
Rate	15 Day	30 Day	45 Day	
5.250	97.950	97.908	97.844	
5.375	98.222	98.180	98.115	
5.500	98.908	98.866	98.801	
5.625	99.445	99.403	99.338	
5.750	100.201	100.159	100.095	
5.875	100.365	100.306	100.226	
6.000	100.990	100.932	100.851	
6.125	101.395	101.337	101.256	
6.250	101.427	101.369	101.288	
6.375	101.499	101.440	101.360	
6.500	101.970	101.911	101.831	
6.625	102.349	102.290	102.209	
6.750	102.051	101.992	101.912	
6.875	102.168	102.109	102.035	
7.000	102.583	102.524	102.450	
7.125	102.976	102.918	102.843	
7.250	102.669	102.610	102.536	

FICO ≥700		FICO 600-619		VA Loan Amount >\$950K		Select (FICO 2680 & ≥250,000 & N/A on DPAs)
0.375		-0.750		-0.625		0.350
FICO 680-699		FICO 680-699		Loan Amount <=\$100,000		60 Day Lock (From 45 Day Price)
0.250		-1.500		-0.375		-0.500
FICO 650-679		FICO 650-679		VA Cashout ≥80% LTV		3-1Units
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 (straddle/IRRL)		
-0.250		0.250		-1.250		



Brokers Choice Mortgage
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Effective: August 27, 2025

VA & USDA Pricing

VA 30 - 25 Year Fixed (401 & 425)				
Rate	15 Day	30 Day	45 Day	
5.250	98.521	98.479	98.414	
5.375	99.014	98.972	98.908	
5.500	99.511	99.469	99.404	
5.625	99.987	99.945	99.880	
5.750	100.682	100.640	100.575	
5.875	100.762	100.704	100.623	
6.000	101.357	101.298	101.218	
6.125	101.938	101.879	101.798	
6.250	102.115	102.056	101.976	
6.375	102.108	102.049	101.969	
6.500	102.676	102.617	102.537	
6.625	102.982	102.923	102.843	
6.750	103.126	103.068	102.987	
6.875	103.087	103.028	102.954	
7.000	103.490	103.432	103.357	
7.125	103.742	103.683	103.609	
7.250	103.791	103.732	103.658	

VA 20 Year Fixed - (420)				
Rate	15 Day	30 Day	45 Day	
5.000	95.848	95.831	95.791	
5.125	96.360	96.343	96.303	
5.250	97.771	97.729	97.664	
5.375	98.264	98.222	98.158	
5.500	98.761	98.719	98.654	
5.625	99.237	99.195	99.130	
5.750	99.932	99.890	99.825	
5.875	100.012	99.954	99.873	
6.000	100.607	100.548	100.468	
6.125	101.188	101.129	101.048	
6.250	101.365	101.306	101.226	
6.375	101.358	101.299	101.219	
6.500	101.926	101.867	101.787	
6.625	102.232	102.173	102.093	
6.750	102.376	102.318	102.237	

VA 15 Year Fixed - (415)				
Rate	15 Day	30 Day	45 Day	
5.000	98.704	98.671	98.636	
5.125	99.084	99.051	99.016	
5.250	100.244	100.210	100.176	
5.375	100.139	100.106	100.080	
5.500	100.504	100.471	100.445	
5.625	100.849	100.815	100.790	
5.750	101.393	101.359	101.334	
5.875	101.052	101.027	100.995	
6.000	101.506	101.481	101.449	

VA 30 Year Fixed HB - (401HB)				
Rate	15 Day	30 Day	45 Day	
5.250	97.704	97.663	97.598	
5.375	98.000	97.959	97.894	
5.500	98.639	98.598	98.533	
5.625	99.101	99.059	98.995	
5.750	100.106	100.064	99.999	
5.875	99.963	99.904	99.824	
6.000	100.421	100.363	100.282	
6.125	100.957	100.899	100.818	
6.250	101.166	101.108	101.027	
6.375	101.398	101.339	101.258	
6.500	101.736	101.677	101.597	
6.625	102.070	102.011	101.931	
6.750	101.819	101.760	101.680	
6.875	101.713	101.655	101.580	
7.000	102.128	102.069	101.995	
7.125	102.296	102.238	102.163	
7.250	102.214	102.155	102.081	

VA 30 Year Fixed 2:1 Buydown - (401-BD)				
Rate	15 Day	30 Day	45 Day	
5.250	98.521	98.479	98.414	
5.375	99.014	98.972	98.908	
5.500	99.511	99.469	99.404	
5.625	99.987	99.945	99.880	
5.750	100.682	100.640	100.575	
5.875	100.762	100.704	100.623	
6.000	101.357	101.298	101.218	
6.125	101.938	101.879	101.798	
6.250	102.115	102.056	101.976	
6.375	102.108	102.049	101.969	
6.500	102.676	102.617	102.537	
6.625	102.982	102.923	102.843	
6.750	103.126	103.068	102.987	
6.875	103.087	103.028	102.954	
7.000	103.490	103.432	103.357	
7.125	103.742	103.683	103.609	
7.250	103.791	103.732	103.658	

VA HB 30 Year Fixed 2:1 Buydown - (401HB-BD)				
Rate	15 Day	30 Day	45 Day	
5.250	97.704	97.663	97.598	
5.375	98.000	97.959	97.894	
5.500	98.639	98.598	98.533	
5.625	99.101	99.059	98.995	
5.750	100.106	100.064	99.999	
5.875	99.963	99.904	99.824	
6.000	100.421	100.363	100.282	
6.125	100.957	100.899	100.818	
6.250	101.166	101.108	101.027	
6.375	101.398	101.339	101.258	
6.500	101.736	101.677	101.597	
6.625	102.070	102.011	101.931	
6.750	101.819	101.760	101.680	
6.875	101.713	101.655	101.580	
7.000	102.128	102.069	101.995	
7.125	102.296	102.238	102.163	
7.250	102.214	102.155	102.081	

VA 30 Year Fixed 1:0 Buydown - (401-BD10)				
Rate	15 Day	30 Day	45 Day	
5.250	98.521	98.479	98.414	
5.375	99.014	98.972	98.908	
5.500	99.511	99.469	99.404	
5.625	99.987	99.945	99.880	
5.750	100.682	100.640	100.575	
5.875	100.762	100.704	100.623	
6.000	101.357	101.298	101.218	
6.125	101.938	101.879	101.798	
6.250	102.115	102.056	101.976	
6.375	102.108	102.049	101.969	
6.500	102.676	102.617	102.537	
6.625	102.982	102.923	102.843	
6.750	103.126	103.068	102.987	
6.875	103.087	103.028	102.954	
7.000	103.490	103.432	103.357	
7.125	103.742	103.683	103.609	
7.250	103.791	103.732	103.658	

VA HB 30 Year Fixed 1:0 Buydown - (401HB-BD10)				
Rate	15 Day	30 Day	45 Day	
5.250	97.704	97.663	97.598	
5.375	98.000	97.959	97.894	
5.500	98.639	98.598	98.533	
5.625	99.101	99.059	98.995	
5.750	100.106	100.064	99.999	
5.875	99.963	99.904	99.824	
6.000	100.421	100.363	100.282	
6.125	100.957	100.899	100.818	
6.250	101.166	101.108	101.027	
6.375	101.398	101.339	101.258	
6.500	101.736	101.677	101.597	
6.625	102.070	102.011	101.931	
6.750	101.819	101.760	101.680	
6.875	101.713	101.655	101.580	
7.000	102.128	102.069	101.995	
7.125	102.296	102.238	102.163	
7.250	102.214	102.155	102.081	

USDA 30 - 25 Year Fixed - (501)				
Rate	15 Day	30 Day	45 Day	
5.250	97.976	97.934	97.869	
5.375	98.469	98.427	98.363	
5.500	98.966	98.924	98.859	
5.625	99.442	99.400	99.335	
5.750	100.137	100.095	100.030	
5.875	100.217	100.159	100.078	
6.000	100.812	100.753	100.673	
6.125	101.393	101.334	101.253	
6.250	101.570	101.511	101.431	
6.375	101.563	101.504	101.424	
6.500	102.131	102.072	101.992	
6.625	102.437	102.378	102.298	
6.750	102.581	102.523	102.442	
6.875	102.542	102.483	102.409	
7.000	102.945	102.887	102.812	
7.125	103.197	103.138	103.064	
7.250	103.246	103.187	103.113	

LLPAs

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 560-579
-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/IRRRL)
-1.250

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



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

Effective: August 27, 2025

FHA/VA ARM PRICING

FHA 5/1 ARM - (305)			
Rate	15 Day	30 Day	45 Day
4.625	97.967	97.888	97.836
4.750	97.683	97.587	97.484
4.875	98.258	98.162	98.059
5.000	98.830	98.734	98.631
5.125	99.089	98.992	98.890
5.250	98.682	98.569	98.414
5.375	99.248	99.135	98.981
5.500	99.808	99.696	99.541
5.625	100.051	99.938	99.784
5.750	99.518	99.388	99.183
5.875	100.067	99.937	99.732
6.000	100.603	100.474	100.268
6.125	100.814	100.684	100.479

FHA 5/1 ARM HB - (305HB)			
Rate	15 Day	30 Day	45 Day
4.625	97.388	97.308	97.257
4.750	97.142	97.046	96.943
4.875	97.693	97.597	97.494
5.000	98.236	98.139	98.037
5.125	98.469	98.362	98.259
5.250	98.123	98.010	97.856
5.375	98.651	98.538	98.384
5.500	99.164	99.051	98.897
5.625	99.349	99.236	99.082
5.750	98.933	98.803	98.598
5.875	99.422	99.292	99.087
6.000	99.888	99.758	99.553
6.125	100.018	99.889	99.683

VA 5/1 ARM - (405)			
Rate	15 Day	30 Day	45 Day
4.625	97.790	97.711	97.659
4.750	97.709	97.613	97.510
4.875	98.207	98.111	98.008
5.000	98.701	98.604	98.501
5.125	98.878	98.782	98.679
5.250	98.695	98.582	98.427
5.375	99.181	99.068	98.914
5.500	99.660	99.547	99.393
5.625	99.820	99.707	99.553
5.750	99.521	99.391	99.186
5.875	99.988	99.858	99.653
6.000	100.442	100.313	100.107
6.125	100.572	100.442	100.237

VA 5/1 ARM HB - (405HB)			
Rate	15 Day	30 Day	45 Day
4.625	97.154	97.075	97.023
4.750	97.126	97.030	96.927
4.875	97.592	97.496	97.393
5.000	98.049	97.952	97.849
5.125	98.184	98.088	97.985
5.250	98.092	97.979	97.824
5.375	98.535	98.422	98.268
5.500	98.965	98.852	98.698
5.625	99.069	98.956	98.802
5.750	98.897	98.767	98.562
5.875	99.308	99.179	98.973
6.000	99.702	99.572	99.367
6.125	99.768	99.638	99.432

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	
0.250	-1.500	-0.375	
FICO 660-679	FICO 550-579	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	-1.250	



VA IRRRL 30 - 25 Year Fixed (401RL & 425RL)						VA IRRRL 20 Year Fixed - (420RL)						VA IRRRL 15 Year Fixed - (415RL)						VA IRRRL 36 Year Fixed HB - (401RLHB)				
Rate	15 Day	30 Day	45 Day			Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day			
4.750	95.316	95.299	95.259			5.375	98.139	98.097	98.033		5.000	98.579	98.546	98.511		5.250	97.279	97.238	97.173			
4.875	95.952	95.935	95.895			5.500	98.636	98.594	98.529		5.125	98.959	98.926	98.891		5.375	97.575	97.534	97.469			
5.000	96.598	96.581	96.541			5.625	99.112	99.070	99.005		5.250	100.119	100.085	100.051		5.500	98.214	98.173	98.108			
5.125	97.110	97.093	97.053			5.750	99.807	99.765	99.700		5.375	100.014	99.981	99.955		5.625	98.676	98.634	98.570			
5.250	98.521	98.479	98.414			5.875	99.887	99.829	99.748		5.500	100.379	100.346	100.320		5.750	99.681	99.639	99.574			
5.375	99.014	98.972	98.908			6.000	100.482	100.423	100.343		5.625	100.724	100.690	100.665		5.875	99.538	99.479	99.399			
5.500	99.511	99.469	99.404			6.125	101.063	101.004	100.923		5.750	101.268	101.234	101.209		6.000	99.996	99.938	99.857			
5.625	99.987	99.945	99.880			6.250	101.240	101.181	101.101		5.875	100.927	100.902	100.870		6.125	100.532	100.474	100.393			
5.750	100.682	100.640	100.575			6.375	101.233	101.174	101.094		6.000	101.381	101.356	101.324		6.250	100.741	100.683	100.602			
5.875	100.762	100.704	100.623			6.500	101.801	101.742	101.662							6.375	100.973	100.914	100.833			
6.000	101.357	101.298	101.218			6.625	102.107	102.048	101.968							6.500	101.311	101.252	101.172			
6.125	101.938	101.879	101.798			6.750	102.251	102.193	102.112							6.625	101.645	101.586	101.506			
6.250	102.115	102.056	101.976			6.875	102.212	102.153	102.079							6.750	101.394	101.335	101.255			
6.375	102.108	102.049	101.969			7.000	102.615	102.557	102.482							6.875	101.288	101.230	101.155			
6.500	102.676	102.617	102.537			7.125	102.867	102.808	102.734							7.000	101.703	101.644	101.570			
6.625	102.982	102.923	102.843													7.125	101.871	101.813	101.738			
6.750	103.126	103.068	102.987													7.250	101.789	101.730	101.656			

FICO 700	FICO 600-619	VA Loan Amount >\$950K	Select (FICO 2680 > \$250,000 & N/A on DPAs)
0.375	-1,000	-1,000	0.350
FICO 680-699	FICO 680-699	Loan Amount <\$100,000	60 Day Lock (From 45 Day Price)
0.250	-1,750	-0.375	-0.500
FICO 660-679	FICO 660-679	VA Cashout >10% LTV	<4 Units
0.250	-3,000	-3,000	-0.50
FICO 640-659	No FICO Score	Manufactured Home (Purchase/Rate-Term/Cashout)	VA/IRRL >100% CLTV
0.000	-3,000	-1,250	-1,000
FICO 620-639	Loan Amt >\$100,000 -<= \$249,999	Manufactured Home (Streamline/IRRL)	NC Floor Price
-3,500	0.250	-1,250	\$27.5



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

Effective:

Wednesday, August 27, 2025

Jumbo Choice Pricing

Jumbo Choice 30 Year Fixed - (901DI)				
Note Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.375	99.991	99.897	99.710	99.522
6.500	100.255	100.162	99.974	99.787
6.625	100.475	100.382	100.194	100.007
6.750	100.696	100.603	100.415	100.228
6.875	100.923	100.829	100.642	100.454
7.000	101.188	101.094	100.907	100.719
7.125	101.456	101.362	101.175	100.987
7.250	101.662	101.568	101.381	101.193
7.375	101.839	101.746	101.558	101.371
7.500	102.001	101.907	101.720	101.532
7.625	102.154	102.060	101.873	101.685
7.750	102.292	102.198	102.011	101.823
7.875	102.403	102.309	102.121	101.934
8.000	102.527	102.434	102.246	102.059
8.125	102.652	102.558	102.371	102.183
8.250	102.777	102.683	102.495	102.308
8.375	102.901	102.808	102.620	102.433
8.500	103.026	102.932	102.745	102.557
8.625	103.151	103.057	102.869	102.682

Jumbo Choice 10/6 ARM - (9106DI)				
Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.250	96.815	96.721	96.533	96.346
6.375	97.272	97.178	96.991	96.803
6.500	97.734	97.640	97.453	97.265
6.625	98.197	98.103	97.915	97.728
6.750	98.660	98.566	98.379	98.191
6.875	99.121	99.027	98.840	98.652
7.000	99.586	99.492	99.305	99.117
7.125	100.048	99.954	99.767	99.579
7.250	100.515	100.421	100.234	100.046
7.375	100.982	100.888	100.701	100.513
7.500	101.450	101.357	101.169	100.982
7.625	101.919	101.825	101.638	101.450
7.750	102.385	102.291	102.104	101.916
7.875	102.855	102.761	102.574	102.386
8.000	103.322	103.228	103.041	102.853

Loan Level Price Adjustments (LLPAs)		CLTV						
FICO		<= 60%	60.01 - 65%	65.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%	85.01 - 90%
FICO >= 800		0.800	0.750	0.700	0.650	0.550	-1.000	-2.750
FICO 760 - 799		0.700	0.650	0.600	0.550	0.450	-2.000	-3.850
FICO 740 - 759		0.600	0.550	0.450	0.400	0.100	-3.000	-4.600
FICO 720 - 739		0.450	0.400	0.100	0.000	-0.500	-3.550	-4.900
FICO 700 - 719		-0.050	-0.150	-0.350	-0.750	-1.250	-4.000	-5.750
FICO 680 - 699		-0.950	-1.150	-1.450	-2.500	-3.050	-5.250	-7.750
FICO 660 - 679		-1.500	-1.750	-2.150	-3.350	-4.400		
Other Adjusters		<= 60%	60.01 - 65%	65.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%	85.01 - 90%
Investment Property		-0.500	-0.550	-0.750	-1.250	-1.750		
Purchase		0.000	0.000	0.000	0.000	0.000	0.000	0.000
Cashout Refinance		-0.050	-0.100	-0.250	-0.750	-1.250		
Second Home		0.000	0.000	0.000	-0.100	-0.200		
Condo (LR and HR)		0.000	0.000	-0.050	-0.100	-0.200	-0.300	
2-4 Unit		-0.250	-0.375	-0.500	-0.625	-0.750	-1.000	-1.250
Self-Employed		0.000	-0.050	-0.050	-0.100	-0.100	-0.200	-0.250

ARM Notes	
Margin:	2.75%
Floor:	2.75%
Caps:	5/1/5
Index:	SOFR

NC Floor Price
99.750

Maximum Net Price
102.000

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	97.048	96.939	96.767	96.548
5.875	97.509	97.400	97.228	97.009
6.000	97.970	97.861	97.689	97.470
6.125	98.431	98.321	98.149	97.931
6.250	98.892	98.783	98.611	98.392
6.375	99.308	99.198	99.026	98.808
6.500	99.723	99.613	99.442	99.223
6.625	100.107	99.997	99.825	99.607
6.750	100.490	100.381	100.209	99.990
6.875	100.759	100.649	100.477	100.259
7.000	101.028	100.918	100.746	100.528
7.125	101.073	100.964	100.792	100.573
7.250	101.119	101.009	100.837	100.619
7.375	101.144	101.034	100.862	100.644
7.500	101.169	101.060	100.888	100.669
7.625	101.262	101.153	100.981	100.762
7.750	101.355	101.246	101.074	100.855
7.875	101.361	101.252	101.080	100.861
8.000	101.455	101.346	101.174	100.955

Jumbo Choice Premier 30 Year Fixed 2:1 Buydown - (901SP-BD)				
Rate	15 Day	30 Day	45 Day	60 Day
5.750	97.048	96.939	96.767	96.548
5.875	97.509	97.400	97.228	97.009
6.000	97.970	97.861	97.689	97.470
6.125	98.431	98.321	98.149	97.931
6.250	98.892	98.783	98.611	98.392
6.375	99.308	99.198	99.026	98.808
6.500	99.723	99.613	99.442	99.223
6.625	100.107	99.997	99.825	99.607
6.750	100.490	100.381	100.209	99.990
6.875	100.759	100.649	100.477	100.259
7.000	101.028	100.918	100.746	100.528
7.125	101.073	100.964	100.792	100.573
7.250	101.119	101.009	100.837	100.619
7.375	101.144	101.034	100.862	100.644
7.500	101.169	101.060	100.888	100.669
7.625	101.262	101.153	100.981	100.762
7.750	101.355	101.246	101.074	100.855
7.875	101.361	101.252	101.080	100.861
8.000	101.455	101.346	101.174	100.955

Jumbo Choice Premier 30 Year Fixed 1:8 Buydown - (901SP-BD10)				
Rate	15 Day	30 Day	45 Day	60 Day
5.750	97.048	96.939	96.767	96.548
5.875	97.509	97.400	97.228	97.009
6.000	97.970	97.861	97.689	97.470
6.125	98.431	98.321	98.149	97.931
6.250	98.892	98.783	98.611	98.392
6.375	99.308	99.198	99.026	98.808
6.500	99.723	99.613	99.442	99.223
6.625	100.107	99.997	99.825	99.607
6.750	100.490	100.381	100.209	99.990
6.875	100.759	100.649	100.477	100.259
7.000	101.028	100.918	100.746	100.528
7.125	101.073	100.964	100.792	100.573
7.250	101.119	101.009	100.837	100.619
7.375	101.144	101.034	100.862	100.644
7.500	101.169	101.060	100.888	100.669
7.625	101.262	101.153	100.981	100.762
7.750	101.355	101.246	101.074	100.855
7.875	101.361	101.252	101.080	100.861
8.000	101.455	101.346	101.174	100.955

Jumbo Choice Premier 15 Year Fixed - (915SP)				
Rate	15 Day	30 Day	45 Day	60 Day
5.500	97.054	96.944	96.773	96.554
5.625	97.397	97.288	97.116	96.897
5.750	97.741	97.631	97.459	97.241
5.875	98.042	97.933	97.761	97.542
6.000	98.343	98.234	98.062	97.843
6.125	98.621	98.512	98.340	98.121
6.250	98.899	98.789	98.617	98.399
6.375	99.146	99.037	98.865	98.646
6.500	99.394	99.284	99.113	98.894
6.625	99.695	99.586	99.414	99.195
6.750	99.997	99.887	99.716	99.497

Jumbo Choice Premier 10/6 ARM - (9106SP)				
Rate	15 Day	30 Day	45 Day	60 Day
5.250	96.129	96.019	95.847	95.629
5.375	96.424	96.315	96.143	95.924
5.500	96.690	96.581	96.409	96.190
5.625	96.935	96.826	96.654	96.435
5.750	97.159	97.049	96.878	96.659
5.875	97.443	97.334	97.162	96.943
6.000	97.722	97.613	97.441	97.222
6.125	98.065	97.956	97.784	97.565
6.250	98.369	98.260	98.088	97.869
6.375	98.611	98.502	98.330	98.111
6.500	98.855	98.745	98.573	98.355
6.625	98.956	98.847	98.675	98.456
6.750	99.058	98.948	98.777	98.558
6.875	99.176	99.067	98.895	98.676
7.000	99.295	99.186	99.014	98.795

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	0.500	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	0.125		
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	-1.000	-1.375	-1.750		
FICO 660-679	-0.750	-0.875	-1.125	-1.500	-2.000		
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		
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

Effective: **Wednesday, August 27, 2025**

Jumbo Choice Advantage 30 Year Fixed - (901EM)						Jumbo Choice Advantage 30 Year Fixed 2:1 Buydown - (901EM-8D)					
Rate	15 Day	30 Day	45 Day	60 Day		Rate	15 Day	30 Day	45 Day	60 Day	
6.000	97.149	97.024	96.899	96.711		6.000	N/A	N/A	N/A	N/A	
6.125	97.762	97.637	97.512	97.325		6.125	N/A	N/A	N/A	N/A	
6.250	97.951	97.826	97.701	97.514		6.250	N/A	N/A	N/A	N/A	
6.375	98.232	98.107	97.982	97.794		6.375	N/A	N/A	N/A	N/A	
6.500	98.521	98.396	98.271	98.083		6.500	N/A	N/A	N/A	N/A	
6.625	98.896	98.771	98.646	98.459		6.625	N/A	N/A	N/A	N/A	
6.750	99.273	99.148	99.023	98.836		6.750	N/A	N/A	N/A	N/A	
6.875	99.576	99.451	99.326	99.138		6.875	N/A	N/A	N/A	N/A	
7.000	99.936	99.811	99.686	99.498		7.000	N/A	N/A	N/A	N/A	
7.125	100.592	100.467	100.342	100.155		7.125	N/A	N/A	N/A	N/A	
7.250	100.842	100.717	100.592	100.405		7.250	N/A	N/A	N/A	N/A	
7.375	101.092	100.967	100.842	100.654		7.375	N/A	N/A	N/A	N/A	
7.500	101.316	101.191	101.066	100.878		7.500	N/A	N/A	N/A	N/A	
7.625	101.489	101.364	101.239	101.052		7.625	N/A	N/A	N/A	N/A	
7.750	101.650	101.525	101.400	101.213		7.750	N/A	N/A	N/A	N/A	
7.875	101.965	101.840	101.715	101.528		7.875	N/A	N/A	N/A	N/A	
8.000	102.220	102.095	101.970	101.782		8.000	N/A	N/A	N/A	N/A	
8.125	102.404	102.279	102.154	101.966		8.125	N/A	N/A	N/A	N/A	
8.250	102.583	102.458	102.333	102.145		8.250	N/A	N/A	N/A	N/A	
8.375	102.763	102.638	102.513	102.326		8.375	N/A	N/A	N/A	N/A	
8.500	102.989	102.864	102.739	102.551		8.500	N/A	N/A	N/A	N/A	
8.625	103.181	103.056	102.931	102.744		8.625	N/A	N/A	N/A	N/A	

Jumbo Choice Advantage 30 Year Fixed 1:0 Buydown - (901EM-RD10)				
Rate	15 Day	30 Day	45 Day	60 Day
6.000	N/A	N/A	N/A	N/A
6.125	N/A	N/A	N/A	N/A
6.250	N/A	N/A	N/A	N/A
6.375	N/A	N/A	N/A	N/A
6.500	N/A	N/A	N/A	N/A
6.625	N/A	N/A	N/A	N/A
6.750	N/A	N/A	N/A	N/A
6.875	N/A	N/A	N/A	N/A
7.000	N/A	N/A	N/A	N/A
7.125	N/A	N/A	N/A	N/A
7.250	N/A	N/A	N/A	N/A
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
8.375	N/A	N/A	N/A	N/A
8.500	N/A	N/A	N/A	N/A
8.625	N/A	N/A	N/A	N/A

	Jumbo Discount Advantage 30 Year Fixed Interest Only - (901EM-30)				
Rate	15 Day	30 Day	45 Day	60 Day	
6.000	97.149	97.024	96.899	96.711	
6.125	97.762	97.637	97.512	97.325	
6.250	97.951	97.826	97.701	97.514	
6.375	98.232	98.107	97.982	97.794	
6.500	98.521	98.396	98.271	98.083	
6.625	98.896	98.771	98.646	98.459	
6.750	99.273	99.148	99.023	98.836	
6.875	99.576	99.451	99.326	99.138	
7.000	99.936	99.811	99.686	99.498	
7.125	100.592	100.467	100.342	100.155	
7.250	100.842	100.717	100.592	100.405	
7.375	101.092	100.967	100.842	100.654	
7.500	101.316	101.191	101.066	100.878	
7.625	101.489	101.364	101.239	101.052	
7.750	101.650	101.525	101.400	101.213	
7.875	101.965	101.840	101.715	101.528	
8.000	102.220	102.095	101.970	101.782	
8.125	102.404	102.279	102.154	101.966	
8.250	102.583	102.458	102.333	102.145	
8.375	102.763	102.638	102.513	102.326	
8.500	102.989	102.864	102.739	102.551	
8.625	103.181	103.056	102.931	102.744	

	Jumbo Choice Advantage 15 Year Fixed - (91SEM)			
Rate	15 Day	30 Day	45 Day	60 Day
6.500	98.441	98.316	98.191	98.003
6.625	98.750	98.625	98.500	98.312
6.750	99.067	98.942	98.817	98.629
6.875	99.369	99.244	99.119	98.931
7.000	99.605	99.480	99.355	99.168
7.125	99.858	99.733	99.608	99.421
7.250	100.049	99.924	99.799	99.611
7.375	100.223	100.098	99.973	99.786
7.500	100.346	100.221	100.096	99.909
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

[illegible][illegible]

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

Effective: Wednesday, August 27, 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	99.374	99.312	99.062
6.375	99.874	99.812	99.562
6.500	100.374	100.312	100.062
6.625	100.874	100.812	100.562
6.750	101.124	101.062	100.812
6.875	101.374	101.312	101.062
7.000	101.874	101.812	101.562
7.125	102.124	102.062	101.812
7.250	102.374	102.312	102.062
7.375	102.624	102.562	102.312
7.500	102.874	102.812	102.562
7.625	103.374	103.312	103.062
7.750	103.624	103.562	103.312
7.875	103.874	103.812	103.562
8.000	104.374	104.312	104.062
8.125	104.624	104.562	104.312
8.250	104.874	104.812	104.562
8.375	105.124	105.062	104.812

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	99.374	99.312	99.062
6.375	99.874	99.812	99.562
6.500	100.374	100.312	100.062
6.625	100.874	100.812	100.562
6.750	101.124	101.062	100.812
6.875	101.374	101.312	101.062
7.000	101.874	101.812	101.562
7.125	102.124	102.062	101.812
7.250	102.374	102.312	102.062
7.375	102.624	102.562	102.312
7.500	102.874	102.812	102.562
7.625	103.374	103.312	103.062
7.750	103.624	103.562	103.312
7.875	103.874	103.812	103.562
8.000	104.374	104.312	104.062
8.125	104.624	104.562	104.312
8.250	104.874	104.812	104.562
8.375	105.124	105.062	104.812

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	99.374	99.312	99.062
6.375	99.874	99.812	99.562
6.500	100.374	100.312	100.062
6.625	100.874	100.812	100.562
6.750	101.124	101.062	100.812
6.875	101.374	101.312	101.062
7.000	101.874	101.812	101.562
7.125	102.124	102.062	101.812
7.250	102.374	102.312	102.062
7.375	102.624	102.562	102.312
7.500	102.874	102.812	102.562
7.625	103.374	103.312	103.062
7.750	103.624	103.562	103.312
7.875	103.874	103.812	103.562
8.000	104.374	104.312	104.062
8.125	104.624	104.562	104.312
8.250	104.874	104.812	104.562
8.375	105.124	105.062	104.812

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	99.624	99.562	99.312
6.375	100.124	100.062	99.812
6.500	100.624	100.562	100.312
6.625	101.124	101.062	100.812
6.750	101.374	101.312	101.062
6.875	101.624	101.562	101.312
7.000	102.124	102.062	101.812
7.125	102.374	102.312	102.062
7.250	102.624	102.562	102.312
7.375	102.874	102.812	102.562
7.500	103.124	103.062	102.812
7.625	103.624	103.562	103.312
7.750	103.874	103.812	103.562
7.875	104.124	104.062	103.812
8.000	104.624	104.562	104.312
8.125	104.874	104.812	104.562
8.250	105.124	105.062	104.812
8.375	105.374	105.312	105.062

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+	0.625	0.500	0.500	0.375	0.125	-0.125	-1.500
760-779	0.500	0.500	0.375	0.250	0.000	-0.375	-1.750
740-759	0.500	0.375	0.250	0.000	-0.375	-0.500	-2.000
720-739	0.375	0.250	0.000	-0.375	-0.500	-1.000	-2.500
700-719	0.250	0.000	-0.375	-0.500	-1.000	-1.500	-3.250
680-699	0.000	-0.375	-0.500	-1.000	-1.500	-2.500	-4.250
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	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500	
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	-0.250	-0.250	-0.250	-0.250	-0.250		
Escrow Waived	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

Maximum Net Price

101.000