



Rates to Win.

GOVERNMENT FIXED RATE PRICING (Section 1/2)

Effective: **6/5/2026**

* Intended for internal use, and Mortgage Brokers only. Do not distribute.*

FHA 30 YEAR FIXED					VA 30 YEAR FIXED					Lockdesk Associates Available 9am-7pm CST lockdesk@simplypmg.com * This rate sheet is borrower paid pricing. * Rates and pricing are subject to change. * Please visit broker portal for live pricing. TPO Connect		
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day			
5.500	99.122	99.025	98.949	98.774	5.500	99.122	99.025	98.949	98.774			
5.625	99.458	99.361	99.286	99.110	5.625	99.458	99.361	99.286	99.110			
5.750	99.897	99.767	99.661	99.455	5.750	99.897	99.767	99.661	99.455			
5.875	100.519	100.389	100.283	100.077	5.875	100.519	100.389	100.283	100.077			
5.990	101.070	100.940	100.834	100.628	5.990	101.070	100.940	100.834	100.628			
6.000	101.119	100.989	100.883	100.677	6.000	101.119	100.989	100.883	100.677			
6.125	101.410	101.280	101.174	100.968	6.125	101.410	101.280	101.174	100.968			
6.250	101.238	101.191	101.146	101.001	6.250	101.238	101.191	101.146	101.001			
6.375	101.805	101.758	101.713	101.568	6.375	101.805	101.758	101.713	101.568			
6.490	102.302	102.255	102.210	102.065	6.490	102.302	102.255	102.210	102.065			
6.500	102.347	102.300	102.255	102.110	6.500	102.347	102.300	102.255	102.110			
USDA 30 YEAR FIXED										Extension Policy		
Rate	15-Day	30-Day	45-Day	60-Day						3 day Extension		
5.500	99.122	99.025	98.949	98.774						10 day Extension		-0.200
5.625	99.608	99.511	99.436	99.260						15 day Extension		-0.300
5.750	99.747	99.617	99.511	99.305						30 day Extension		-0.450
5.875	100.519	100.389	100.283	100.077						Relocks subject to worse case pricing plus applicable relock fee		
5.990	101.070	100.940	100.834	100.628								
6.000	101.119	100.989	100.883	100.677								
6.125	101.560	101.430	101.324	101.118								
6.250	101.141	101.061	100.996	100.851								
6.375	101.805	101.758	101.713	101.568								
6.490	102.302	102.255	102.210	102.065								
6.500	102.347	102.300	102.255	102.110								
Government FICO Adjustments					Government Price Adjustments							
FICO 580-599		-2.000			2-4 Units				-0.500			
FICO 600-619		-1.500			High Balance				-1.000			
FICO 620-639		-1.000			HB 4 unit				-2.000			
FICO 640-659		-0.750			Manufactured Home				-0.500			
FICO 660-679		-0.500			Condo				-0.500			
FICO 680-699		-0.250										
FICO 700+		0.000										



Formerly Trivisa Financial

GOVERNMENT FIXED RATE PRICING (Section 2/2)

Effective: 6/5/2026

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SPECIALTY PRODUCT FIXED RATE PRICING

Lockdesk Associates
Available
9am-7pm CST
lockdesk@simplypmg.com

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[TPO Connect](#)

Extension Policy

3 day Extension		-0.075
10 day Extension		-0.200
15 day Extension		-0.300
30 day Extension		-0.450

Relocks subject to worse case pricing plus applicable
relock fee

SIMPLY DPA 30 YR FIXED 3.5% FORGIVABLE 2nd

Rate	15-Day	30-Day
6.250	97.493	97.431
6.375	97.622	97.559
6.500	97.750	97.687
6.625	97.878	97.816
6.750	99.287	99.169
6.875	99.415	99.298
7.000	99.543	99.426
7.125	99.672	99.555
7.250	100.425	100.308
7.375	100.554	100.436
7.500	100.660	100.543

SIMPLY DPA 30 YR FIXED 5.0% FORGIVABLE 2nd

Rate	15-Day	30-Day
6.250	95.468	95.406
6.375	95.597	95.534
6.500	95.725	95.662
6.625	95.853	95.791
6.750	97.262	97.144
6.875	97.390	97.273
7.000	97.518	97.401
7.125	97.647	97.530
7.250	98.400	98.283
7.375	98.529	98.411
7.500	98.635	98.518

SIMPLY DPA 30 YR FIXED 3.5% REPAYABLE 2nd

Rate	15-Day	30-Day
6.250	99.368	99.306
6.375	99.497	99.434
6.500	99.625	99.562
6.625	99.753	99.691
6.750	101.162	101.044
6.875	101.290	101.173
7.000	101.418	101.301
7.125	101.547	101.430
7.250	102.300	102.183
7.375	102.429	102.311
7.500	102.535	102.418

SIMPLY DPA 30 YR FIXED 5.0% REPAYABLE 2nd

Rate	15-Day	30-Day
6.250	98.048	97.986
6.375	98.177	98.114
6.500	98.305	98.242
6.625	98.433	98.371
6.750	99.842	99.724
6.875	99.970	99.853
7.000	100.098	99.981
7.125	100.227	100.110
7.250	100.980	100.863
7.375	101.109	100.991
7.500	101.215	101.098

Specialty Price Adjustments

2 units	-0.250
High Balance	-2.500
Loan Amount <\$125,000	0.500
Loan Amount >= \$125,000 < \$175,000	0.250

Specialty FICO Adjustments

FICO >= 680	0.250
FICO 620-639	-0.375
FICO 600-619	-0.500

* LLPA's not applicable to Earned Equity program.

FHA EARNED EQUITY 30 YR FIXED

Rate	15-Day	30-Day
6.750	99.230	98.620
7.000	100.643	100.033
7.250	100.893	100.283
7.500	101.579	100.969
7.750	101.704	101.094
8.000	101.990	101.380
8.250	102.115	101.505

CONVENTIONAL FIXED RATE PRICING (Section 1/3)

Effective: **6/5/2026**

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CONFORMING 30 YEAR FIXED					CONFORMING 15 YEAR FIXED					Lockdesk Associates Available 9am-7pm CST lockdesk@simplypmg.com * This rate sheet is borrower paid pricing. * Rates and pricing are subject to change. * Please visit broker portal for live pricing. TPO Connect
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	
6.000	99.124	99.087	99.048	98.998	5.250	98.944	98.886	98.859	98.821	
6.125	99.677	99.637	99.597	99.547	5.375	99.315	99.254	99.225	99.186	
6.250	100.171	100.149	100.095	100.017	5.490	99.506	99.430	99.388	99.240	
6.375	100.690	100.657	100.597	100.522	5.500	99.685	99.620	99.589	99.551	
6.500	101.145	101.110	101.048	100.973	5.625	100.362	100.324	100.288	100.252	
6.625	101.548	101.469	101.405	101.330	5.750	100.704	100.660	100.623	100.587	
6.750	102.009	101.986	101.886	101.812	5.875	101.067	101.015	100.978	100.943	
6.875	102.353	102.317	102.214	102.139	5.990	101.203	101.081	100.996	100.808	
6.990	100.853	100.725	100.641	100.570	6.000	101.380	101.321	101.281	101.245	
7.000	102.879	102.813	102.750	102.689	6.125	101.617	101.563	101.520	101.483	
7.125	103.197	103.131	103.067	103.007	6.250	101.829	101.769	101.725	101.688	
7.250	103.731	103.569	103.537	103.482	6.375	102.159	102.092	102.046	102.008	
7.375	104.075	103.989	103.932	103.864	6.490	102.329	102.219	102.134	101.942	
HOMEReadY 30 YEAR FIXED					HOME POSSIBLE 30 YEAR FIXED					
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	
6.000	98.879	98.790	98.730	98.546	6.000	99.124	99.087	99.048	98.998	
6.125	99.415	99.326	99.265	99.082	6.125	99.677	99.637	99.597	99.547	
6.250	99.848	99.728	99.638	99.436	6.250	100.171	100.149	100.095	100.017	
6.375	100.399	100.280	100.189	99.988	6.375	100.690	100.657	100.597	100.522	
6.490	100.871	100.752	100.661	100.460	6.490	100.941	100.822	100.731	100.530	
6.500	100.916	100.797	100.706	100.505	6.500	101.145	101.110	101.048	100.973	
6.625	101.350	101.230	101.140	100.938	6.625	101.548	101.469	101.405	101.330	
6.750	101.559	101.432	101.341	101.116	6.750	102.009	101.986	101.886	101.812	
6.875	102.059	101.932	101.842	101.617	6.875	102.353	102.317	102.214	102.139	
6.990	102.511	102.384	102.294	102.069	6.990	102.581	102.454	102.364	102.139	
LLPA Waivers										
All LLPAs will be waived for the following loans:										
HomeReady and Home Possible										
Purchase Money Loans – LLPA by Credit Score/LTV Ratio										
Applicable for all loans with terms greater than 15 years										
LTV Range										
FICO	<=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%	
Additional LLPAs by Loan Attribute Applicable to Purchase Money Loans										
Applicable for all loans										
LTV Range										
Loan Feature	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	90.01-95%	>95%	
Adjustable-rate mortgage	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.250%	0.250%	
Condo	0.000%	0.000%	0.125%	0.125%	0.750%	0.750%	0.750%	0.750%	0.750%	
Investment Property	1.125%	1.125%	1.163%	2.125%	3.375%	4.125%	4.125%	4.125%	4.125%	
Second 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%	
Two-to four-unit property	0.000%	0.000%	0.375%	0.375%	0.625%	0.625%	0.625%	0.625%	0.625%	
High-balance fixed-rate	0.500%	0.500%	0.750%	0.750%	1.000%	1.000%	1.000%	1.000%	1.000%	
High-balance ARM	1.250%	1.250%	1.500%	1.500%	2.500%	2.500%	2.500%	2.750%	2.750%	
Subordinate financing	0.625%	0.625%	0.625%	0.875%	1.125%	1.125%	1.125%	1.875%	1.875%	



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Applicable for all loans with terms greater than 15 years										Lockdesk Associates Available 9am-7pm CST lockdesk@simplypmg.com	
LTV Range											
FICO	<=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%		
Additional LLPA by Loan Attribute Applicable to Purchase Money Loans										Extension Policy	
										3 day Extension	-0.075
										10 day Extension	-0.200
										15 day Extension	-0.300
										30 day Extension	-0.450
Applicable for all loans										Relocks subject to worse case pricing plus applicable relock fee	
LTV Range											
Loan Feature	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	90.01-95%	>95%		
Adjustable-rate mortgage	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.250%	0.250%		
Condo	0.000%	0.000%	0.125%	0.125%	0.750%	0.750%	0.750%	0.750%	0.750%		
Investment Property	1.125%	1.125%	1.625%	2.125%	3.375%	4.125%	4.125%	4.125%	4.125%		
Second 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%		
Two-to four-unit property	0.000%	0.000%	0.375%	0.375%	0.625%	0.625%	0.625%	0.625%	0.625%		
High-balance fixed-rate	0.500%	0.500%	0.750%	0.750%	1.0%	1.000%	1.000%	1.000%	1.000%		
High-balance ARM	1.250%	1.250%	1.500%	1.500%	2.500%	2.500%	2.500%	2.750%	2.750%		
Subordinate financing	0.625%	0.625%	0.625%	0.875%	1.125%	1.125%	1.125%	1.875%	1.875%		
Cash-out Refinances - LLPA by Credit Score/LTV Ratio											
Applicable for all loans											
LTV Range											
FICO	<=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%						

CONVENTIONAL FIXED RATE PRICING (Section 3/3)

Effective:

6/5/2026

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Additional LLPA's by Loan Attribute Applicable to Purchase Money Loans

Applicable for all loans

LTV Range

Loan Feature	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%
Condo	0.000%	0.000%	0.125%	0.125%	0.750%
Investment Property	1.125%	1.125%	1.625%	2.125%	3.375%
Second Home	1.125%	1.125%	1.625%	2.125%	3.375%
Manufactured Home	0.500%	0.500%	0.500%	0.500%	0.500%
Two-to four-unit property	0.000%	0.000%	0.375%	0.375%	0.625%
High-balance fixed-rate	1.250%	1.250%	1.500%	1.500%	1.750%
High-balance ARM	2.000%	2.000%	2.250%	2.250%	3.250%
Subordinate financing	0.625%	0.625%	0.625%	0.875%	1.125%

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10 day Extension		-0.200
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