

Ratesheet Code: RS-WS

Effective Date: 5/17/24 8:12 AM

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LendingPros Select Program	
*LP Select Special: All FNMA / FHLMC FICO \Rightarrow 700 & \Leftarrow 80% LTV	0.300
*LP Select Special: All Gov't Loans FICO \Rightarrow 680 & TLA \Rightarrow \$250K (N/A on all DPA Products)	0.350

Contact list	
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Jumbo Scenarios:	Phone: Email Only Email: JumboScenario@golendingpros.com
CD Desk:	Phone: Email Only Email: CD@golendingpros.com
Funding Department:	Phone: Email Only Email: Funding@golendingpros.com
Submission Desk	Phone: Email Only Email: Submissions_LP@golendingpros.com

Lock Expiration Days	
15 Day	05/31/24
30 Day	06/17/24
45 Day	07/01/24
60 Day	07/16/24

Allowable Fees
Click Here

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

Relock Fee
(0.250)

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

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

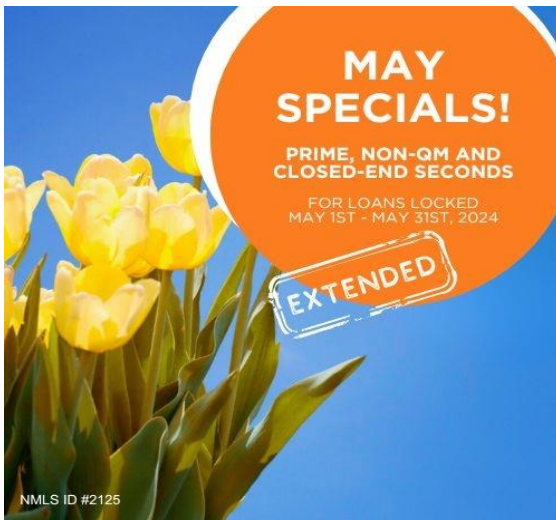
Lock Desk Hours
8:00 AM - 6:00 PM PST

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

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

*For turn times, please reach out to your AE.	
May Pricing Special	
25 BP improvement on FHA/VA, 620+ FICOs (Excludes DPA and CalHFA. Can be combined with Select)	0.250

Announcements



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* Any lock requests submitted after hours will be subject to market movement.

** Lock Desk turn times are 2 hours.



Effective: May 17, 2024

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
5.500	96.172	96.172	96.171	96.170	5.500	96.029	96.029	96.028	96.027	5.250	96.543	96.508	96.470	96.432
5.625	96.788	96.788	96.787	96.786	5.625	96.645	96.645	96.644	96.643	5.375	97.191	97.157	97.119	97.081
5.750	97.268	97.261	97.252	97.244	5.750	97.124	97.118	97.109	97.101	5.500	97.799	97.765	97.727	97.689
5.875	97.886	97.879	97.871	97.862	5.875	97.743	97.736	97.728	97.719	5.625	98.399	98.365	98.327	98.289
6.000	98.495	98.488	98.479	98.471	6.000	98.352	98.345	98.336	98.328	5.750	98.980	98.946	98.908	98.870
6.125	99.064	99.058	99.049	99.041	6.125	98.921	98.915	98.906	98.898	5.875	99.553	99.518	99.480	99.442
6.250	99.224	99.211	99.195	99.179	6.250	99.081	99.068	99.052	99.036	6.000	100.090	100.056	100.018	99.980
6.375	100.020	100.007	99.991	99.975	6.375	99.878	99.864	99.848	99.832	6.125	100.584	100.549	100.511	100.473
6.500	100.546	100.532	100.517	100.501	6.500	100.404	100.390	100.374	100.358	6.250	100.651	100.610	100.565	100.520
6.625	101.035	101.022	101.006	100.990	6.625	100.893	100.880	100.864	100.848	6.375	101.404	101.363	101.318	101.273
6.750	100.984	100.963	100.941	100.918	6.750	100.842	100.821	100.798	100.776	6.500	101.853	101.812	101.766	101.721
6.875	101.473	101.453	101.430	101.407	6.875	101.331	101.311	101.288	101.265	6.625	102.247	102.206	102.160	102.115
7.000	101.918	101.897	101.874	101.852	7.000	101.776	101.755	101.733	101.710	6.750	101.610	101.562	101.510	101.457
7.125	102.355	102.334	102.312	102.289	7.125	102.213	102.193	102.170	102.147	6.875	102.039	101.991	101.939	101.887
7.250	101.982	101.948	101.910	101.873	7.250	101.840	101.806	101.769	101.731	7.000	102.426	102.379	102.326	102.274
7.375	102.381	102.347	102.309	102.272	7.375	102.240	102.206	102.169	102.131	7.125	102.808	102.760	102.708	102.655
7.500	102.722	102.688	102.651	102.613	7.500	102.583	102.548	102.511	102.474					
7.625	103.040	103.005	102.968	102.931	7.625	102.900	102.866	102.829	102.791					
7.750	102.515	102.474	102.428	102.382	7.750	102.376	102.335	102.289	102.243					
7.875	102.869	102.828	102.783	102.737	7.875	102.731	102.690	102.644	102.598					
8.000	103.204	103.163	103.117	103.071	8.000	103.066	103.025	102.979	102.933					
8.125	103.555	103.514	103.469	103.423	8.125	103.418	103.377	103.331	103.285					
8.250	103.312	103.244	103.169	103.094	8.250	103.175	103.107	103.032	102.957					

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
5.000	97.530	97.509	97.478	97.447	5.000	98.064	98.043	98.012	97.981	5.750	96.393	96.386	96.377	96.369
5.125	97.927	97.906	97.874	97.843	5.125	98.440	98.419	98.388	98.357	5.875	97.011	97.004	96.996	96.987
5.250	98.308	98.287	98.256	98.224	5.250	98.805	98.784	98.752	98.721	6.000	97.620	97.613	97.604	97.596
5.375	98.675	98.654	98.622	98.591	5.375	99.164	99.143	99.112	99.081	6.125	98.189	98.183	98.174	98.166
5.500	99.001	98.980	98.949	98.918	5.500	99.504	99.483	99.452	99.420	6.250	98.349	98.336	98.320	98.304
5.625	99.315	99.294	99.263	99.232	5.625	99.820	99.799	99.768	99.737	6.375	99.145	99.132	99.116	99.100
5.750	99.534	99.486	99.423	99.361	5.750	100.009	99.947	99.869	99.791	6.500	99.671	99.657	99.642	99.626
5.875	99.860	99.812	99.749	99.687	5.875	100.326	100.264	100.186	100.108	6.625	100.160	100.147	100.131	100.115
6.000	100.160	100.111	100.049	99.986	6.000	100.628	100.566	100.488	100.410	6.750	100.109	100.088	100.066	100.043
6.125	100.450	100.402	100.339	100.277	6.125	100.929	100.867	100.789	100.711	6.875	100.598	100.578	100.555	100.532
6.250	100.423	100.392	100.353	100.314	6.250	100.770	100.714	100.644	100.573	7.000	101.043	101.022	100.999	100.977
6.375	100.975	100.945	100.906	100.867	6.375	101.324	101.268	101.198	101.127	7.125	101.480	101.459	101.437	101.414
6.500	101.269	101.238	101.199	101.160	6.500	101.621	101.565	101.495	101.424	7.250	101.107	101.073	101.035	100.998
6.625	101.527	101.497	101.458	101.419	6.625	101.880	101.824	101.753	101.683	7.375	101.506	101.472	101.434	101.397
										7.500	101.847	101.813	101.776	101.738
										7.625	102.165	102.130	102.093	102.056
										7.750	101.640	101.599	101.553	101.507
										7.875	101.994	101.953	101.908	101.862
										8.000	102.329	102.288	102.242	102.196
										8.125	102.680	102.639	102.594	102.548

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
5.500	96.047	96.047	96.046	96.045	5.500	96.029	96.029	96.028	96.027	5.250	96.543	96.508	96.470	96.432
5.625	96.663	96.663	96.662	96.661	5.625	96.645	96.645	96.644	96.643	5.375	97.191	97.157	97.119	97.081
5.750	97.143	97.136	97.127	97.119	5.750	97.124	97.118	97.109	97.101	5.500	97.799	97.765	97.727	97.689
5.875	97.761	97.754	97.746	97.737	5.875	97.743	97.736	97.728	97.719	5.625	98.399	98.365	98.327	98.289
6.000	98.370	98.363	98.354	98.346	6.000	98.352	98.345	98.336	98.328	5.750	98.980	98.946	98.908	98.870
6.125	98.939	98.933	98.924	98.916	6.125	98.921	98.915	98.906	98.898	5.875	99.553	99.518	99.480	99.442
6.250	99.099	99.086	99.070	99.054	6.250	99.081	99.068	99.052	99.036	6.000	100.090	100.056	100.018	99.980
6.375	99.895	99.882	99.866	99.850	6.375	99.878	99.864	99.848	99.832	6.125	100.584	100.549	100.511	100.473
6.500	100.421	100.407	100.392	100.376	6.500	100.404	100.390	100.374	100.358	6.250	100.651	100.610	100.565	100.520
6.625	100.910	100.897	100.881	100.865	6.625	100.893	100.880	100.864	100.848	6.375	101.404	101.363	101.318	101.273
6.750	100.859	100.838	100.816	100.793	6.750	100.842	100.821	100.798	100.776	6.500	101.853	101.812	101.766	101.721
6.875	101.348	101.328	101.305	101.282	6.875	101.331	101.311	101.288	101.265	6.625	102.247	102.206	102.160	102.115
7.000	101.793	101.772	101.749	101.727	7.000	101.776	101.755	101.733	101.710	6.750	101.610	101.562	101.510	101.457
7.125	102.230	102.209	102.187	102.164	7.125	102.213	102.193	102.170	102.147	6.875	102.039	101.991	101.939	101.887
7.250	101.857	101.823	101.785	101.748	7.250	101.840	101.806	101.769	101.731	7.000	102.426	102.379	102.326	102.274
7.375	102.256	102.222	102.184	102.147	7.375	102.240	102.206	102.169	102.131	7.125	102.808	102.760	102.708	102.655
7.500	102.597	102.563	102.526	102.488	7.500	102.583	102.548	102.511	102.474	7.250	102.382	102.334	102.281	102.228
7.625	102.915	102.880	102.843	102.806	7.625	102.900	102.866	102.829	102.791	7.375	102.757	102.710	102.656	102.603
7.750	102.390	102.349	102.303	102.257	7.750	102.376	102.335	102.289	102.243	7.500	103.099	103.052	102.998	102.945
7.875	102.744	102.703	102.658	102.612	7.875	102.731	102.690	102.644	102.598					
8.000	103.079	103.038	102.992	102.946	8.000	103.066	103.025	102.979	102.933					
8.125	103.430	103.389	103.344	103.298	8.125	103.418	103.377	103.331	103.285					
8.250	103.187	103.119	103.044	102.969	8.250	103.175	103.107	103.032	102.957					

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					
5.000	97.780	97.759	97.728	97.697	5.000	98.439	98.418	98.387	98.356					
5.125	98.177	98.156	98.124	98.093	5.125	98.815	98.794	98.763	98.732					
5.250	98.558	98.537	98.506	98.474	5.250	99.180	99.159	99.127	99.096					
5.375	98.925	98.904	98.872	98.841	5.375	99.539	99.518	99.487						



Effective: May 17, 2024

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
5.625	95.268	95.220	95.165	95.111	5.625	93.875	93.827	93.772	93.717	4.875	93.980	89.308	89.233	89.159
5.750	95.974	95.933	95.886	95.838	5.750	94.581	94.540	94.493	94.445	5.000	90.065	89.997	89.922	89.847
5.875	96.585	96.544	96.497	96.449	5.875	95.192	95.151	95.104	95.056	5.125	90.702	90.633	90.558	90.484
6.000	97.149	97.108	97.061	97.013	6.000	95.756	95.715	95.668	95.620	5.250	92.361	92.313	92.258	92.203
6.125	97.718	97.677	97.630	97.582	6.125	96.325	96.284	96.237	96.189	5.375	92.989	92.941	92.887	92.832
6.250	98.584	98.536	98.481	98.427	6.250	97.191	97.143	97.098	97.034	5.500	93.608	93.561	93.506	93.451
6.375	99.140	99.092	99.038	98.983	6.375	97.747	97.699	97.645	97.591	5.625	94.193	94.145	94.090	94.035
6.500	99.645	99.597	99.543	99.489	6.500	98.253	98.205	98.151	98.096	5.750	94.880	94.839	94.792	94.744
6.625	100.119	100.071	100.017	99.962	6.625	98.727	98.679	98.625	98.570	5.875	95.486	95.445	95.397	95.350
6.750	100.556	100.508	100.454	100.400	6.750	99.164	99.117	99.062	99.008	6.000	96.033	95.992	95.944	95.897
6.875	100.941	100.893	100.839	100.784	6.875	99.550	99.502	99.447	99.393	6.125	96.585	96.544	96.496	96.449
7.000	101.266	101.218	101.164	101.110	7.000	99.875	99.827	99.773	99.719	6.250	97.446	97.398	97.344	97.289
7.125	101.599	101.551	101.497	101.443	7.125	100.209	100.161	100.106	100.052	6.375	97.998	97.950	97.896	97.842
7.250	101.858	101.797	101.728	101.659	7.250	100.468	100.406	100.337	100.268	6.500	98.499	98.451	98.397	98.342
7.375	102.304	102.242	102.173	102.104	7.375	100.914	100.852	100.783	100.714	6.625	98.982	98.934	98.880	98.825
7.500	102.558	102.497	102.427	102.358	7.500	101.169	101.108	101.038	100.969	6.750	99.416	99.368	99.314	99.260
7.625	102.657	102.596	102.527	102.458	7.625	101.255	101.193	101.124	101.055	6.875	99.809	99.762	99.707	99.653
7.750	102.201	102.092	101.973	101.854	7.750	100.796	100.687	100.568	100.449	7.000	100.143	100.095	100.041	99.986
7.875	102.490	102.381	102.262	102.144						7.125	100.473	100.425	100.371	100.316
8.000	102.765	102.656	102.538	102.419										
8.125	103.047	102.938	102.819	102.701										
8.250	103.319	103.210	103.091	102.972										

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
5.000	95.107	95.074	95.027	94.980	5.000	94.655	94.621	94.574	94.528
5.125	95.449	95.415	95.368	95.322	5.125	95.002	94.969	94.922	94.875
5.250	96.045	96.011	95.964	95.917	5.250	95.590	95.528	95.450	95.372
5.375	96.394	96.333	96.255	96.177	5.375	95.945	95.883	95.805	95.727
5.500	96.728	96.667	96.589	96.511	5.500	96.271	96.209	96.131	96.053
5.625	97.040	96.978	96.900	96.822	5.625	96.587	96.525	96.447	96.369
5.750	97.396	97.353	97.298	97.244	5.750	96.934	96.891	96.836	96.781
5.875	97.706	97.662	97.607	97.553	5.875	97.247	97.204	97.149	97.094
6.000	98.002	97.959	97.904	97.849	6.000	97.536	97.492	97.438	97.383
6.125	98.283	98.240	98.185	98.130	6.125	97.809	97.765	97.711	97.656
6.250	98.660	98.616	98.561	98.507	6.250	98.190	98.146	98.092	98.037
6.375	98.899	98.855	98.801	98.746	6.375	98.433	98.389	98.335	98.280
6.500	99.105	99.062	99.007	98.952	6.500	98.644	98.600	98.546	98.491
6.625	99.290	99.246	99.192	99.137	6.625	98.847	98.804	98.749	98.694

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
5.500	96.172	96.172	96.171	96.170	5.625	95.268	95.220	95.165	95.111	5.500	95.047	95.047	95.046	95.045
5.625	96.788	96.788	96.787	96.786	5.750	95.974	95.933	95.886	95.838	5.625	95.663	95.663	95.662	95.661
5.750	97.268	97.261	97.252	97.244	5.875	96.585	96.544	96.497	96.449	5.750	96.143	96.136	96.127	96.119
5.875	97.886	97.879	97.871	97.862	6.000	97.149	97.108	97.061	97.013	5.875	96.761	96.754	96.746	96.737
6.000	98.495	98.488	98.479	98.471	6.125	97.718	97.677	97.630	97.582	6.000	97.370	97.363	97.354	97.346
6.125	99.064	99.058	99.049	99.041	6.250	98.584	98.536	98.481	98.427	6.125	97.939	97.933	97.924	97.916
6.250	99.224	99.211	99.195	99.179	6.375	99.140	99.092	99.038	98.983	6.250	98.099	98.086	98.070	98.054
6.375	100.020	100.007	99.991	99.975	6.500	99.645	99.597	99.543	99.489	6.375	98.895	98.882	98.866	98.850
6.500	100.546	100.532	100.517	100.501	6.625	100.119	100.071	100.017	99.962	6.500	99.421	99.407	99.392	99.376
6.625	101.035	101.022	101.006	100.990	6.750	100.556	100.508	100.454	100.400	6.625	99.910	99.897	99.881	99.865
6.750	100.984	100.963	100.941	100.918	6.875	100.941	100.893	100.839	100.784	6.750	99.859	99.838	99.816	99.793
6.875	101.473	101.453	101.430	101.407	7.000	101.266	101.218	101.164	101.110	6.875	100.348	100.328	100.305	100.282
7.000	101.918	101.897	101.874	101.852	7.125	101.599	101.551	101.497	101.443	7.000	100.793	100.772	100.749	100.727
7.125	102.355	102.334	102.312	102.289	7.250	101.858	101.797	101.728	101.659	7.125	101.230	101.209	101.187	101.164
7.250	101.982	101.948	101.910	101.873	7.375	102.304	102.242	102.173	102.104	7.250	100.857	100.823	100.785	100.748
7.375	102.381	102.347	102.309	102.272	7.500	102.558	102.497	102.427	102.358	7.375	101.256	101.222	101.184	101.147
7.500	102.722	102.688	102.651	102.613	7.625	102.657	102.596	102.527	102.458	7.500	101.597	101.563	101.526	101.488
7.625	103.040	103.005	102.968	102.931	7.750	102.201	102.092	101.973	101.854	7.625	101.915	101.880	101.843	101.806
7.750	102.515	102.474	102.428	102.382	7.875	102.490	102.381	102.262	102.144	7.750	101.390	101.349	101.303	101.257
7.875	102.869	102.828	102.783	102.737	8.000	102.765	102.656	102.538	102.419	7.875	101.744	101.703	101.658	101.612
8.000	103.204	103.163	103.117	103.071	8.125	103.047	102.938	102.819	102.701	8.000	102.079	102.038	101.992	101.946
8.125	103.555	103.514	103.469	103.423	8.250	103.319	103.210	103.091	102.972	8.125	102.430	102.389	102.344	102.298
8.250	103.312	103.244	103.169	103.094						8.250	102.187	102.119	102.044	101.969

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
5.500	96.172	96.172	96.171	96.170	5.625	95.268	95.220	95.165	95.111	5.500	95.047	95.047	95.046	95.045
5.625	96.788	96.788	96.787	96.786	5.750	95.974	95.933	95.886	95.838	5.625	95.663	95.663	95.662	95.661
5.750	97.268	97.261	97.252	97.244	5.875	96.585	96.544	96.497	96.449	5.750	96.143	96.136	96.127	96.119
5.875	97.886	97.879	97.871	97.862	6.000	97.149	97.108	97.061	97.013	5.875	96.761	96.754	96.746	96.737
6.000	98.495	98.488	98.479	98.471	6.125	97.718	97.677	97.630	97.582	6.000	97.370	97.363	97.354	97.346
6.125	99.064	99.058	99.049	99.041	6.250	98.584	98.536	98.481	98.427	6.125	97.939	97.933	97.924	97.916
6.250	99.224	99.211	99.195	99.179	6.375	99.140	99.092	99.038	98.983	6.250	98.099	98.086	98.070	98.054
6.375	100.020	100.007	99.991	99.975	6.500	99.645	99.597	99.543	99.489	6.375	98.895	98.882	98.866	98.850
6.500	100.546	100.532	100.517	100.501	6.625	100.119	100.071	100.017	99.962	6.500	99.421	99.407	99.392	99.376
6.625	101.035	101.022	101.006	100.990	6.750	100.556	100.508	100.454	100.400	6.625	99.910	99.897	99.881	99.865
6.750	100.984	100.963	100.941	100.918	6.875	100.941	100.893	100.839	100.784	6.750	99.859	99.838	99.816	99.793
6.875	101.473	101.453	101.430	101.407	7.000	101.266	101.218	101.164	101.110	6.875	100.348	100.328	100.305	100



Effective: May 17, 2024

Agency Loan Parameter Price Adjustments

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

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

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

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

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

FICO/LTV Cashout Adjustments

	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%				
780+	-0.375	-0.375	-0.625	-0.875	-1.375				
760-779	-0.375	-0.375	-0.875	-1.250	-1.875				
740-759	-0.375	-0.375	-1.000	-1.625	-2.375				
720-739	-0.375	-0.500	-1.375	-2.000	-2.750				
700-719	-0.375	-0.500	-1.625	-2.625	-3.250				
680-699	-0.375	-0.625	-2.000	-2.875	-3.750				
660-679	-0.375	-0.875	-2.750	-4.000	-4.750				
640-659	-0.375	-1.375	-3.125	-4.625	-5.125				
<=639	-0.375	-1.375	-3.375	-4.875	-5.125				

Additional Agency Adjustments

	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	90.01-95%	>95%
ARM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250
Condo (excludes detached)	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750	-0.750	-0.750
Investment	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-4 Unit	0.000	0.000	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
Subordinate Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
High Balance Fixed Purchase/Rate & Term	-0.500	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000
High Balance ARM Purchase/Rate & Term	-1.250	-1.250	-1.500	-1.500	-2.500	-2.500	-2.500	-2.750	-2.750
High Balance Fixed Cashout	-1.250	-1.250	-1.500	-1.500	-1.750				
High Balance ARM Cashout	-2.000	-2.000	-2.250	-2.250	-3.250				

LOAN AMOUNT **

HOMEREADY AND HOME POSSIBLE ADJUSTMENT CAPS*

Loan Amt \$75,000 <= \$100,000	-1.000	LTV > 80% AND FICO >= 680	0.000
Loan Amt >\$100,000 <= \$150,000	-0.375	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** ***All loan level price adjustments are cumulative*** Max Final Price Including comp Cannot Exceed (4.00) for all Agency Programs	
HB 20YR & 25YR Term	-1.500		
> 6 Financed Properties	-0.500		
Escrow Waiver (Non-CA)	-0.250		
State Adjustors: NC or WA	-0.375		
FICO => 700 & LTV <= 80%	0.300	NC Floor Price	99.750

* Prices are indicative and subject to change without notice.
* Please log into LP portal to obtain live lock pricing.
* Not all price adjustments are effective for all products. Please refer to LP 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**

LENDER PAID MI

PROGRAMS	LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
FNMA/FHLMC Amortization Term > 20 Years (Fixed)	<=85	12%	-0.710	-0.870	-1.020	-1.170	-1.380	-1.840	-2.040	-2.190
	85.01 - 90	25%	-1.430	-2.040	-2.500	-3.010	-3.670	-5.050	-5.360	-5.870
	90.01 - 95	30%	-1.890	-2.650	-3.320	-3.930	-4.850	-6.430	-6.990	-7.750
	95.01 - 97	35%	-2.300	-3.320	-4.230	-5.050	-6.270	-8.420	-9.130	-10.000
FNMA/FHLMC Amortization Term <= 20 Years (Fixed)	<=85	6%	-0.550	-0.550	-0.550	-0.550	-0.590	-0.730	-0.780	-0.890
	85.01 - 90	12%	-0.790	-1.040	-1.300	-1.450	-1.760	-2.310	-2.520	-2.770
	90.01 - 95	25%	-1.450	-2.120	-2.680	-3.090	-3.900	-5.120	-5.630	-6.240
	95.01 - 97	35%	-2.120	-3.140	-4.050	-4.770	-5.990	-8.030	-8.740	-9.610
HOMEREADY AND HOME POSSIBLE Amortization Term > 20 Years (Fixed)	<=85	12%	-0.710	-0.870	-1.020	-1.170	-1.380	-1.840	-2.040	-2.190
	85.01 - 90	25%	-1.430	-2.040	-2.500	-3.010	-3.670	-5.050	-5.360	-5.870
	90.01 - 95	25%	-1.630	-2.300	-2.860	-3.370	-4.180	-5.510	-6.020	-6.630
HOMEREADY AND HOME POSSIBLE Amortization Term <= 20 Years (Fixed)	95.01 - 97	25%	-1.790	-2.550	-3.210	-3.770	-4.690	-6.270	-6.890	-7.600
	<=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
HOMEREADY AND HOME POSSIBLE Amortization Term <= 20 Years (Fixed)	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

LendingPros

19000 MacArthur Blvd, Suite 250
Irvine, CA 92612

Effective: May 17, 2024

CalHFA Pricing (California Only)

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

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

CalHFA Conv with MyHome only (C100)

Fees:

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

CalHFA Conv - CalPLUS with 2% ZIP (C102)

Fees:

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

CalHFA Conv - CalPLUS with 3% ZIP (C103)

Fees:

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

CalHFA Conv with MyHome only - HB (C106)

Fees:

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

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

Fees:

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

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

Fees:

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

CalHFA FHA with MyHome only (F200)

Fees:

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

CalHFA FHA - CalPLUS with 2% ZIP (F202)

Fees:

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

CalHFA FHA with MyHome only - HB (F206)

Fees:

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

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

Fees:

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

LendingPros

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Irvine, CA 92612

Effective: May 17, 2024

DPA Pro Pricing

DPA Pro Plus - (301 1st DPA Plus)			
Rate	15 Day	30 Day	45 Day
6.750	98.420	98.378	98.207
6.875	98.944	98.902	98.731
6.990	99.447	99.405	99.234
7.000	99.447	99.405	99.234
7.125	99.903	99.861	99.690
7.250	100.339	100.297	100.126
7.375	100.688	100.591	100.362
7.500	101.151	101.054	100.825
7.625	101.567	101.470	101.241
7.750	101.963	101.866	101.637
7.875	101.682	101.531	101.242
8.000	102.105	101.954	101.665
8.125	102.491	102.340	102.051
8.250	102.857	102.706	102.417

DPA Pro 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.

DPA Pro - (301 1st DPA)			
Rate	15 Day	30 Day	45 Day
6.750	95.820	95.778	95.607
6.875	96.344	96.302	96.131
6.990	96.847	96.805	96.634
7.000	96.847	96.805	96.634
7.125	97.303	97.261	97.090
7.250	97.739	97.697	97.526
7.375	98.088	97.991	97.762
7.500	98.551	98.454	98.225
7.625	98.967	98.870	98.641
7.750	99.363	99.266	99.037
7.875	99.082	98.931	98.642
8.000	99.505	99.354	99.065
8.125	99.891	99.740	99.451
8.250	100.257	100.106	99.817

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

DPA Pro Plus HB - (301 1st DPA Plus HB)			
Rate	15 Day	30 Day	45 Day
6.750	96.545	96.378	96.207
6.875	97.069	96.902	96.731
6.990	97.572	97.405	97.234
7.000	97.572	97.405	97.234
7.125	98.028	97.861	97.690
7.250	98.464	98.297	98.126
7.375	98.813	98.591	98.362
7.500	99.276	99.054	98.825
7.625	99.692	99.470	99.241
7.750	100.088	99.866	99.637
7.875	99.807	99.531	99.242
8.000	100.230	99.954	99.665
8.125	100.616	100.340	100.051
8.250	100.982	100.706	100.417

DPA Pro 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.

DPA Pro HB - (301 1st DPA HB)			
Rate	15 Day	30 Day	45 Day
6.750	93.945	93.778	93.607
6.875	94.469	94.302	94.131
6.990	94.972	94.805	94.634
7.000	94.972	94.805	94.634
7.125	95.428	95.261	95.090
7.250	95.864	95.697	95.526
7.375	96.213	95.991	95.762
7.500	96.676	96.454	96.225
7.625	97.092	96.870	96.641
7.750	97.488	97.266	97.037
7.875	97.207	96.931	96.642
8.000	97.630	97.354	97.065
8.125	98.016	97.740	97.451
8.250	98.382	98.106	97.817

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

LLPAs

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

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

Floor Price
98.000



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 Irvine, CA 92612

Effective: May 17, 2024

FHA Pricing

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
5.625	98.935	98.935	98.935	5.375	97.581	97.581	97.581	5.000	97.758	97.718	97.681	5.625	98.465	98.465	98.465
5.750	99.405	99.405	99.405	5.500	97.955	97.955	97.955	5.125	98.262	98.222	98.185	5.750	99.185	99.185	99.185
5.875	99.898	99.847	99.796	5.625	98.560	98.560	98.560	5.250	98.756	98.716	98.679	5.875	99.366	99.315	99.264
6.000	100.492	100.441	100.390	5.750	99.030	99.030	99.030	5.375	98.940	98.877	98.814	6.000	99.960	99.909	99.858
6.125	100.942	100.891	100.840	5.875	99.523	99.472	99.421	5.500	99.184	99.121	99.058	6.125	100.410	100.359	100.308
6.250	101.247	101.196	101.145	6.000	100.117	100.066	100.015	5.625	99.668	99.605	99.542	6.250	100.715	100.664	100.613
6.375	101.008	100.943	100.877	6.125	100.567	100.516	100.465	5.750	100.007	99.944	99.881	6.375	100.789	100.723	100.657
6.500	101.562	101.497	101.431	6.250	100.872	100.821	100.770	5.875	99.924	99.870	99.818	6.500	101.093	101.027	100.961
6.625	101.972	101.907	101.841	6.375	100.633	100.568	100.502	6.000	100.388	100.334	100.282	6.625	101.628	101.562	101.496
6.750	102.247	102.182	102.116	6.500	101.187	101.122	101.056					6.750	101.778	101.712	101.646
6.875	101.718	101.659	101.601	6.625	101.597	101.532	101.466					6.875	101.311	101.252	101.193
7.000	102.242	102.183	102.125	6.750	101.872	101.807	101.741					7.000	101.585	101.526	101.467
7.125	102.737	102.678	102.620	6.875	101.343	101.284	101.226					7.125	101.955	101.896	101.837
7.250	102.712	102.653	102.595	7.000	101.867	101.808	101.750					7.250	102.180	102.121	102.062
7.375	102.087	102.021	101.955	7.125	102.362	102.303	102.245					7.375	101.649	101.583	101.517
7.500	102.561	102.495	102.429									7.500	102.123	102.057	101.991
7.625	102.891	102.825	102.759									7.625	102.453	102.387	102.321

FHA 30 Year Fixed 2:1 Buydown - (301-BD)				FHA 30 Year Fixed HB 2:1 Buydown - (301 HB-BD)				FHA 30 Year Fixed 1:0 Buydown - (301-BD10)				FHA 30 Year Fixed HB 1:0 Buydown - (301 HB-BD10)			
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
5.625	98.810	98.810	98.810	5.625	98.215	98.215	98.215	5.625	98.810	98.810	98.810	5.625	98.215	98.215	98.215
5.750	99.280	99.280	99.280	5.750	98.935	98.935	98.935	5.750	99.280	99.280	99.280	5.750	98.935	98.935	98.935
5.875	99.773	99.722	99.671	5.875	99.116	99.065	99.014	5.875	99.773	99.722	99.671	5.875	99.116	99.065	99.014
6.000	100.367	100.316	100.265	6.000	99.710	99.659	99.608	6.000	100.367	100.316	100.265	6.000	99.710	99.659	99.608
6.125	100.817	100.766	100.715	6.125	100.160	100.109	100.058	6.125	100.817	100.766	100.715	6.125	100.160	100.109	100.058
6.250	101.122	101.071	101.020	6.250	100.465	100.414	100.363	6.250	101.122	101.071	101.020	6.250	100.465	100.414	100.363
6.375	100.883	100.818	100.752	6.375	100.539	100.473	100.407	6.375	100.883	100.818	100.752	6.375	100.539	100.473	100.407
6.500	101.437	101.372	101.306	6.500	100.843	100.777	100.711	6.500	101.437	101.372	101.306	6.500	100.843	100.777	100.711
6.625	101.847	101.782	101.716	6.625	101.378	101.312	101.246	6.625	101.847	101.782	101.716	6.625	101.378	101.312	101.246
6.750	102.122	102.057	101.991	6.750	101.528	101.462	101.396	6.750	102.122	102.057	101.991	6.750	101.528	101.462	101.396
6.875	101.593	101.534	101.476	6.875	101.061	101.002	100.943	6.875	101.593	101.534	101.476	6.875	101.061	101.002	100.943
7.000	102.117	102.058	102.000	7.000	101.335	101.276	101.217	7.000	102.117	102.058	102.000	7.000	101.335	101.276	101.217
7.125	102.612	102.553	102.495	7.125	101.705	101.646	101.587	7.125	102.612	102.553	102.495	7.125	101.705	101.646	101.587
7.250	102.587	102.528	102.470	7.250	101.930	101.871	101.812	7.250	102.587	102.528	102.470	7.250	101.930	101.871	101.812
7.375	101.962	101.896	101.830	7.375	101.399	101.333	101.267	7.375	101.962	101.896	101.830	7.375	101.399	101.333	101.267
7.500	102.436	102.370	102.304	7.500	101.873	101.807	101.741	7.500	102.436	102.370	102.304	7.500	101.873	101.807	101.741
7.625	102.766	102.700	102.634	7.625	102.203	102.137	102.071	7.625	102.766	102.700	102.634	7.625	102.203	102.137	102.071

LLPAs

FICO 2680	FICO 580-599	Loan Amount <\$100,000	60 Day Lock (From 45 Day Price)
0.250	-1.750	-0.375	-0.500
FICO 600-679	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 Amount >=\$100,000 <\$150,000	Manufactured Home (Streamline/IRRL)	
-0.500	-0.125	-2.250	
FICO 600-619	VA Loan Amount >=\$950K	Select (FICO 2680 & >=\$250,000 & N/A on DPAs)	
-1.000	-1.000	0.350	



LendingPros
19000 MacArthur Blvd, Suite 250
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Effective: May 17, 2024

VA & USDA Pricing

VA 30 - 25 Year Fixed (401 & 425)			
Rate	15 Day	30 Day	45 Day
5.625	98.728	98.728	98.728
5.750	99.198	99.198	99.198
5.875	99.691	99.640	99.589
6.000	100.285	100.234	100.183
6.125	100.735	100.684	100.633
6.250	101.040	100.989	100.938
6.375	100.801	100.736	100.670
6.500	101.355	101.290	101.224
6.625	101.765	101.700	101.634
6.750	102.040	101.975	101.909
6.875	101.511	101.452	101.394
7.000	102.035	101.976	101.918
7.125	102.530	102.471	102.413
7.250	102.505	102.446	102.388
7.375	101.880	101.814	101.748
7.500	102.354	102.288	102.222
7.625	102.684	102.618	102.552

VA 20 Year Fixed - (420)			
Rate	15 Day	30 Day	45 Day
5.375	97.374	97.374	97.374
5.500	97.748	97.748	97.748
5.625	98.353	98.353	98.353
5.750	98.823	98.823	98.823
5.875	99.316	99.265	99.214
6.000	99.910	99.859	99.808
6.125	100.360	100.309	100.258
6.250	100.665	100.614	100.563
6.375	100.426	100.361	100.295
6.500	100.980	100.915	100.849
6.625	101.390	101.325	101.259
6.750	101.665	101.600	101.534
6.875	101.136	101.077	101.019
7.000	101.660	101.601	101.543
7.125	102.155	102.096	102.038

VA 15 Year Fixed - (415)			
Rate	15 Day	30 Day	45 Day
5.000	97.551	97.511	97.474
5.125	98.055	98.015	97.978
5.250	98.549	98.509	98.472
5.375	98.733	98.670	98.607
5.500	98.977	98.914	98.851
5.625	99.461	99.398	99.335
5.750	99.800	99.737	99.674
5.875	99.717	99.663	99.611
6.000	100.181	100.127	100.075

VA 30 Year Fixed HB - (401HB)			
Rate	15 Day	30 Day	45 Day
5.625	98.133	98.133	98.133
5.750	98.853	98.853	98.853
5.875	99.034	98.983	98.932
6.000	99.628	99.577	99.526
6.125	100.078	100.027	99.976
6.250	100.383	100.332	100.281
6.375	100.457	100.391	100.325
6.500	100.761	100.695	100.629
6.625	101.296	101.230	101.164
6.750	101.446	101.380	101.314
6.875	100.979	100.920	100.861
7.000	101.253	101.194	101.135
7.125	101.623	101.564	101.505
7.250	101.848	101.789	101.730
7.375	101.317	101.251	101.185
7.500	101.791	101.725	101.659
7.625	102.121	102.055	101.989

VA 30 Year Fixed 2:1 Buydown - (401-BD)			
Rate	15 Day	30 Day	45 Day
5.625	98.603	98.603	98.603
5.750	99.073	99.073	99.073
5.875	99.566	99.515	99.464
6.000	100.160	100.109	100.058
6.125	100.610	100.559	100.508
6.250	100.915	100.864	100.813
6.375	100.676	100.611	100.545
6.500	101.230	101.165	101.099
6.625	101.640	101.575	101.509
6.750	101.915	101.850	101.784
6.875	101.386	101.327	101.269
7.000	101.910	101.851	101.793
7.125	102.405	102.346	102.288
7.250	102.380	102.321	102.263
7.375	101.755	101.689	101.623
7.500	102.229	102.163	102.097
7.625	102.559	102.493	102.427

VA HB 30 Year Fixed 2:1 Buydown - (401HB-BD)			
Rate	15 Day	30 Day	45 Day
5.625	97.883	97.883	97.883
5.750	98.603	98.603	98.603
5.875	98.784	98.733	98.682
6.000	99.378	99.327	99.276
6.125	99.828	99.777	99.726
6.250	100.133	100.082	100.031
6.375	100.207	100.141	100.075
6.500	100.511	100.445	100.379
6.625	101.046	100.980	100.914
6.750	101.196	101.130	101.064
6.875	100.729	100.670	100.611
7.000	101.003	100.944	100.885
7.125	101.373	101.314	101.255
7.250	101.598	101.539	101.480
7.375	101.067	101.001	100.935
7.500	101.541	101.475	101.409
7.625	101.871	101.805	101.739

VA 30 Year Fixed 1:0 Buydown - (401-BD10)			
Rate	15 Day	30 Day	45 Day
5.625	98.603	98.603	98.603
5.750	99.073	99.073	99.073
5.875	99.566	99.515	99.464
6.000	100.160	100.109	100.058
6.125	100.610	100.559	100.508
6.250	100.915	100.864	100.813
6.375	100.676	100.611	100.545
6.500	101.230	101.165	101.099
6.625	101.640	101.575	101.509
6.750	101.915	101.850	101.784
6.875	101.386	101.327	101.269
7.000	101.910	101.851	101.793
7.125	102.405	102.346	102.288
7.250	102.380	102.321	102.263
7.375	101.755	101.689	101.623
7.500	102.229	102.163	102.097
7.625	102.559	102.493	102.427

VA HB 30 Year Fixed 1:0 Buydown - (401HB-BD10)			
Rate	15 Day	30 Day	45 Day
5.625	97.883	97.883	97.883
5.750	98.603	98.603	98.603
5.875	98.784	98.733	98.682
6.000	99.378	99.327	99.276
6.125	99.828	99.777	99.726
6.250	100.133	100.082	100.031
6.375	100.207	100.141	100.075
6.500	100.511	100.445	100.379
6.625	101.046	100.980	100.914
6.750	101.196	101.130	101.064
6.875	100.729	100.670	100.611
7.000	101.003	100.944	100.885
7.125	101.373	101.314	101.255
7.250	101.598	101.539	101.480
7.375	101.067	101.001	100.935
7.500	101.541	101.475	101.409
7.625	101.871	101.805	101.739

USDA 30 - 25 Year Fixed - (501)			
Rate	15 Day	30 Day	45 Day
5.375	97.206	97.206	97.206
5.500	97.580	97.580	97.580
5.625	98.185	98.185	98.185
5.750	98.655	98.655	98.655
5.875	99.148	99.097	99.046
6.000	99.742	99.691	99.640
6.125	100.192	100.141	100.090
6.250	100.497	100.446	100.395
6.375	100.258	100.193	100.127
6.500	100.812	100.747	100.681
6.625	101.222	101.157	101.091
6.750	101.497	101.432	101.366
6.875	100.968	100.909	100.851
7.000	101.492	101.433	101.375
7.125	101.987	101.928	101.870

LLPAs

FICO ≥680	0.250
FICO 660-679	0.250
FICO 640-659	0.000
FICO 620-639	-0.500
FICO 600-619	-1.000

FICO 580-599	-1.750
FICO 550-579	-3.000
No FICO Score	-3.000
Loan Amount ≥=\$100,000 <\$150,000	-0.125
VA Loan Amount ≥\$950K	-1.000

Loan Amount <=\$100,000	-0.375
VA Cashout ≥90% LTV	-3.000
Manufactured Home (Purchase/Rate-Term/Cashout)	-1.250
Manufactured Home (Streamline/RRRL)	-2.250
Select (FICO ≥680 & ≥\$250,000 & N/A on DPs)	0.350

60 Day Lock (From 45 Day Price)	-0.500
3-4 Units	-0.500
NC Floor Price	99.750



LendingPros
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Effective: May 17, 2024

FHA Streamline & VA IRRRL Pricing

FHA Streamline 30 - 25 Year Fixed - (301SL & 325SL)				
Rate	15 Day	30 Day	45 Day	
5.250	97.122	97.130	97.137	
5.375	97.831	97.831	97.831	
5.500	98.205	98.205	98.205	
5.625	98.810	98.810	98.810	
5.750	99.280	99.280	99.280	
5.875	99.773	99.722	99.671	
6.000	100.367	100.316	100.265	
6.125	100.817	100.766	100.715	
6.250	101.122	101.071	101.020	
6.375	100.883	100.818	100.752	
6.500	101.437	101.372	101.306	
6.625	101.847	101.782	101.716	
6.750	102.122	102.057	101.991	
6.875	101.593	101.534	101.476	
7.000	102.117	102.058	102.000	
7.125	102.612	102.553	102.495	
7.250	102.587	102.528	102.470	

FHA Streamline 20 Year Fixed - (320SL)				
Rate	15 Day	30 Day	45 Day	
5.375	97.331	97.331	97.331	
5.500	97.705	97.705	97.705	
5.625	98.310	98.310	98.310	
5.750	98.780	98.780	98.780	
5.875	99.273	99.222	99.171	
6.000	99.867	99.816	99.765	
6.125	100.317	100.266	100.215	
6.250	100.622	100.571	100.520	
6.375	100.383	100.318	100.252	
6.500	100.937	100.872	100.806	
6.625	101.347	101.282	101.216	
6.750	101.622	101.557	101.491	
6.875	101.093	101.034	100.976	
7.000	101.617	101.558	101.500	
7.125	102.112	102.053	101.995	

FHA Streamline 15 Year Fixed - (315SL)				
Rate	15 Day	30 Day	45 Day	
5.000	97.508	97.468	97.431	
5.125	98.012	97.972	97.935	
5.250	98.506	98.466	98.429	
5.375	98.690	98.627	98.564	
5.500	98.934	98.871	98.808	
5.625	99.418	99.355	99.292	
5.750	99.757	99.694	99.631	
5.875	99.674	99.620	99.568	
6.000	100.138	100.084	100.032	

FHA Streamline 30 Year Fixed HB - (301SLHB)				
Rate	15 Day	30 Day	45 Day	
5.250	96.235	96.235	96.235	
5.375	97.236	97.236	97.236	
5.500	97.860	97.860	97.860	
5.625	98.215	98.215	98.215	
5.750	98.935	98.935	98.935	
5.875	99.116	99.065	99.014	
6.000	99.710	99.659	99.608	
6.125	100.160	100.109	100.058	
6.250	100.465	100.414	100.363	
6.375	100.539	100.473	100.407	
6.500	100.843	100.777	100.711	
6.625	101.378	101.312	101.246	
6.750	101.528	101.462	101.396	
6.875	101.061	101.002	100.943	
7.000	101.335	101.276	101.217	
7.125	101.705	101.646	101.587	
7.250	101.930	101.871	101.812	

VA IRRRL 30 - 25 Year Fixed (401RL & 425RL)				
Rate	15 Day	30 Day	45 Day	
5.250	96.915	96.923	96.930	
5.375	97.624	97.624	97.624	
5.500	97.998	97.998	97.998	
5.625	98.603	98.603	98.603	
5.750	99.073	99.073	99.073	
5.875	99.566	99.515	99.464	
6.000	100.160	100.109	100.058	
6.125	100.610	100.559	100.508	
6.250	100.915	100.864	100.813	
6.375	100.676	100.611	100.545	
6.500	101.230	101.165	101.099	
6.625	101.640	101.575	101.509	
6.750	101.915	101.850	101.784	
6.875	101.386	101.327	101.269	
7.000	101.910	101.851	101.793	
7.125	102.405	102.346	102.288	
7.250	102.380	102.321	102.263	

VA IRRRL 20 Year Fixed - (420RL)				
Rate	15 Day	30 Day	45 Day	
5.375	97.124	97.124	97.124	
5.500	97.498	97.498	97.498	
5.625	98.103	98.103	98.103	
5.750	98.573	98.573	98.573	
5.875	99.066	99.015	98.964	
6.000	99.660	99.609	99.558	
6.125	100.110	100.059	100.008	
6.250	100.415	100.364	100.313	
6.375	100.176	100.111	100.045	
6.500	100.730	100.665	100.599	
6.625	101.140	101.075	101.009	
6.750	101.415	101.350	101.284	
6.875	100.886	100.827	100.769	
7.000	101.410	101.351	101.293	
7.125	101.905	101.846	101.788	

VA IRRRL 15 Year Fixed - (415RL)				
Rate	15 Day	30 Day	45 Day	
5.000	97.301	97.261	97.224	
5.125	97.805	97.765	97.728	
5.250	98.299	98.259	98.222	
5.375	98.483	98.420	98.357	
5.500	98.727	98.664	98.601	
5.625	99.211	99.148	99.085	
5.750	99.550	99.487	99.424	
5.875	99.467	99.413	99.361	
6.000	99.931	99.877	99.825	

VA IRRRL 30 Year Fixed HB - (401RLHB)				
Rate	15 Day	30 Day	45 Day	
5.250	95.903	95.903	95.903	
5.375	96.904	96.904	96.904	
5.500	97.528	97.528	97.528	
5.625	97.883	97.883	97.883	
5.750	98.603	98.603	98.603	
5.875	98.784	98.733	98.682	
6.000	99.378	99.327	99.276	
6.125	99.828	99.777	99.726	
6.250	100.133	100.082	100.031	
6.375	100.207	100.141	100.075	
6.500	100.511	100.445	100.379	
6.625	101.046	100.980	100.914	
6.750	101.196	101.130	101.064	
6.875	100.729	100.670	100.611	
7.000	101.003	100.944	100.885	
7.125	101.373	101.314	101.255	
7.250	101.598	101.539	101.480	

LLPAs

FICO ≥680	0.250
FICO 660-679	0.250
FICO 640-659	0.000
FICO 620-639	-0.500
FICO 600-619	-1.000

FICO 580-599	-1.750
FICO 550-579	-3.000
No FICO Score	-3.000
Loan Amount ≤\$100,000 <\$150,000	-0.125
VA Loan Amount >\$950K	-1.000

Loan Amount <=\$100,000	-0.375
VA Cashout >90% LTV	-3.000
Manufactured Home (Purchase/Rate-Term/Cashout)	-1.250
Manufactured Home (Streamline/IRRRL)	-2.250
Select (FICO ≥680 & ≤\$250,000 & N/A on DPAs)	0.350

60 Day Lock (From 45 Day Price)	-0.500
3-4 Units	-0.500
VA IRRRL >100% CLTV	-1.000
NC Floor Price	99.750



LendingPros
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Effective: Friday, May 17, 2024

Jumbo Signature Pricing

Jumbo Signature 30 Year Fixed - (901DI)				
Note Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.375	97.915	97.821	97.634	97.446
6.500	98.284	98.190	98.003	97.815
6.625	98.545	98.451	98.264	98.076
6.750	98.841	98.747	98.560	98.372
6.875	99.114	99.020	98.832	98.645
7.000	99.363	99.269	99.082	98.894
7.125	99.790	99.697	99.509	99.322
7.250	99.994	99.900	99.713	99.525
7.375	100.195	100.101	99.914	99.726
7.500	100.400	100.306	100.118	99.931
7.625	100.601	100.507	100.320	100.132
7.750	100.903	100.810	100.622	100.435
7.875	101.149	101.055	100.867	100.680
8.000	101.367	101.273	101.086	100.898
8.125	101.564	101.470	101.283	101.095
8.250	101.764	101.670	101.482	101.295
8.375	101.963	101.870	101.682	101.495
8.500	102.170	102.076	101.889	101.701
8.625	102.379	102.286	102.098	101.911

Jumbo Signature 10/6 ARM - (9106DI)				
Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.250	94.071	93.977	93.790	93.602
6.375	94.523	94.429	94.242	94.054
6.500	94.972	94.878	94.691	94.503
6.625	95.426	95.332	95.145	94.957
6.750	95.877	95.783	95.596	95.408
6.875	96.332	96.239	96.051	95.864
7.000	96.785	96.691	96.504	96.316
7.125	97.239	97.145	96.957	96.770
7.250	97.693	97.599	97.412	97.224
7.375	98.148	98.054	97.867	97.679
7.500	98.607	98.514	98.326	98.139
7.625	99.064	98.970	98.783	98.595
7.750	99.525	99.431	99.243	99.056
7.875	99.982	99.889	99.701	99.514
8.000	100.445	100.351	100.163	99.976

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		1.000	0.900	0.750	0.550	0.150	-3.000	-4.300
FICO 760 - 799		0.850	0.750	0.650	0.400	-0.150	-3.500	-5.050
FICO 740 - 759		0.800	0.700	0.500	0.250	-0.500	-4.000	-5.600
FICO 720 - 739		0.650	0.550	0.350	-0.100	-1.000	-4.350	-5.900
FICO 700 - 719		-0.050	-0.150	-0.350	-0.600	-1.500	-5.000	-6.750
FICO 680 - 699		-1.250	-1.500	-1.750	-2.250	-3.000	-6.250	-7.750
FICO 660 - 679		-1.750	-2.000	-2.250	-3.000	-4.250		
Other Adjusters		<= 60%	60.01 - 65%	65.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%	85.01 - 90%
Investment Property		-1.250	-1.500	-2.000	-2.500	-3.000		
Purchase		0.500	0.375	0.250	0.125	0.000	0.000	0.000
Cashout Refinance		-0.375	-0.500	-0.750	-1.000	-1.250		
Second Home		-0.125	-0.250	-0.375	-0.500	-0.750	-1.500	-1.750
Condo (LR and HR)		0.050	0.000	-0.100	-0.200	-0.300	-0.500	
2-4 Unit		0.000	-0.050	-0.100	-0.250	-0.500	-0.750	-1.000
Self-Employed		0.050	0.000	-0.050	-0.100	-0.150	-0.200	-0.250

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

Must be Conditionally Approved to lock

Jumbo Elite Pricing

Jumbo Elite 30 Year Fixed - (901EM)				
Rate	15 Day	30 Day	45 Day	60 Day
6.000	96.029	95.904	95.779	95.592
6.125	96.621	96.496	96.371	96.183
6.250	97.171	97.046	96.921	96.733
6.375	97.641	97.516	97.391	97.203
6.500	98.086	97.961	97.836	97.649
6.625	98.502	98.377	98.252	98.064
6.750	98.900	98.775	98.650	98.463
6.875	99.285	99.160	99.035	98.847
7.000	99.673	99.548	99.423	99.236
7.125	100.046	99.921	99.796	99.608
7.250	100.324	100.199	100.074	99.886
7.375	100.578	100.453	100.328	100.141
7.500	100.821	100.696	100.571	100.384
7.625	101.029	100.904	100.779	100.591
7.750	101.203	101.078	100.953	100.765
7.875	101.354	101.229	101.104	100.916
8.000	101.487	101.362	101.237	101.049
8.125	101.598	101.473	101.348	101.161
8.250	101.625	101.577	101.452	101.264
8.375	101.625	101.625	101.552	101.364
8.500	101.625	101.625	101.604	101.416
8.625	101.625	101.625	101.625	101.453

Jumbo Elite 30 Year Fixed 2:1 Buydown - (901EM-BD)				
Rate	15 Day	30 Day	45 Day	60 Day
6.000	96.029	95.904	95.779	95.592
6.125	96.621	96.496	96.371	96.183
6.250	97.171	97.046	96.921	96.733
6.375	97.641	97.516	97.391	97.203
6.500	98.086	97.961	97.836	97.649
6.625	98.502	98.377	98.252	98.064
6.750	98.900	98.775	98.650	98.463
6.875	99.285	99.160	99.035	98.847
7.000	99.673	99.548	99.423	99.236
7.125	100.046	99.921	99.796	99.608
7.250	100.324	100.199	100.074	99.886
7.375	100.578	100.453	100.328	100.141
7.500	100.821	100.696	100.571	100.384
7.625	101.029	100.904	100.779	100.591
7.750	101.203	101.078	100.953	100.765
7.875	101.354	101.229	101.104	100.916
8.000	101.487	101.362	101.237	101.049
8.125	101.598	101.473	101.348	101.161
8.250	101.625	101.577	101.452	101.264
8.375	101.625	101.625	101.552	101.364
8.500	101.625	101.625	101.604	101.416
8.625	101.625	101.625	101.625	101.453

Jumbo Elite 30 Year Fixed 1:0 Buydown - (901EM-BD10)				
Rate	15 Day	30 Day	45 Day	60 Day
6.000	96.029	95.904	95.779	95.592
6.125	96.621	96.496	96.371	96.183
6.250	97.171	97.046	96.921	96.733
6.375	97.641	97.516	97.391	97.203
6.500	98.086	97.961	97.836	97.649
6.625	98.502	98.377	98.252	98.064
6.750	98.900	98.775	98.650	98.463
6.875	99.285	99.160	99.035	98.847
7.000	99.673	99.548	99.423	99.236
7.125	100.046	99.921	99.796	99.608
7.250	100.324	100.199	100.074	99.886
7.375	100.578	100.453	100.328	100.141
7.500	100.821	100.696	100.571	100.384
7.625	101.029	100.904	100.779	100.591
7.750	101.203	101.078	100.953	100.765
7.875	101.354	101.229	101.104	100.916
8.000	101.487	101.362	101.237	101.049
8.125	101.598	101.473	101.348	101.161
8.250	101.625	101.577	101.452	101.264
8.375	101.625	101.625	101.552	101.364
8.500	101.625	101.625	101.604	101.416
8.625	101.625	101.625	101.625	101.453

Jumbo Elite 30 Year Fixed Interest Only - (901EM-IO)				
Rate	15 Day	30 Day	45 Day	60 Day
6.000	96.029	95.904	95.779	95.592
6.125	96.621	96.496	96.371	96.183
6.250	97.171	97.046	96.921	96.733
6.375	97.641	97.516	97.391	97.203
6.500	98.086	97.961	97.836	97.649
6.625	98.502	98.377	98.252	98.064
6.750	98.900	98.775	98.650	98.463
6.875	99.285	99.160	99.035	98.847
7.000	99.673	99.548	99.423	99.236
7.125	100.046	99.921	99.796	99.608
7.250	100.324	100.199	100.074	99.886
7.375	100.578	100.453	100.328	100.141
7.500	100.821	100.696	100.571	100.384
7.625	101.029	100.904	100.779	100.591
7.750	101.203	101.078	100.953	100.765
7.875	101.354	101.229	101.104	100.916
8.000	101.487	101.362	101.237	101.049
8.125	101.598	101.473	101.348	101.161
8.250	101.625	101.577	101.452	101.264
8.375	101.625	101.625	101.552	101.364
8.500	101.625	101.625	101.604	101.416
8.625	101.625	101.625	101.625	101.453

Jumbo Elite 15 Year Fixed - (915EM)				
Rate	15 Day	30 Day	45 Day	60 Day
6.500	98.714	98.589	98.464	98.277
6.625	99.092	98.967	98.842	98.654
6.750	99.450	99.325	99.200	99.013
6.875	99.790	99.665	99.540	99.353
7.000	100.106	99.981	99.856	99.668
7.125	100.343	100.218	100.093	99.905
7.250	100.558	100.433	100.308	100.120
7.375	100.728	100.603	100.478	100.290
7.500	100.887	100.762	100.637	100.450
7.625	101.007	100.882	100.757	100.570
7.750	101.155	101.030	100.905	100.717
7.875	101.255	101.130	101.005	100.817
8.000	101.351	101.226	101.101	100.913
8.125	101.422	101.297	101.172	100.984
8.250	101.487	101.362	101.237	101.050

Jumbo Elite 10/6 ARM - (9106EM)				
Rate	15 Day	30 Day	45 Day	60 Day
6.500	97.141	97.016	96.891	96.704
6.625	97.583	97.458	97.333	97.145
6.750	97.997	97.872	97.747	97.560
6.875	98.385	98.260	98.135	97.948
7.000	98.749	98.624	98.499	98.312
7.125	99.028	98.903	98.778	98.591
7.250	99.339	99.214	99.089	98.901
7.375	99.538	99.413	99.288	99.100
7.500	99.746	99.621	99.496	99.308
7.625	99.927	99.802	99.677	99.490
7.750	100.046	99.921	99.796	99.608
7.875	100.142	100.017	99.892	99.704
8.000	100.250	100.125	100.000	99.813
8.125	100.333	100.208	100.083	99.895
8.250	100.410	100.285	100.160	99.973

Loan Level Price Adjustments (LLPAs)

FICO	CLTV 0.00-55.00	CLTV 55.01-60.00	CLTV 60.01-65.00	CLTV 65.01-70.00	CLTV 70.01-75.00	CLTV 75.01-80.00	CLTV 80.01-85.00	CLTV 85.01-90.00
660-679	-0.500	-0.750	-1.250	-1.750	-2.750	-4.000		
680-699	0.000	-0.125	-0.250	-0.875	-1.500	-2.500	-4.250	-4.875
700-719	0.250	0.125	0.000	-0.250	-0.500	-1.000	-3.625	-4.250
720-739	0.500	0.375	0.250	0.125	0.000	-0.375	-3.250	-4.000
740-759	0.625	0.625	0.500	0.375	0.250	0.000	-3.125	-3.750
760-779	0.750	0.750	0.625	0.500	0.375	0.250	-3.000	-3.625
780-850	0.750	0.750	0.750	0.625	0.500	0.375	2.875	-3.375
Other Adjusters	CLTV 0.00-55.00	CLTV 55.01-60.00	CLTV 60.01-65.00	CLTV 65.01-70.00	CLTV 70.01-75.00	CLTV 75.01-80.00	CLTV 80.01-85.00	CLTV 85.01-90.00
MI Source Type							-2.000	-2.500
Interest Only	-0.500	-0.500	-1.000	-1.000	-1.500	-1.500		
Investment Property	-0.250	-0.500	-0.500	-0.750	-1.000	-1.500		
Second Home	0.000	0.000	-0.250	-0.250	-0.500	-0.500	-1.750	-1.750
Cash-Out/Debt Consolidation	0.000	0.000	0.000	-0.250	-0.500	-0.750		
Cash-Out/Home Improvement	0.000	0.000	0.000	-0.250	-0.500	-0.750		
Cash-Out/Other	0.000	0.000	0.000	-0.250	-0.500	-0.750		
Purchase	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Self Employed	CLTV 0.00-55.00	CLTV 55.01-60.00	CLTV 60.01-65.00	CLTV 65.01-70.00	CLTV 70.01-75.00	CLTV 75.01-80.00	CLTV 80.01-85.00	CLTV 85.01-90.00
660-679	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500		
680-699	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
700-719	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
720-739	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
740-759	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
760-779	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
780-850	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

NC Floor Price

99.750

Maximum Net Price

102.000

Must be Conditionally Approved to lock