

Ratesheet Code: RS-WS

Effective Date: 10/21/24 1:12 PM

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

Contact list	
Corporate Headquarters:	Phone: 800-760-1833 Email: Inquires@golendingpros.com
Lock Desk:	Phone: 949-679-7400 Email: LockDesk@golendingpros.com
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Bank Statement Calc:	Phone: Email Only Email: EZCalc@golendingpros.com
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	11/05/24
30 Day	11/20/24
45 Day	12/05/24
60 Day	12/20/24

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

October Pricing Specials	
25 BP improvement on all Conv/FHAVA, Std Bal and High Bal, Full Doc and Streamline/IRRLS, ALL FICOs (Excludes CalHFA and DPA. Can be combined with Select)	0.250

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

Announcements



NON-QM, CONVENTIONAL & GOVERNMENT

OCTOBER PRICE IMPROVEMENT SPECIALS

NMLS ID #2125

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



Effective: October 21, 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
4.875	94.275	94.266	94.247	94.226	4.875	94.150	94.141	94.122	94.101	5.750	99.142	99.075	99.010	98.936
5.000	94.997	94.989	94.970	94.948	5.000	94.872	94.864	94.845	94.823	5.875	99.669	99.602	99.537	99.463
5.125	95.402	95.394	95.375	95.353	5.125	95.277	95.269	95.250	95.228	6.000	100.158	100.091	100.026	99.952
5.250	96.095	96.087	96.068	96.046	5.250	95.962	95.954	95.935	95.913	6.125	100.618	100.551	100.486	100.412
5.375	96.752	96.743	96.724	96.703	5.375	96.618	96.610	96.591	96.569	6.250	100.554	100.478	100.413	100.339
5.500	97.383	97.374	97.356	97.334	5.500	97.225	97.216	97.197	97.176	6.375	101.141	101.066	101.000	100.926
5.625	97.967	97.958	97.939	97.918	5.625	97.796	97.787	97.768	97.747	6.500	101.586	101.511	101.446	101.371
5.750	98.207	98.199	98.180	98.159	5.750	98.021	98.004	97.978	97.948	6.625	101.998	101.922	101.857	101.783
5.875	98.782	98.765	98.739	98.708	5.875	98.594	98.577	98.550	98.520	6.750	101.780	101.713	101.659	101.588
6.000	99.307	99.290	99.264	99.233	6.000	99.126	99.109	99.083	99.053	6.875	102.069	102.002	101.948	101.887
6.125	99.793	99.777	99.750	99.719	6.125	99.617	99.601	99.574	99.544	7.000	102.590	102.523	102.469	102.408
6.250	99.885	99.869	99.833	99.803	6.250	99.737	99.711	99.685	99.654	7.125	102.965	102.898	102.844	102.782
6.375	100.492	100.466	100.440	100.409	6.375	100.367	100.341	100.315	100.284	7.250	102.787	102.779	102.759	102.738
6.500	100.952	100.926	100.900	100.869	6.500	100.827	100.801	100.775	100.744	7.375	103.161	103.153	103.134	103.112
6.625	101.404	101.379	101.352	101.322	6.625	101.279	101.254	101.227	101.197	7.500	103.498	103.490	103.471	103.449
6.750	101.433	101.391	101.349	101.301	6.750	101.308	101.266	101.224	101.176	7.625	103.827	103.819	103.800	103.778
6.875	101.736	101.694	101.651	101.604	6.875	101.611	101.569	101.526	101.479					
7.000	102.256	102.214	102.171	102.124	7.000	102.131	102.089	102.046	101.999					
7.125	102.629	102.587	102.545	102.497	7.125	102.504	102.462	102.420	102.372					
7.250	102.614	102.572	102.523	102.466	7.250	102.489	102.447	102.398	102.341					
7.375	102.937	102.895	102.845	102.789	7.375	102.812	102.770	102.720	102.664					
7.500	103.234	103.192	103.143	103.086	7.500	103.109	103.067	103.018	102.961					
7.625	103.519	103.477	103.428	103.371	7.625	103.394	103.352	103.303	103.246					

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	100.563	100.555	100.542	100.528	6.000	100.847	100.822	100.794	100.761	5.250	95.095	95.087	95.068	95.046
6.125	100.853	100.845	100.832	100.818	6.125	101.137	101.113	101.084	101.051	5.375	95.752	95.743	95.724	95.703
6.250	101.047	101.039	101.027	101.012	6.250	101.237	101.213	101.184	101.152	5.500	96.383	96.374	96.356	96.334
6.375	101.461	101.453	101.440	101.426	6.375	101.651	101.627	101.598	101.565	5.625	96.967	96.958	96.939	96.918
6.500	101.770	101.762	101.749	101.735	6.500	101.960	101.936	101.907	101.875	5.750	97.207	97.190	97.164	97.133
6.625	102.024	102.016	102.004	101.989	6.625	102.214	102.190	102.161	102.129	5.875	97.782	97.765	97.739	97.708
6.750	102.047	102.039	102.026	102.012	6.750	102.175	102.150	102.122	102.089	6.000	98.307	98.290	98.264	98.233
6.875	102.179	102.171	102.158	102.143	6.875	102.306	102.282	102.253	102.221	6.125	98.793	98.777	98.750	98.719
7.000	102.541	102.533	102.520	102.506	7.000	102.669	102.645	102.616	102.583	6.250	98.885	98.869	98.833	98.803
7.125	102.760	102.752	102.739	102.725	7.125	102.888	102.864	102.835	102.802	6.375	99.492	99.466	99.440	99.409
7.250	102.465	102.352	102.236	102.105	7.250	102.501	102.388	102.272	102.141	6.500	99.952	99.926	99.900	99.869
7.375	102.681	102.568	102.452	102.321	7.375	102.717	102.604	102.488	102.357	6.625	100.404	100.379	100.352	100.322
7.500	102.881	102.767	102.652	102.521	7.500	102.917	102.804	102.688	102.557	6.750	100.433	100.391	100.349	100.301
7.625	103.088	102.975	102.859	102.728	7.625	103.124	103.011	102.895	102.764	6.875	100.736	100.694	100.651	100.604
										7.000	101.256	101.214	101.171	101.124
										7.125	101.629	101.587	101.545	101.497
										7.250	101.614	101.572	101.523	101.466
										7.375	101.937	101.895	101.845	101.789
										7.500	102.234	102.192	102.143	102.086
										7.625	102.519	102.477	102.428	102.371

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
4.875	94.025	94.016	93.997	93.976	4.875	94.025	94.016	93.997	93.976	5.375	97.838	97.796	97.738	97.673
5.000	94.747	94.739	94.720	94.698	5.000	94.747	94.739	94.720	94.698	5.500	98.433	98.392	98.334	98.269
5.125	95.152	95.144	95.125	95.103	5.125	95.152	95.144	95.125	95.103	5.625	98.963	98.921	98.864	98.799
5.250	95.845	95.837	95.818	95.796	5.250	95.837	95.829	95.810	95.788	5.750	99.017	98.950	98.885	98.811
5.375	96.502	96.493	96.474	96.453	5.375	96.493	96.485	96.466	96.444	5.875	99.544	99.477	99.412	99.338
5.500	97.133	97.124	97.106	97.084	5.500	97.103	97.091	97.072	97.051	6.000	100.033	99.966	99.901	99.827
5.625	97.717	97.708	97.689	97.668	5.625	97.671	97.662	97.643	97.622	6.125	100.493	100.426	100.361	100.287
5.750	97.957	97.949	97.914	97.883	5.750	97.896	97.879	97.853	97.823	6.250	100.429	100.353	100.288	100.214
5.875	98.532	98.515	98.489	98.458	5.875	98.469	98.452	98.425	98.395	6.375	101.016	100.941	100.875	100.801
6.000	99.057	99.040	99.014	98.983	6.000	99.001	98.984	98.958	98.928	6.500	101.461	101.386	101.321	101.246
6.125	99.543	99.527	99.500	99.469	6.125	99.492	99.475	99.449	99.419	6.625	101.873	101.797	101.732	101.658
6.250	99.635	99.610	99.583	99.553	6.250	99.612	99.586	99.560	99.529	6.750	101.655	101.588	101.534	101.473
6.375	100.242	100.216	100.190	100.159	6.375	100.242	100.216	100.190	100.159	6.875	101.944	101.877	101.823	101.762
6.500	100.702	100.676	100.650	100.619	6.500	100.702	100.676	100.650	100.619	7.000	102.465	102.398	102.344	102.283
6.625	101.154	101.129	101.102	101.072	6.625	101.154	101.129	101.102	101.072	7.125	102.840	102.773	102.719	102.657
6.750	101.183	101.141	101.099	101.051	6.750	101.183	101.141	101.099	101.051	7.250	102.662	102.654	102.634	102.613
6.875	101.486	101.444	101.401	101.354	6.875	101.486	101.444	101.401	101.354	7.375	103.036	103.028	103.009	102.987
7.000	102.006	101.964	101.921	101.874	7.000	102.006	101.964	101.921	101.874	7.500	103.373	103.365	103.346	103.324
7.125	102.379	102.337	102.295	102.247	7.125	102.379	102.337	102.295	102.247	7.625	103.702	103.694	103.675	103.653
7.250	102.364	102.322	102.273	102.216	7.250	102.364	102.322	102.273	102.216					
7.375	102.687	102.645	102.595	102.539	7.375	102.687	102.645	102.595	102.539					
7.500	102.984	102.942	102.893	102.836	7.500	102.984	102.942	102.893	102.836					
7.625	103.269	103.227	103.178	103.121	7.625	103.269	103.227	103.178	103.121					

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	101.895	101.887	101.874	101.860	6.500	102.210	102.186	102.157	102.125					
6.625	102.149	102.141	102.129	102.114	6.625	102.464	102.440	102.411	102.379					
6.750	102.172	102.164	102.151	102.137	6.750	102.425	102.400	102.372	102.339					
6.875	102.304	102.296	102.283	102.268	6.875	102.556</								



Effective: **October 21, 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
5.000	93.051	92.959	92.863	92.754	5.500	94.724	94.657	94.569	94.469	5.375	97.838	94.284	94.196	94.096
5.125	93.660	93.568	93.472	93.363	5.625	95.300	95.233	95.145	95.045	5.500	94.932	94.865	94.777	94.677
5.250	95.401	95.334	95.246	95.146	5.750	96.061	96.002	95.930	95.847	5.625	95.500	95.433	95.345	95.246
5.375	96.024	95.957	95.869	95.769	5.875	96.630	96.571	96.498	96.416	5.750	96.265	96.207	96.134	96.051
5.500	96.599	96.532	96.444	96.344	6.000	97.416	97.357	97.285	97.202	5.875	96.837	96.778	96.706	96.623
5.625	97.175	97.108	97.020	96.920	6.125	97.897	97.839	97.766	97.683	6.000	97.613	97.554	97.481	97.399
5.750	97.936	97.877	97.805	97.722	6.250	98.078	98.020	97.947	97.865	6.125	98.099	98.040	97.968	97.885
5.875	98.505	98.446	98.373	98.291	6.375	98.467	98.409	98.336	98.253	6.250	98.286	98.228	98.155	98.072
6.000	99.291	99.232	99.160	99.077	6.500	99.061	99.002	98.930	98.847	6.375	98.682	98.623	98.551	98.468
6.125	99.772	99.714	99.641	99.558	6.625	99.390	99.331	99.258	99.176	6.500	99.281	99.222	99.149	99.067
6.250	99.953	99.895	99.822	99.740	6.750	99.310	99.260	99.191	99.113	6.625	99.616	99.557	99.484	99.402
6.375	100.342	100.284	100.211	100.128	6.875	99.626	99.576	99.507	99.429	6.750	99.543	99.493	99.424	99.346
6.500	100.936	100.877	100.805	100.722	7.000	100.180	100.130	100.061	99.983	6.875	99.882	99.831	99.762	99.684
6.625	101.265	101.206	101.133	101.051	7.125	100.462	100.412	100.343	100.265	7.000	100.445	100.395	100.326	100.248
6.750	101.185	101.135	101.066	100.988	7.250	99.716	99.675	99.610	99.536	7.125	100.736	100.686	100.617	100.539
6.875	101.501	101.451	101.382	101.304	7.375	100.314	100.272	100.207	100.133	7.250	100.012	99.970	99.905	99.832
7.000	102.055	102.005	101.936	101.858	7.500	100.541	100.500	100.435	100.361	7.375	100.634	100.592	100.527	100.454
7.125	102.337	102.287	102.218	102.140	7.625	100.599	100.557	100.492	100.418	7.500	100.863	100.821	100.756	100.683
7.250	101.591	101.550	101.485	101.411						7.625	100.941	100.899	100.834	100.761
7.375	102.189	102.147	102.082	102.008										
7.500	102.416	102.375	102.310	102.236										
7.625	102.494	102.452	102.387	102.314										

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	98.990	98.966	98.937	98.905	6.000	98.475	98.451	98.422	98.389
6.125	99.173	99.149	99.120	99.087	6.125	98.673	98.648	98.620	98.587
6.250	99.148	99.124	99.095	99.062	6.250	98.665	98.641	98.612	98.579
6.375	99.329	99.305	99.276	99.244	6.375	98.863	98.839	98.810	98.778
6.500	99.792	99.768	99.739	99.707	6.500	99.345	99.321	99.292	99.260
6.625	99.979	99.955	99.926	99.894	6.625	99.549	99.525	99.496	99.464
6.750	100.014	99.938	99.869	99.790	6.750	99.602	99.526	99.457	99.378
6.875	100.204	100.116	100.036	99.945	6.875	99.826	99.737	99.657	99.567
7.000	100.646	100.542	100.449	100.345	7.000	100.286	100.182	100.090	99.985
7.125	100.822	100.706	100.603	100.486	7.125	100.476	100.359	100.256	100.140
7.250	100.224	100.095	99.963	99.814	7.250	99.904	99.775	99.643	99.494
7.375	100.738	100.608	100.477	100.328	7.375	100.444	100.315	100.183	100.034
7.500	100.890	100.761	100.629	100.480	7.500	100.599	100.469	100.338	100.189
7.625	100.915	100.786	100.654	100.505	7.625	100.631	100.502	100.370	100.221

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
4.875	94.275	94.266	94.247	94.226	5.000	93.051	92.959	92.863	92.754	4.875	93.025	93.016	92.997	92.976
5.000	94.997	94.989	94.970	94.948	5.125	93.660	93.568	93.472	93.363	5.000	93.747	93.739	93.720	93.698
5.125	95.402	95.394	95.375	95.353	5.250	95.401	95.334	95.246	95.146	5.125	94.152	94.144	94.125	94.103
5.250	96.095	96.087	96.068	96.046	5.375	96.024	95.957	95.869	95.769	5.250	94.845	94.837	94.818	94.796
5.375	96.752	96.743	96.724	96.703	5.500	96.599	96.532	96.444	96.344	5.375	95.502	95.493	95.474	95.453
5.500	97.383	97.374	97.356	97.334	5.625	97.175	97.108	97.020	96.920	5.500	96.133	96.124	96.106	96.084
5.625	97.967	97.958	97.939	97.918	5.750	97.936	97.877	97.805	97.722	5.625	96.717	96.708	96.689	96.668
5.750	98.207	98.190	98.164	98.133	5.875	98.505	98.446	98.373	98.291	5.750	96.957	96.940	96.914	96.883
5.875	98.782	98.765	98.739	98.708	6.000	99.291	99.232	99.160	99.077	5.875	97.532	97.515	97.489	97.458
6.000	99.307	99.290	99.264	99.233	6.125	99.772	99.714	99.641	99.558	6.000	98.057	98.040	98.014	97.983
6.125	99.793	99.777	99.750	99.719	6.250	99.953	99.895	99.822	99.740	6.125	98.543	98.527	98.500	98.469
6.250	99.885	99.860	99.833	99.803	6.375	100.342	100.284	100.211	100.128	6.250	98.635	98.610	98.583	98.553
6.375	100.492	100.466	100.440	100.409	6.500	100.936	100.877	100.805	100.722	6.375	99.242	99.216	99.190	99.159
6.500	100.952	100.926	100.900	100.869	6.625	101.265	101.206	101.133	101.051	6.500	99.702	99.676	99.650	99.619
6.625	101.404	101.379	101.352	101.322	6.750	101.185	101.135	101.066	100.988	6.625	100.154	100.129	100.102	100.072
6.750	101.433	101.391	101.349	101.301	6.875	101.501	101.451	101.382	101.304	6.750	100.183	100.141	100.099	100.051
6.875	101.736	101.694	101.651	101.604	7.000	102.055	102.005	101.936	101.858	6.875	100.486	100.444	100.401	100.354
7.000	102.256	102.214	102.171	102.124	7.125	102.337	102.287	102.218	102.140	7.000	101.006	100.964	100.921	100.874
7.125	102.629	102.587	102.545	102.497	7.250	101.591	101.550	101.485	101.411	7.125	101.379	101.337	101.295	101.247
7.250	102.614	102.572	102.523	102.466	7.375	102.189	102.147	102.082	102.008	7.250	101.364	101.322	101.273	101.216
7.375	102.937	102.895	102.845	102.789	7.500	102.416	102.375	102.310	102.236	7.375	101.687	101.645	101.595	101.539
7.500	103.234	103.192	103.143	103.086	7.625	102.494	102.452	102.387	102.314	7.500	101.984	101.942	101.893	101.836
7.625	103.519	103.477	103.428	103.371						7.625	102.269	102.227	102.178	102.121

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
4.875	94.275	94.266	94.247	94.226	5.000	93.051	92.959	92.863	92.754	4.875	93.025	93.016	92.997	92.976
5.000	94.997	94.989	94.970	94.948	5.125	93.660	93.568	93.472	93.363	5.000	93.747	93.739	93.720	93.698
5.125	95.402	95.394	95.375	95.353	5.250	95.401	95.334	95.246	95.146	5.125	94.152	94.144	94.125	94.103
5.250	96.095	96.087	96.068	96.046	5.375	96.024	95.957	95.869	95.769	5.250	94.845	94.837	94.818	94.796
5.375	96.752	96.743	96.724	96.703	5.500	96.599	96.532	96.444	96.344	5.375	95.502	95.493	95.474	95.453
5.500	97.383	97.374	97.356	97.334	5.625	97.175	97.108	97.020	96.920	5.500	96.133	96.124	96.106	96.084
5.625	97.967	97.958	97.939	97.918	5.750	97.936	97.877	97.805	97.722	5.625	96.717	96.708	96.689	96.668
5.750	98.207	98.190	98.164	98.133	5.875	98.505	98.446	98.373	98.291	5.750	96.957	96.940	96.914	96.883
5.875	98.782	98.765	98.739	98.708	6.000	99.291	99.232	99.160	99.077	5.875	97.532	97.515	97.489	97.458
6.000	99.307	99.290	99.264	99.233	6.125	99.772	99.714	99.641	99.558	6.000	98.057	98.040	98.014	97.983
6.125	99.793	99.777	99.750	99.719	6.250	99.953	99.895	99.822	99.740	6.125	98.543	98.527	98.500	98.469
6.250	99.885	99.860	99.833	99.803	6.375	100.342	100.284	100.211	100.128	6.250				



Effective: October 21, 2024

FREDDIE MAC FIXED RATE BUYDOWN PRICING

FREDDIE MAC 30 YR FIXED 2:1 BUYDOWN (201-BD)					FREDDIE MAC SC 30 YR FIXED 2:1 BUYDOWN (201 SC-BD)					FREDDIE MAC HOME POSSIBLE 30 YR FIXED 2:1 BUYDOWN (R201-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
4.875	94.275	94.266	94.247	94.226	5.500	96.599	96.532	96.444	96.344	4.875	93.025	93.016	92.997	92.976
5.000	94.997	94.989	94.970	94.948	5.625	97.175	97.108	97.020	96.920	5.000	93.747	93.739	93.720	93.698
5.125	95.402	95.394	95.375	95.353	5.750	97.936	97.877	97.805	97.722	5.125	94.152	94.144	94.125	94.103
5.250	96.095	96.087	96.068	96.046	5.875	98.505	98.446	98.373	98.291	5.250	94.845	94.837	94.818	94.796
5.375	96.752	96.743	96.724	96.703	6.000	99.291	99.232	99.160	99.077	5.375	95.502	95.493	95.474	95.453
5.500	97.383	97.374	97.356	97.334	6.125	99.772	99.714	99.641	99.558	5.500	96.133	96.124	96.106	96.084
5.625	97.967	97.958	97.939	97.918	6.250	99.953	99.895	99.822	99.740	5.625	96.717	96.708	96.689	96.668
5.750	98.207	98.190	98.164	98.133	6.375	100.342	100.284	100.211	100.128	5.750	96.957	96.940	96.914	96.883
5.875	98.782	98.765	98.739	98.708	6.500	100.936	100.877	100.805	100.722	5.875	97.532	97.515	97.489	97.458
6.000	99.307	99.290	99.264	99.233	6.625	101.265	101.206	101.133	101.051	6.000	98.057	98.040	98.014	97.983
6.125	99.793	99.777	99.750	99.719	6.750	101.185	101.135	101.066	100.988	6.125	98.543	98.527	98.500	98.469
6.250	99.885	99.860	99.833	99.803	6.875	101.501	101.451	101.382	101.304	6.250	98.635	98.610	98.583	98.553
6.375	100.492	100.466	100.440	100.409	7.000	102.055	102.005	101.936	101.858	6.375	99.242	99.216	99.190	99.159
6.500	100.952	100.926	100.900	100.869	7.125	102.337	102.287	102.218	102.140	6.500	99.702	99.676	99.650	99.619
6.625	101.404	101.379	101.352	101.322	7.250	101.591	101.550	101.485	101.411	6.625	100.154	100.129	100.102	100.072
6.750	101.433	101.391	101.349	101.301	7.375	102.189	102.147	102.082	102.008	6.750	100.183	100.141	100.099	100.051
6.875	101.736	101.694	101.651	101.604	7.500	102.416	102.375	102.310	102.236	6.875	100.486	100.444	100.401	100.354
7.000	102.256	102.214	102.171	102.124	7.625	102.494	102.452	102.387	102.314	7.000	101.006	100.964	100.921	100.874
7.125	102.629	102.587	102.545	102.497						7.125	101.379	101.337	101.295	101.247
7.250	102.614	102.572	102.523	102.466						7.250	101.364	101.322	101.273	101.216
7.375	102.937	102.895	102.845	102.789						7.375	101.687	101.645	101.595	101.539
7.500	103.234	103.192	103.143	103.086						7.500	101.984	101.942	101.893	101.836
7.625	103.519	103.477	103.428	103.371						7.625	102.269	102.227	102.178	102.121

FREDDIE MAC 30 YR FIXED 1:0 BUYDOWN (201-BD10)					FREDDIE MAC SC 30 YR FIXED 1:0 BUYDOWN (201 SC-BD10)					FREDDIE MAC HOME POSSIBLE 30 YR FIXED 1:0 BUYDOWN (R201-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
4.875	94.275	94.266	94.247	94.226	5.500	96.599	96.532	96.444	96.344	4.875	93.025	93.016	92.997	92.976
5.000	94.997	94.989	94.970	94.948	5.625	97.175	97.108	97.020	96.920	5.000	93.747	93.739	93.720	93.698
5.125	95.402	95.394	95.375	95.353	5.750	97.936	97.877	97.805	97.722	5.125	94.152	94.144	94.125	94.103
5.250	96.095	96.087	96.068	96.046	5.875	98.505	98.446	98.373	98.291	5.250	94.845	94.837	94.818	94.796
5.375	96.752	96.743	96.724	96.703	6.000	99.291	99.232	99.160	99.077	5.375	95.502	95.493	95.474	95.453
5.500	97.383	97.374	97.356	97.334	6.125	99.772	99.714	99.641	99.558	5.500	96.133	96.124	96.106	96.084
5.625	97.967	97.958	97.939	97.918	6.250	99.953	99.895	99.822	99.740	5.625	96.717	96.708	96.689	96.668
5.750	98.207	98.190	98.164	98.133	6.375	100.342	100.284	100.211	100.128	5.750	96.957	96.940	96.914	96.883
5.875	98.782	98.765	98.739	98.708	6.500	100.936	100.877	100.805	100.722	5.875	97.532	97.515	97.489	97.458
6.000	99.307	99.290	99.264	99.233	6.625	101.265	101.206	101.133	101.051	6.000	98.057	98.040	98.014	97.983
6.125	99.793	99.777	99.750	99.719	6.750	101.185	101.135	101.066	100.988	6.125	98.543	98.527	98.500	98.469
6.250	99.885	99.860	99.833	99.803	6.875	101.501	101.451	101.382	101.304	6.250	98.635	98.610	98.583	98.553
6.375	100.492	100.466	100.440	100.409	7.000	102.055	102.005	101.936	101.858	6.375	99.242	99.216	99.190	99.159
6.500	100.952	100.926	100.900	100.869	7.125	102.337	102.287	102.218	102.140	6.500	99.702	99.676	99.650	99.619
6.625	101.404	101.379	101.352	101.322	7.250	101.591	101.550	101.485	101.411	6.625	100.154	100.129	100.102	100.072
6.750	101.433	101.391	101.349	101.301	7.375	102.189	102.147	102.082	102.008	6.750	100.183	100.141	100.099	100.051
6.875	101.736	101.694	101.651	101.604	7.500	102.416	102.375	102.310	102.236	6.875	100.486	100.444	100.401	100.354
7.000	102.256	102.214	102.171	102.124	7.625	102.494	102.452	102.387	102.314	7.000	101.006	100.964	100.921	100.874
7.125	102.629	102.587	102.545	102.497						7.125	101.379	101.337	101.295	101.247
7.250	102.614	102.572	102.523	102.466						7.250	101.364	101.322	101.273	101.216
7.375	102.937	102.895	102.845	102.789						7.375	101.687	101.645	101.595	101.539
7.500	103.234	103.192	103.143	103.086						7.500	101.984	101.942	101.893	101.836
7.625	103.519	103.477	103.428	103.371						7.625	102.269	102.227	102.178	102.121



Effective: October 21, 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			* Prices are indicative and subject to change without notice.				
Texas Cash out	-1.000	**Minimum Loan Amount \$75,000**			* Please log into LP portal to obtain live lock pricing.				
HB 20YR & 25YR Term	-1.500				* Not all price adjustments are effective for all products. Please refer to LP guide for complete eligibility rules.				
> 6 Financed Properties	-0.500	***All loan level price adjustments are cumulative***			* Intended for use by mortgage professionals only and should not be distributed to borrowers, as defined by Section 226.2 of Regulation Z**				
Escrow Waiver (Non-CA)	-0.250	Max Final Price Including comp Cannot Exceed (4.00) for all Agency Programs			NC Floor Price				
State Adjustors: NC or WA	-0.375				99.750				
FICO => 700 & LTV<= 80%	0.300								

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

LendingPros

19000 MacArthur Blvd, Suite 250
Irvine, CA 92612

Effective: October 21, 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

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

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Irvine, CA 92612

Effective: **October 21, 2024**

DPA Pro Pricing

DPA Pro Plus - (301_1st_DPA_Plus)			
Rate	15 Day	30 Day	45 Day
6.750	99.804	99.731	99.659
6.875	100.312	100.239	100.167
6.990	100.789	100.716	100.644
7.000	100.799	100.726	100.654
7.125	101.238	101.165	101.093
7.250	101.657	101.584	101.512
7.375	100.956	100.334	99.712
7.500	101.403	100.781	100.159
7.625	101.802	101.180	100.558
7.750	102.191	101.569	100.947
7.875	102.064	101.426	100.789
8.000	102.481	101.843	101.206
8.125	102.850	102.212	101.575
8.250	103.199	102.561	101.924

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	98.304	98.231	98.159
6.875	98.812	98.739	98.667
6.990	99.298	99.225	99.153
7.000	99.299	99.226	99.154
7.125	99.738	99.665	99.593
7.250	100.157	100.084	100.012
7.375	99.456	98.834	98.212
7.500	99.903	99.281	98.659
7.625	100.302	99.680	99.058
7.750	100.691	100.069	99.447
7.875	100.564	99.926	99.289
8.000	100.981	100.343	99.706
8.125	101.350	100.712	100.075
8.250	101.699	101.061	100.424

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

DPA Pro Plus 5.0% - (301_1st_DPA_Plus)			
Rate	15 Day	30 Day	45 Day
6.750	99.054	98.981	98.909
6.875	99.562	99.489	99.417
6.990	100.048	99.975	99.903
7.000	100.049	99.976	99.904
7.125	100.488	100.415	100.343
7.250	100.907	100.834	100.762
7.375	100.206	99.584	98.962
7.500	100.653	100.031	99.409
7.625	101.052	100.430	99.808
7.750	101.441	100.819	100.197
7.875	101.314	100.676	100.039
8.000	101.731	101.093	100.456
8.125	102.100	101.462	100.825
8.250	102.449	101.811	101.174

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 Plus HB - (301_1st_DPA_Plus_HB)			
Rate	15 Day	30 Day	45 Day
6.750	97.804	97.731	97.659
6.875	98.312	98.239	98.167
6.990	98.789	98.716	98.644
7.000	98.799	98.726	98.654
7.125	99.238	99.165	99.093
7.250	99.657	99.584	99.512
7.375	98.956	98.334	97.712
7.500	99.403	98.781	98.159
7.625	99.802	99.180	98.558
7.750	100.191	99.569	98.947
7.875	100.064	99.426	98.789
8.000	100.481	99.843	99.206
8.125	100.850	100.212	99.575
8.250	101.199	100.561	99.924

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	96.304	96.231	96.159
6.875	96.812	96.739	96.667
6.990	97.298	97.225	97.153
7.000	97.299	97.226	97.154
7.125	97.738	97.665	97.593
7.250	98.157	98.084	98.012
7.375	97.456	96.834	96.212
7.500	97.903	97.281	96.659
7.625	98.302	97.680	97.058
7.750	98.691	98.069	97.447
7.875	98.564	97.926	97.289
8.000	98.981	98.343	97.706
8.125	99.350	98.712	98.075
8.250	99.699	99.061	98.424

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

DPA Pro Plus 5.0% HB - (301_1st_DPA_Plus_HB)			
Rate	15 Day	30 Day	45 Day
6.750	97.054	96.981	96.909
6.875	97.562	97.489	97.417
6.990	98.048	97.975	97.903
7.000	98.049	97.976	97.904
7.125	98.488	98.415	98.343
7.250	98.907	98.834	98.762
7.375	98.206	97.584	96.962
7.500	98.653	98.031	97.409
7.625	99.052	98.430	97.808
7.750	99.441	98.819	98.197
7.875	99.314	98.676	98.039
8.000	99.731	99.093	98.456
8.125	100.100	99.462	98.825
8.250	100.449	99.811	99.174

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.

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



LendingPros
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Irvine, CA 92612

Effective: October 21, 2024

FHA Pricing

FHA 30 - 25 Year Fixed - (301 & 325)				
Rate	15 Day	30 Day	45 Day	
5.125	97.421	97.413	97.401	
5.250	98.267	98.259	98.247	
5.375	98.658	98.601	98.543	
5.500	99.004	98.947	98.889	
5.625	99.581	99.524	99.466	
5.750	100.012	99.955	99.897	
5.875	100.186	100.121	100.058	
6.000	100.742	100.677	100.614	
6.125	101.164	101.099	101.036	
6.250	101.605	101.540	101.477	
6.375	101.199	101.158	101.115	
6.500	101.735	101.694	101.651	
6.625	102.117	102.076	102.033	
6.750	102.238	102.197	102.154	
6.875	102.050	102.010	101.971	
7.000	102.546	102.506	102.467	
7.125	103.013	102.973	102.934	

FHA 20 Year Fixed - (320)				
Rate	15 Day	30 Day	45 Day	
5.000	96.564	96.556	96.544	
5.125	97.046	97.038	97.026	
5.250	97.892	97.884	97.872	
5.375	98.283	98.226	98.168	
5.500	98.629	98.572	98.514	
5.625	99.206	99.149	99.091	
5.750	99.637	99.580	99.522	
5.875	99.811	99.746	99.683	
6.000	100.367	100.302	100.239	
6.125	100.789	100.724	100.661	
6.250	101.230	101.165	101.102	
6.375	100.824	100.783	100.740	
6.500	101.360	101.319	101.276	
6.625	101.742	101.701	101.658	
6.750	101.863	101.822	101.779	

FHA 15 Year Fixed - (315)				
Rate	15 Day	30 Day	45 Day	
5.000	98.524	98.524	98.521	
5.125	98.844	98.844	98.841	
5.250	99.559	99.559	99.556	
5.375	99.468	99.476	99.486	
5.500	99.643	99.651	99.661	
5.625	100.058	100.066	100.076	
5.750	100.318	100.326	100.336	
5.875	100.446	100.462	100.478	
6.000	100.841	100.857	100.873	

FHA 30 Year Fixed HB - (301HB)				
Rate	15 Day	30 Day	45 Day	
5.125	96.268	96.260	96.247	
5.250	98.055	97.998	97.940	
5.375	98.161	98.104	98.046	
5.500	98.757	98.700	98.642	
5.625	99.209	99.152	99.094	
5.750	99.765	99.708	99.650	
5.875	99.658	99.593	99.529	
6.000	100.214	100.149	100.085	
6.125	100.511	100.446	100.382	
6.250	100.952	100.887	100.823	
6.375	100.702	100.661	100.618	
6.500	100.988	100.947	100.904	
6.625	101.495	101.454	101.411	
6.750	101.491	101.450	101.407	
6.875	101.303	101.263	101.224	
7.000	101.549	101.509	101.470	
7.125	101.891	101.851	101.812	

FHA 30 Year Fixed 2:1 Buydown - (301-BD)				
Rate	15 Day	30 Day	45 Day	
5.125	97.421	97.413	97.401	
5.250	98.267	98.259	98.247	
5.375	98.658	98.601	98.543	
5.500	99.004	98.947	98.889	
5.625	99.581	99.524	99.466	
5.750	100.012	99.955	99.897	
5.875	100.186	100.121	100.058	
6.000	100.742	100.677	100.614	
6.125	101.164	101.099	101.036	
6.250	101.605	101.540	101.477	
6.375	101.199	101.158	101.115	
6.500	101.735	101.694	101.651	
6.625	102.117	102.076	102.033	
6.750	102.238	102.197	102.154	
6.875	102.050	102.010	101.971	
7.000	102.546	102.506	102.467	
7.125	103.013	102.973	102.934	

FHA 30 Year Fixed HB 2:1 Buydown - (301 HB-BD)				
Rate	15 Day	30 Day	45 Day	
5.125	96.268	96.260	96.247	
5.250	98.055	97.998	97.940	
5.375	98.161	98.104	98.046	
5.500	98.757	98.700	98.642	
5.625	99.209	99.152	99.094	
5.750	99.765	99.708	99.650	
5.875	99.658	99.593	99.529	
6.000	100.214	100.149	100.085	
6.125	100.511	100.446	100.382	
6.250	100.952	100.887	100.823	
6.375	100.702	100.661	100.618	
6.500	100.988	100.947	100.904	
6.625	101.495	101.454	101.411	
6.750	101.491	101.450	101.407	
6.875	101.303	101.263	101.224	
7.000	101.549	101.509	101.470	
7.125	101.891	101.851	101.812	

FHA 30 Year Fixed 1:0 Buydown - (301-BD10)				
Rate	15 Day	30 Day	45 Day	
5.125	97.421	97.413	97.401	
5.250	98.267	98.259	98.247	
5.375	98.658	98.601	98.543	
5.500	99.004	98.947	98.889	
5.625	99.581	99.524	99.466	
5.750	100.012	99.955	99.897	
5.875	100.186	100.121	100.058	
6.000	100.742	100.677	100.614	
6.125	101.164	101.099	101.036	
6.250	101.605	101.540	101.477	
6.375	101.199	101.158	101.115	
6.500	101.735	101.694	101.651	
6.625	102.117	102.076	102.033	
6.750	102.238	102.197	102.154	
6.875	102.050	102.010	101.971	
7.000	102.546	102.506	102.467	
7.125	103.013	102.973	102.934	

FHA 30 Year Fixed HB 1:0 Buydown - (301 HB-BD10)				
Rate	15 Day	30 Day	45 Day	
5.125	96.268	96.260	96.247	
5.250	98.055	97.998	97.940	
5.375	98.161	98.104	98.046	
5.500	98.757	98.700	98.642	
5.625	99.209	99.152	99.094	
5.750	99.765	99.708	99.650	
5.875	99.658	99.593	99.529	
6.000	100.214	100.149	100.085	
6.125	100.511	100.446	100.382	
6.250	100.952	100.887	100.823	
6.375	100.702	100.661	100.618	
6.500	100.988	100.947	100.904	
6.625	101.495	101.454	101.411	
6.750	101.491	101.450	101.407	
6.875	101.303	101.263	101.224	
7.000	101.549	101.509	101.470	
7.125	101.891	101.851	101.812	

LLPAs

FICO 2700	
0.375	
FICO 680-699	
0.250	
FICO 680-679	
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 >=\$50K	
-1.000	
Loan Amount <=\$100,000	
-0.375	
VA Cashout >90% LTV	
-3.00	
Manufactured Home (Purchase/Rate-Term/Cashout)	
-1.250	
Manufactured Home (Streamline/IRRRLL)	
-2.250	

Select (FICO >680 & \$1250,000 & N/A on DPAs)	
0.350	
60 Day Lock (From 45 Day Price)	
-0.500	
3-4 Units	
-0.500	
NC Floor Price	
99.750	



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Effective: October 21, 2024

VA & USDA Pricing

VA 30 - 25 Year Fixed (401 & 425)				
Rate	15 Day	30 Day	45 Day	
5.125	96.966	96.958	96.946	
5.250	97.937	97.929	97.917	
5.375	98.203	98.146	98.088	
5.500	98.549	98.492	98.434	
5.625	99.126	99.069	99.011	
5.750	99.682	99.625	99.567	
5.875	99.731	99.666	99.603	
6.000	100.287	100.222	100.159	
6.125	100.709	100.644	100.581	
6.250	101.275	101.210	101.147	
6.375	100.744	100.703	100.660	
6.500	101.280	101.239	101.196	
6.625	101.662	101.621	101.578	
6.750	101.908	101.867	101.824	
6.875	101.595	101.555	101.516	
7.000	102.091	102.051	102.012	
7.125	102.558	102.518	102.479	

VA 20 Year Fixed - (420)				
Rate	15 Day	30 Day	45 Day	
5.000	96.109	96.101	96.089	
5.125	96.591	96.583	96.571	
5.250	97.562	97.554	97.542	
5.375	97.828	97.771	97.713	
5.500	98.174	98.117	98.059	
5.625	98.751	98.694	98.636	
5.750	99.307	99.250	99.192	
5.875	99.356	99.291	99.228	
6.000	99.912	99.847	99.784	
6.125	100.334	100.269	100.206	
6.250	100.900	100.835	100.772	
6.375	100.369	100.328	100.285	
6.500	100.905	100.864	100.821	
6.625	101.287	101.246	101.203	
6.750	101.533	101.492	101.449	

VA 15 Year Fixed - (415)				
Rate	15 Day	30 Day	45 Day	
5.000	98.069	98.069	98.066	
5.125	98.389	98.389	98.386	
5.250	99.229	99.229	99.226	
5.375	99.013	99.021	99.031	
5.500	99.188	99.196	99.206	
5.625	99.603	99.611	99.621	
5.750	99.988	99.996	100.006	
5.875	99.991	100.007	100.023	
6.000	100.386	100.402	100.418	

VA 30 Year Fixed HB - (401HB)				
Rate	15 Day	30 Day	45 Day	
5.125	95.938	95.930	95.917	
5.250	97.725	97.668	97.610	
5.375	97.831	97.774	97.716	
5.500	98.427	98.370	98.312	
5.625	98.879	98.822	98.764	
5.750	99.435	99.378	99.320	
5.875	99.328	99.263	99.199	
6.000	99.884	99.819	99.755	
6.125	100.181	100.116	100.052	
6.250	100.622	100.557	100.493	
6.375	100.372	100.331	100.288	
6.500	100.658	100.617	100.574	
6.625	101.165	101.124	101.081	
6.750	101.161	101.120	101.077	
6.875	100.973	100.933	100.894	
7.000	101.219	101.179	101.140	
7.125	101.561	101.521	101.482	

VA 30 Year Fixed 2:1 Buydown - (401-BD)				
Rate	15 Day	30 Day	45 Day	
5.125	96.966	96.958	96.946	
5.250	97.937	97.929	97.917	
5.375	98.203	98.146	98.088	
5.500	98.549	98.492	98.434	
5.625	99.126	99.069	99.011	
5.750	99.682	99.625	99.567	
5.875	99.731	99.666	99.603	
6.000	100.287	100.222	100.159	
6.125	100.709	100.644	100.581	
6.250	101.275	101.210	101.147	
6.375	100.744	100.703	100.660	
6.500	101.280	101.239	101.196	
6.625	101.662	101.621	101.578	
6.750	101.908	101.867	101.824	
6.875	101.595	101.555	101.516	
7.000	102.091	102.051	102.012	
7.125	102.558	102.518	102.479	

VA HB 30 Year Fixed 2:1 Buydown - (401HB-BD)				
Rate	15 Day	30 Day	45 Day	
5.125	95.938	95.930	95.917	
5.250	97.725	97.668	97.610	
5.375	97.831	97.774	97.716	
5.500	98.427	98.370	98.312	
5.625	98.879	98.822	98.764	
5.750	99.435	99.378	99.320	
5.875	99.328	99.263	99.199	
6.000	99.884	99.819	99.755	
6.125	100.181	100.116	100.052	
6.250	100.622	100.557	100.493	
6.375	100.372	100.331	100.288	
6.500	100.658	100.617	100.574	
6.625	101.165	101.124	101.081	
6.750	101.161	101.120	101.077	
6.875	100.973	100.933	100.894	
7.000	101.219	101.179	101.140	
7.125	101.561	101.521	101.482	

VA 30 Year Fixed 1:0 Buydown - (401-BD10)				
Rate	15 Day	30 Day	45 Day	
5.125	96.966	96.958	96.946	
5.250	97.937	97.929	97.917	
5.375	98.203	98.146	98.088	
5.500	98.549	98.492	98.434	
5.625	99.126	99.069	99.011	
5.750	99.682	99.625	99.567	
5.875	99.731	99.666	99.603	
6.000	100.287	100.222	100.159	
6.125	100.709	100.644	100.581	
6.250	101.275	101.210	101.147	
6.375	100.744	100.703	100.660	
6.500	101.280	101.239	101.196	
6.625	101.662	101.621	101.578	
6.750	101.908	101.867	101.824	
6.875	101.595	101.555	101.516	
7.000	102.091	102.051	102.012	
7.125	102.558	102.518	102.479	

VA HB 30 Year Fixed 1:0 Buydown - (401HB-BD10)				
Rate	15 Day	30 Day	45 Day	
5.125	95.938	95.930	95.917	
5.250	97.725	97.668	97.610	
5.375	97.831	97.774	97.716	
5.500	98.427	98.370	98.312	
5.625	98.879	98.822	98.764	
5.750	99.435	99.378	99.320	
5.875	99.328	99.263	99.199	
6.000	99.884	99.819	99.755	
6.125	100.181	100.116	100.052	
6.250	100.622	100.557	100.493	
6.375	100.372	100.331	100.288	
6.500	100.658	100.617	100.574	
6.625	101.165	101.124	101.081	
6.750	101.161	101.120	101.077	
6.875	100.973	100.933	100.894	
7.000	101.219	101.179	101.140	
7.125	101.561	101.521	101.482	

USDA 30 - 25 Year Fixed - (501)				
Rate	15 Day	30 Day	45 Day	
5.375	97.658	97.601	97.543	
5.500	98.004	97.947	97.889	
5.625	98.581	98.524	98.466	
5.750	99.137	99.080	99.022	
5.875	99.186	99.121	99.058	
6.000	99.742	99.677	99.614	
6.125	100.164	100.099	100.036	
6.250	100.730	100.665	100.602	
6.375	100.199	100.158	100.115	
6.500	100.735	100.694	100.651	
6.625	101.117	101.076	101.033	
6.750	101.363	101.322	101.279	
6.875	101.050	101.010	100.971	
7.000	101.546	101.506	101.467	
7.125	102.013	101.973	101.934	

LLPAs

FICO >700
0.375
FICO 680-699
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 DPAs)
0.350
60 Day Lock (From 45 Day Price)
-0.500
3-4 Units
-0.500
NC Floor Price
99.750



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FHA Streamline & VA IRRRL Pricing

FHA Streamline 30 - 25 Year Fixed - (301SL & 325SL)				
Rate	15 Day	30 Day	45 Day	
4.750	95.789	95.805	95.821	
4.875	96.323	96.315	96.303	
5.000	96.939	96.931	96.919	
5.125	97.421	97.413	97.401	
5.250	98.267	98.259	98.247	
5.375	98.658	98.601	98.543	
5.500	99.004	98.947	98.889	
5.625	99.581	99.524	99.466	
5.750	100.012	99.955	99.897	
5.875	100.186	100.121	100.058	
6.000	100.742	100.677	100.614	
6.125	101.164	101.099	101.036	
6.250	101.605	101.540	101.477	
6.375	101.199	101.158	101.115	
6.500	101.735	101.694	101.651	
6.625	102.117	102.076	102.033	
6.750	102.238	102.197	102.154	

FHA Streamline 20 Year Fixed - (320SL)				
Rate	15 Day	30 Day	45 Day	
5.375	98.158	98.101	98.043	
5.500	98.504	98.447	98.389	
5.625	99.081	99.024	98.966	
5.750	99.512	99.455	99.397	
5.875	99.686	99.621	99.558	
6.000	100.242	100.177	100.114	
6.125	100.664	100.599	100.536	
6.250	101.105	101.040	100.977	
6.375	100.699	100.658	100.615	
6.500	101.235	101.194	101.151	
6.625	101.617	101.576	101.533	
6.750	101.738	101.697	101.654	
6.875	101.550	101.510	101.471	
7.000	102.046	102.006	101.967	
7.125	102.513	102.473	102.434	

FHA Streamline 15 Year Fixed - (315SL)				
Rate	15 Day	30 Day	45 Day	
5.000	98.399	98.399	98.396	
5.125	98.719	98.719	98.716	
5.250	99.434	99.434	99.431	
5.375	99.343	99.351	99.361	
5.500	99.518	99.526	99.536	
5.625	99.933	99.941	99.951	
5.750	100.193	100.201	100.211	
5.875	100.321	100.337	100.353	
6.000	100.716	100.732	100.748	

FHA Streamline 30 Year Fixed HB - (301SLHB)				
Rate	15 Day	30 Day	45 Day	
5.250	97.930	97.873	97.815	
5.375	98.036	97.979	97.921	
5.500	98.632	98.575	98.517	
5.625	99.084	99.027	98.969	
5.750	99.640	99.583	99.525	
5.875	99.533	99.468	99.404	
6.000	100.089	100.024	99.960	
6.125	100.386	100.321	100.257	
6.250	100.827	100.762	100.698	
6.375	100.577	100.536	100.493	
6.500	100.863	100.822	100.779	
6.625	101.370	101.329	101.286	
6.750	101.366	101.325	101.282	
6.875	101.178	101.138	101.099	
7.000	101.424	101.384	101.345	
7.125	101.766	101.726	101.687	
7.250	101.462	101.422	101.383	

VA IRRRL 30 - 25 Year Fixed (401RL & 425RL)				
Rate	15 Day	30 Day	45 Day	
4.750	95.459	95.475	95.491	
4.875	95.868	95.860	95.848	
5.000	96.484	96.476	96.464	
5.125	96.966	96.958	96.946	
5.250	97.937	97.929	97.917	
5.375	98.203	98.146	98.088	
5.500	98.549	98.492	98.434	
5.625	99.126	99.069	99.011	
5.750	99.682	99.625	99.567	
5.875	99.731	99.666	99.603	
6.000	100.287	100.222	100.159	
6.125	100.709	100.644	100.581	
6.250	101.275	101.210	101.147	
6.375	100.744	100.703	100.660	
6.500	101.280	101.239	101.196	
6.625	101.662	101.621	101.578	
6.750	101.908	101.867	101.824	

VA IRRRL 20 Year Fixed - (420RL)				
Rate	15 Day	30 Day	45 Day	
5.375	97.703	97.646	97.588	
5.500	98.049	97.992	97.934	
5.625	98.626	98.569	98.511	
5.750	99.182	99.125	99.067	
5.875	99.231	99.166	99.103	
6.000	99.787	99.722	99.659	
6.125	100.209	100.144	100.081	
6.250	100.775	100.710	100.647	
6.375	100.244	100.203	100.160	
6.500	100.780	100.739	100.696	
6.625	101.162	101.121	101.078	
6.750	101.408	101.367	101.324	
6.875	101.095	101.055	101.016	
7.000	101.591	101.551	101.512	
7.125	102.058	102.018	101.979	

VA IRRRL 15 Year Fixed - (415RL)				
Rate	15 Day	30 Day	45 Day	
5.000	97.944	97.944	97.941	
5.125	98.264	98.264	98.261	
5.250	99.104	99.104	99.101	
5.375	98.888	98.896	98.906	
5.500	99.063	99.071	99.081	
5.625	99.478	99.486	99.496	
5.750	99.863	99.871	99.881	
5.875	99.866	99.882	99.898	
6.000	100.261	100.277	100.293	

VA IRRRL 30 Year Fixed HB - (401RLHB)				
Rate	15 Day	30 Day	45 Day	
5.250	97.600	97.543	97.485	
5.375	97.706	97.649	97.591	
5.500	98.302	98.245	98.187	
5.625	98.754	98.697	98.639	
5.750	99.310	99.253	99.195	
5.875	99.203	99.138	99.074	
6.000	99.759	99.694	99.630	
6.125	100.056	99.991	99.927	
6.250	100.497	100.432	100.368	
6.375	100.247	100.206	100.163	
6.500	100.533	100.492	100.449	
6.625	101.040	100.999	100.956	
6.750	101.036	100.995	100.952	
6.875	100.848	100.808	100.769	
7.000	101.094	101.054	101.015	
7.125	101.436	101.396	101.357	
7.250	101.132	101.092	101.053	

LLPAs

FICO ≥700	0.375
FICO 680-699	0.250
FICO 660-679	0.1250
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+ Units	-0.500
VA IRRRL ≥180% CLTV	-1.000
NC Floor Price	99.750



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Effective: Monday, October 21, 2024

Jumbo Signature Pricing

Jumbo Signature 30 Year Fixed - (901DI)				
Note Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.375	98.659	98.565	98.377	98.190
6.500	98.976	98.883	98.695	98.508
6.625	99.243	99.149	98.962	98.774
6.750	99.475	99.381	99.193	99.006
6.875	99.720	99.626	99.439	99.251
7.000	99.977	99.884	99.696	99.509
7.125	100.208	100.114	99.927	99.739
7.250	100.432	100.338	100.151	99.963
7.375	100.641	100.547	100.360	100.172
7.500	100.840	100.746	100.558	100.371
7.625	101.046	100.952	100.765	100.577
7.750	101.250	101.157	100.969	100.782
7.875	101.449	101.356	101.168	100.981
8.000	101.628	101.534	101.346	101.159
8.125	101.806	101.712	101.525	101.337
8.250	101.984	101.890	101.703	101.515
8.375	102.162	102.069	101.881	101.694
8.500	102.341	102.247	102.060	101.872
8.625	102.519	102.425	102.238	102.050

Jumbo Signature 10/6 ARM - (9106DI)				
Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.250	96.100	96.007	95.819	95.632
6.375	96.558	96.464	96.276	96.089
6.500	97.016	96.922	96.735	96.547
6.625	97.475	97.381	97.194	97.006
6.750	97.935	97.841	97.653	97.466
6.875	98.395	98.302	98.114	97.927
7.000	98.857	98.763	98.575	98.388
7.125	99.319	99.225	99.038	98.850
7.250	99.782	99.688	99.501	99.313
7.375	100.246	100.152	99.964	99.777
7.500	100.710	100.616	100.429	100.241
7.625	101.175	101.081	100.894	100.706
7.750	101.641	101.547	101.360	101.172
7.875	102.107	102.014	101.826	101.639
8.000	102.574	102.481	102.293	102.106

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		0.850	0.800	0.750	0.650	0.450	-3.000	-4.300
FICO 760 - 799		0.750	0.700	0.650	0.550	0.200	-3.500	-5.050
FICO 740 - 759		0.650	0.600	0.500	0.400	0.050	-4.000	-5.600
FICO 720 - 739		0.450	0.400	0.350	0.000	-0.500	-4.350	-5.900
FICO 700 - 719		-0.050	-0.150	-0.350	-0.500	-1.250	-5.000	-6.750
FICO 680 - 699		-1.250	-1.500	-1.750	-2.750	-3.250	-6.250	-7.750
FICO 660 - 679		-1.750	-2.000	-2.250	-3.500	-4.500		
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

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Jumbo Pro Pricing

Jumbo Pro 30 Year Fixed - (901SP)				
Rate	15 Day	30 Day	45 Day	60 Day
5.750	96.779	96.669	96.497	96.279
5.875	97.310	97.200	97.029	96.810
6.000	97.841	97.731	97.559	97.341
6.125	98.248	98.139	97.967	97.748
6.250	98.657	98.547	98.375	98.157
6.375	98.972	98.862	98.691	98.472
6.500	99.287	99.178	99.006	98.787
6.625	99.578	99.468	99.297	99.078
6.750	99.869	99.759	99.588	99.369
6.875	100.102	99.993	99.821	99.602
7.000	100.336	100.226	100.054	99.836
7.125	100.473	100.363	100.192	99.973
7.250	100.610	100.501	100.329	100.110
7.375	100.758	100.649	100.477	100.258
7.500	100.906	100.797	100.625	100.406
7.625	101.027	100.917	100.745	100.527
7.750	101.147	101.038	100.866	100.647
7.875	101.450	101.341	101.169	100.950
8.000	101.849	101.740	101.568	101.349

Jumbo Pro 30 Year Fixed 2:1 Buydown - (901SP-BD)				
Rate	15 Day	30 Day	45 Day	60 Day
5.750	96.779	96.669	96.497	96.279
5.875	97.310	97.200	97.029	96.810
6.000	97.841	97.731	97.559	97.341
6.125	98.248	98.139	97.967	97.748
6.250	98.657	98.547	98.375	98.157
6.375	98.972	98.862	98.691	98.472
6.500	99.287	99.178	99.006	98.787
6.625	99.578	99.468	99.297	99.078
6.750	99.869	99.759	99.588	99.369
6.875	100.102	99.993	99.821	99.602
7.000	100.336	100.226	100.054	99.836
7.125	100.473	100.363	100.192	99.973
7.250	100.610	100.501	100.329	100.110
7.375	100.758	100.649	100.477	100.258
7.500	100.906	100.797	100.625	100.406
7.625	101.027	100.917	100.745	100.527
7.750	101.147	101.038	100.866	100.647
7.875	101.450	101.341	101.169	100.950
8.000	101.849	101.740	101.568	101.349

Jumbo Pro 30 Year Fixed 1:0 Buydown - (901SP-BD10)				
Rate	15 Day	30 Day	45 Day	60 Day
5.750	96.779	96.669	96.497	96.279
5.875	97.310	97.200	97.029	96.810
6.000	97.841	97.731	97.559	97.341
6.125	98.248	98.139	97.967	97.748
6.250	98.657	98.547	98.375	98.157
6.375	98.972	98.862	98.691	98.472
6.500	99.287	99.178	99.006	98.787
6.625	99.578	99.468	99.297	99.078
6.750	99.869	99.759	99.588	99.369
6.875	100.102	99.993	99.821	99.602
7.000	100.336	100.226	100.054	99.836
7.125	100.473	100.363	100.192	99.973
7.250	100.610	100.501	100.329	100.110
7.375	100.758	100.649	100.477	100.258
7.500	100.906	100.797	100.625	100.406
7.625	101.027	100.917	100.745	100.527
7.750	101.147	101.038	100.866	100.647
7.875	101.450	101.341	101.169	100.950
8.000	101.849	101.740	101.568	101.349

Jumbo Pro 15 Year Fixed - (915SP)				
Rate	15 Day	30 Day	45 Day	60 Day
5.500	N/A	N/A	N/A	N/A
5.625	N/A	N/A	N/A	N/A
5.750	N/A	N/A	N/A	N/A
5.875	N/A	N/A	N/A	N/A
6.000	97.980	97.871	97.699	97.480
6.125	98.285	98.175	98.003	97.785
6.250	98.589	98.480	98.308	98.089
6.375	98.838	98.729	98.557	98.338
6.500	99.088	98.979	98.807	98.588
6.625	99.295	99.186	99.014	98.795
6.750	99.503	99.394	99.222	99.003

Jumbo Pro 10/6 ARM - (9106SP)				
Rate	15 Day	30 Day	45 Day	60 Day
5.250	N/A	N/A	N/A	N/A
5.375	N/A	N/A	N/A	N/A
5.500	N/A	N/A	N/A	N/A
5.625	N/A	N/A	N/A	N/A
5.750	96.302	96.193	96.021	95.802
5.875	96.539	96.429	96.257	96.039
6.000	96.769	96.659	96.487	96.269
6.125	97.097	96.988	96.816	96.597
6.250	97.384	97.274	97.102	96.884
6.375	97.574	97.465	97.293	97.074
6.500	97.766	97.657	97.485	97.266
6.625	97.930	97.821	97.649	97.430
6.750	98.095	97.986	97.814	97.595
6.875	98.145	98.036	97.864	97.645
7.000	98.195	98.085	97.913	97.695

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	0.625	0.500	0.500	0.500	0.250	
FICO 780-799	0.500	0.375	0.375	0.250	0.250		
FICO 760-779	0.500	0.375	0.375	0.250	0.125		
FICO 740-759	0.500	0.375	0.375	0.125	0.000		
FICO 720-739	0.375	0.250	0.125	0.000	-0.375		
FICO 700-719	0.250	0.150	0.000	-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		
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	0.625	0.500	0.500	0.500	0.250		
FICO 780-799	0.500	0.375	0.375	0.250	0.250		
FICO 760-779	0.500	0.375	0.375	0.250	0.125		
FICO 740-759	0.500	0.375	0.375	0.125	0.000		
FICO 720-739	0.375	0.250	0.125	0.000	-0.375		
FICO 700-719	0.250	0.150	0.000	-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	0.250		
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

Jumbo Elite Pricing

Jumbo Elite 30 Year Fixed - (901EM)				
Rate	15 Day	30 Day	45 Day	60 Day
6.000	97.605	97.480	97.355	97.167
6.125	97.993	97.868	97.743	97.555
6.250	98.308	98.183	98.058	97.870
6.375	98.710	98.585	98.460	98.273
6.500	99.044	98.919	98.794	98.606
6.625	99.437	99.312	99.187	99.000
6.750	99.833	99.708	99.583	99.396
6.875	100.209	100.084	99.959	99.771
7.000	100.520	100.395	100.270	100.082
7.125	100.783	100.658	100.533	100.345
7.250	101.040	100.915	100.790	100.602
7.375	101.249	101.124	100.999	100.811
7.500	101.447	101.322	101.197	101.010
7.625	101.604	101.479	101.354	101.166
7.750	101.773	101.648	101.523	101.335
7.875	101.895	101.770	101.645	101.458
8.000	102.027	101.902	101.777	101.589
8.125	102.139	102.014	101.889	101.702
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 Elite 30 Year Fixed 2:1 Buydown - (901EM-BD)				
Rate	15 Day	30 Day	45 Day	60 Day
6.000	97.605	97.480	97.355	97.167
6.125	97.993	97.868	97.743	97.555
6.250	98.308	98.183	98.058	97.870
6.375	98.710	98.585	98.460	98.273
6.500	99.044	98.919	98.794	98.606
6.625	99.437	99.312	99.187	99.000
6.750	99.833	99.708	99.583	99.396
6.875	100.209	100.084	99.959	99.771
7.000	100.520	100.395	100.270	100.082
7.125	100.783	100.658	100.533	100.345
7.250	101.040	100.915	100.790	100.602
7.375	101.249	101.124	100.999	100.811
7.500	101.447	101.322	101.197	101.010
7.625	101.604	101.479	101.354	101.166
7.750	101.773	101.648	101.523	101.335
7.875	101.895	101.770	101.645	101.458
8.000	102.027	101.902	101.777	101.589
8.125	102.139	102.014	101.889	101.702
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 Elite 30 Year Fixed 1:0 Buydown - (901EM-BD10)				
Rate	15 Day	30 Day	45 Day	60 Day
6.000	97.605	97.480	97.355	97.167
6.125	97.993	97.868	97.743	97.555
6.250	98.308	98.183	98.058	97.870
6.375	98.710	98.585	98.460	98.273
6.500	99.044	98.919	98.794	98.606
6.625	99.437	99.312	99.187	99.000
6.750	99.833	99.708	99.583	99.396
6.875	100.209	100.084	99.959	99.771
7.000	100.520	100.395	100.270	100.082
7.125	100.783	100.658	100.533	100.345
7.250	101.040	100.915	100.790	100.602
7.375	101.249	101.124	100.999	100.811
7.500	101.447	101.322	101.197	101.010
7.625	101.604	101.479	101.354	101.166
7.750	101.773	101.648	101.523	101.335
7.875	101.895	101.770	101.645	101.458
8.000	102.027	101.902	101.777	101.589
8.125	102.139	102.014	101.889	101.702
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 Elite 30 Year Fixed Interest Only - (901EM-IO)				
Rate	15 Day	30 Day	45 Day	60 Day
6.000	97.605	97.480	97.355	97.167
6.125	97.993	97.868	97.743	97.555
6.250	98.308	98.183	98.058	97.870
6.375	98.710	98.585	98.460	98.273
6.500	99.044	98.919	98.794	98.606
6.625	99.437	99.312	99.187	99.000
6.750	99.833	99.708	99.583	99.396
6.875	100.209	100.084	99.959	99.771
7.000	100.520	100.395	100.270	100.082
7.125	100.783	100.658	100.533	100.345
7.250	101.040	100.915	100.790	100.602
7.375	101.249	101.124	100.999	100.811
7.500	101.447	101.322	101.197	101.010
7.625	101.604	101.479	101.354	101.166
7.750	101.773	101.648	101.523	101.335
7.875	101.895	101.770	101.645	101.458
8.000	102.027	101.902	101.777	101.589
8.125	102.139	102.014	101.889	101.702
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 Elite 15 Year Fixed - (915EM)				
Rate	15 Day	30 Day	45 Day	60 Day
6.500	99.536	99.411	99.286	99.099
6.625	99.840	99.715	99.590	99.402
6.750	100.086	99.961	99.836	99.649
6.875	100.268	100.143	100.018	99.831
7.000	100.372	100.247	100.122	99.935
7.125	100.430	100.305	100.180	99.993
7.250	100.463	100.338	100.213	100.026
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

Jumbo Elite 10/6 ARM - (9106EM)				
Rate	15 Day	30 Day	45 Day	60 Day
6.500	99.378	99.253	99.128	98.940
6.625	99.703	99.578	99.453	99.265
6.750	99.966	99.841	99.716	99.529
6.875	100.156	100.031	99.906	99.719
7.000	100.266	100.141	100.016	99.829
7.125	100.330	100.205	100.080	99.892
7.250	100.367	100.242	100.117	99.930
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

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

101.500

Must be Conditionally Approved to lock

LendingPros
19000 MacArthur Blvd, Suite 250
Irvine, CA 92612

Effective: Monday, October 21, 2024

Jumbo Elite Pro Pricing

Jumbo Elite Pro 30 YR Fixed - (901)			
Note Rate	15 DAY	30 DAY	45 DAY
6.125	98.624	98.562	98.312
6.250	99.124	99.062	98.812
6.375	99.374	99.312	99.062
6.500	99.874	99.812	99.562
6.625	100.124	100.062	99.812
6.750	100.374	100.312	100.062
6.875	100.624	100.562	100.312
7.000	101.124	101.062	100.812
7.125	101.374	101.312	101.062
7.250	101.624	101.562	101.312
7.375	101.874	101.812	101.562
7.500	102.124	102.062	101.812
7.625	102.374	102.312	102.062
7.750	102.624	102.562	102.312
7.875	102.874	102.812	102.562
8.000	103.374	103.312	103.062
8.125	103.624	103.562	103.312
8.250	103.874	103.812	103.562
8.375	104.124	104.062	103.812

Jumbo Elite Pro 30 YR Fixed 2:1 Buydown - (901-BD)			
Note Rate	15 DAY	30 DAY	45 DAY
6.125	98.624	98.562	98.312
6.250	99.124	99.062	98.812
6.375	99.374	99.312	99.062
6.500	99.874	99.812	99.562
6.625	100.124	100.062	99.812
6.750	100.374	100.312	100.062
6.875	100.624	100.562	100.312
7.000	101.124	101.062	100.812
7.125	101.374	101.312	101.062
7.250	101.624	101.562	101.312
7.375	101.874	101.812	101.562
7.500	102.124	102.062	101.812
7.625	102.374	102.312	102.062
7.750	102.624	102.562	102.312
7.875	102.874	102.812	102.562
8.000	103.374	103.312	103.062
8.125	103.624	103.562	103.312
8.250	103.874	103.812	103.562
8.375	104.124	104.062	103.812

Jumbo Elite Pro 30 YR Fixed 1:0 Buydown - (901-BD10)			
Note Rate	15 DAY	30 DAY	45 DAY
6.125	98.624	98.562	98.312
6.250	99.124	99.062	98.812
6.375	99.374	99.312	99.062
6.500	99.874	99.812	99.562
6.625	100.124	100.062	99.812
6.750	100.374	100.312	100.062
6.875	100.624	100.562	100.312
7.000	101.124	101.062	100.812
7.125	101.374	101.312	101.062
7.250	101.624	101.562	101.312
7.375	101.874	101.812	101.562
7.500	102.124	102.062	101.812
7.625	102.374	102.312	102.062
7.750	102.624	102.562	102.312
7.875	102.874	102.812	102.562
8.000	103.374	103.312	103.062
8.125	103.624	103.562	103.312
8.250	103.874	103.812	103.562
8.375	104.124	104.062	103.812

Jumbo Elite Pro 15 YR Fixed - (915)			
Note Rate	15 DAY	30 DAY	45 DAY
6.125	98.874	98.812	98.562
6.250	99.374	99.312	99.062
6.375	99.624	99.562	99.312
6.500	100.124	100.062	99.812
6.625	100.374	100.312	100.062
6.750	100.624	100.562	100.312
6.875	100.874	100.812	100.562
7.000	101.374	101.312	101.062
7.125	101.624	101.562	101.312
7.250	101.874	101.812	101.562
7.375	102.124	102.062	101.812
7.500	102.374	102.312	102.062
7.625	102.624	102.562	102.312
7.750	102.874	102.812	102.562
7.875	103.124	103.062	102.812
8.000	103.624	103.562	103.312
8.125	103.874	103.812	103.562
8.250	104.124	104.062	103.812
8.375	104.374	104.312	104.062

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+	0.750	0.625	0.500	0.250	-0.125	-0.375	-2.500
760-779	0.625	0.500	0.250	0.125	-0.375	-0.500	-2.750
740-759	0.500	0.250	0.125	-0.125	-0.500	-0.750	-3.000
720-739	0.250	0.125	-0.125	-0.250	-0.750	-1.000	-3.500
700-719	-0.125	-0.375	-0.500	-0.750	-1.250	-1.500	-4.250
680-699	-0.375	-0.500	-0.750	-1.250	-1.750	-2.500	-5.250
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	-0.500	-0.500	-0.500	-0.500	-1.000		
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	-0.500	-0.500	-0.500	-0.500	-0.500		
Escrow Waived	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

Maximum Net Price
101.000