

BRING IT ON SUMMER SPECIALS!

UP TO 75 BPS PRICE IMPROVEMENT

FOR LOANS LOCKED AUGUST 1ST - 31ST, 2025

Three mighty specials in August!

Pump it up this summer with our August Specials on Non-QM and FHA/VA!

NON-QM & CLOSED-END SECONDS SPECIAL

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

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

FHA/VA AUGUST SPECIALS

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

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

37.5 BPS FHA/VA Price Improvement Special

- Eligible Loans with 600 – 679 FICOs
- Cannot be combined with Select or any other Special
- Excludes CalHFA and DPA programs

**25 BPS Price Improvement does not require Select and may be used on its own. Specials apply to all eligible Non-QM, FHA, VA loans, including low/high balance, Closed-End Seconds, and DPA Programs excluding CalHFA DPA programs, HELOCs, DSCR 5-8 and Jumbo Programs. Specials may not be combined with any other price improvement or special unless explicitly stated. Offers valid for loans locked between 8/1/2025 and 8/31/2025. All offers are subject to change without prior notice. Rate and price improvements are applicable only to qualifying loan programs and borrowers, and not all applicants will qualify. Specials cannot be combined with any other offer or price exception unless explicitly stated.*

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

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