



LendingPros Wholesale Rate Sheet

GoLendingPros.com

Ratesheet Code: RS-WS

Effective Date:

4/22/25 7:23 AM

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Lock Expiration Days	
15 Day	05/07/25
30 Day	05/22/25
45 Day	06/06/25
60 Day	06/20/25

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

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

LendingPros Select Program	
*LP Select Special: All FNMA / FHLMC FICO $\Rightarrow$ 700 & $\leq$ 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

Allowable Fees
Click Here

Relock Fee
(0.250)

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

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

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

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

Contact list	
Corporate Headquarters:	Phone: 800-760-1833
	Email: Inquires@golendingpros.com
Lock Desk:	Phone: 949-679-7400
	Email: LockDesk@golendingpros.com
Non QM Lock Desk:	Phone: Email Only
	Email: NonQMLockDesk@golendingpros.com
Prime Loan Scenarios:	Phone: Email Only
	Email: Scenarios@golendingpros.com
Non QM Scenarios:	Phone: Email Only
	Email: NonQMScenarios@golendingpros.com
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

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

April Pricing Specials	
25 BPS Pricing Special on FHA/VA/STREAMLINE/RRRL for ALL FICOs (Can be combined with SELECT, includes DPA, STD BAL and HI BAL, EXCLUDES CalHFA)	0.250

Announcements



SPRING AHEAD APRIL SPECIALS!

PRICE IMPROVEMENTS:

UP TO 60 BPS ON FHA/VA
UP TO 125 BPS ON NON-QM

(WHEN COMBINED WITH SELECT)

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.



LendingPros
19000 MacArthur Blvd, Suite 250
Irvine, CA 92612

Effective: April 22, 2025

FANNIE MAE CONFORMING FIXED RATE PRICING

FANNIE MAE 30 YEAR FIXED (101)					FANNIE MAE 25 YEAR FIXED (125)					FANNIE MAE 20 YEAR FIXED (120)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.375	95.308	95.285	95.244	95.211	4.875	92.493	92.469	92.429	92.395	5.750	98.135	98.072	97.989	97.921
5.500	95.956	95.932	95.892	95.858	5.000	93.191	93.168	93.127	93.094	5.875	98.704	98.641	98.558	98.489
5.625	96.586	96.562	96.522	96.488	5.125	93.615	93.592	93.551	93.518	6.000	99.231	99.169	99.086	99.017
5.750	97.150	97.119	97.070	97.029	5.250	94.386	94.362	94.322	94.288	6.125	99.705	99.643	99.559	99.491
5.875	97.736	97.705	97.656	97.615	5.375	95.058	95.035	94.994	94.961	6.250	99.812	99.741	99.655	99.583
6.000	98.327	98.296	98.247	98.206	5.500	95.706	95.682	95.642	95.608	6.375	100.424	100.353	100.267	100.196
6.125	98.871	98.840	98.791	98.751	5.625	96.336	96.312	96.272	96.238	6.500	100.881	100.811	100.724	100.653
6.250	99.285	99.246	99.193	99.150	5.750	96.888	96.857	96.808	96.767	6.625	101.187	101.117	101.030	100.959
6.375	99.965	99.926	99.873	99.830	5.875	97.474	97.443	97.394	97.354	6.750	101.215	101.137	101.051	100.981
6.500	100.465	100.426	100.373	100.330	6.000	98.074	98.042	97.993	97.953	6.875	101.530	101.452	101.366	101.296
6.625	100.822	100.783	100.731	100.687	6.125	98.621	98.590	98.541	98.501	7.000	102.055	101.977	101.892	101.822
6.750	101.406	101.359	101.298	101.247	6.250	99.035	98.996	98.943	98.900	7.125	102.400	102.322	102.237	102.167
6.875	101.734	101.688	101.626	101.576	6.375	99.715	99.676	99.623	99.580	7.250	102.433	102.389	102.324	102.270
7.000	102.292	102.245	102.184	102.134	6.500	100.215	100.176	100.123	100.080	7.375	102.859	102.828	102.769	102.721
7.125	102.693	102.630	102.560	102.501	6.625	100.562	100.523	100.471	100.428	7.500	103.263	103.232	103.173	103.125
7.250	103.104	103.042	102.968	102.908	6.750	101.136	101.089	101.028	100.977	7.625	103.632	103.600	103.541	103.493
7.375	103.450	103.411	103.343	103.288	6.875	101.464	101.418	101.356	101.306					
7.500	103.821	103.782	103.714	103.659	7.000	102.022	101.975	101.914	101.864					
7.625	104.144	104.105	104.038	103.982	7.125	102.423	102.360	102.290	102.231					
7.750	104.274	104.235	104.167	104.112	7.250	102.834	102.772	102.698	102.638					
7.875	104.577	104.538	104.471	104.415	7.375	103.180	103.141	103.073	103.018					
8.000	104.585	104.546	104.479	104.423	7.500	103.551	103.512	103.444	103.389					
8.125	104.841	104.802	104.735	104.679	7.625	103.874	103.835	103.768	103.712					
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	100.173	100.138	100.093	100.055	6.000	100.765	100.717	100.657	100.607	5.750	96.231	96.200	96.151	96.111
6.125	100.463	100.428	100.384	100.348	6.125	101.146	101.098	101.038	100.988	5.875	96.830	96.799	96.750	96.709
6.250	100.774	100.739	100.693	100.656	6.250	101.100	101.052	100.994	100.946	6.000	97.421	97.389	97.340	97.300
6.375	101.226	101.192	101.146	101.108	6.375	101.542	101.494	101.435	101.387	6.125	98.008	97.969	97.919	97.874
6.500	101.666	101.632	101.586	101.548	6.500	101.976	101.928	101.870	101.822	6.250	98.616	98.577	98.524	98.481
6.625	101.836	101.802	101.756	101.718	6.625	102.140	102.092	102.033	101.985	6.375	99.325	99.286	99.233	99.190
6.750	102.047	101.999	101.937	101.886	6.750	102.299	102.251	102.193	102.135	6.500	99.873	99.834	99.782	99.739
6.875	102.223	102.175	102.113	102.062	6.875	102.466	102.417	102.355	102.304	6.625	100.281	100.242	100.189	100.146
7.000	102.630	102.582	102.519	102.468	7.000	102.848	102.800	102.738	102.687	6.750	100.899	100.837	100.769	100.713
7.125	102.912	102.864	102.802	102.750	7.125	103.110	103.062	103.000	102.949	6.875	101.268	101.206	101.138	101.081
7.250	102.749	102.639	102.504	102.393	7.250	102.934	102.824	102.689	102.578	7.000	101.873	101.811	101.743	101.686
7.375	103.028	102.918	102.783	102.672	7.375	103.213	103.103	102.968	102.857	7.125	102.284	102.222	102.154	102.098
7.500	103.290	103.179	103.044	102.933	7.500	103.475	103.364	103.229	103.118	7.250	102.676	102.598	102.518	102.452
7.625	103.529	103.419	103.284	103.173	7.625	103.714	103.604	103.469	103.358	7.375	103.094	103.016	102.935	102.869
										7.500	103.470	103.392	103.312	103.246
										7.625	103.828	103.750	103.670	103.604
										7.750	103.647	103.600	103.534	103.480
										7.875	104.014	103.967	103.901	103.847
										8.000	104.119	104.072	104.006	103.952
										8.125	104.447	104.400	104.334	104.280

REFI NOW CONFORMING PRICING

Fannie Mae 30 Yr Fixed Refi Now					Fannie Mae 25 Yr Fixed Refi Now					Fannie Mae 20 Yr Fixed Refi Now				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.375	94.733	94.710	94.669	94.636	4.875	92.118	92.094	92.054	92.020	5.375	96.505	96.443	96.360	96.291
5.500	95.381	95.357	95.317	95.283	5.000	92.816	92.793	92.752	92.719	5.500	97.124	97.062	96.979	96.910
5.625	96.011	95.987	95.947	95.913	5.125	93.240	93.217	93.176	93.143	5.625	97.707	97.644	97.561	97.493
5.750	96.575	96.544	96.495	96.454	5.250	94.011	93.987	93.947	93.913	5.750	98.260	98.197	98.114	98.046
5.875	97.161	97.130	97.081	97.040	5.375	94.683	94.660	94.619	94.586	5.875	98.829	98.766	98.683	98.614
6.000	97.752	97.721	97.672	97.631	5.500	95.331	95.307	95.267	95.233	6.000	99.356	99.294	99.211	99.142
6.125	98.296	98.265	98.216	98.176	5.625	95.961	95.937	95.897	95.863	6.125	99.830	99.768	99.684	99.616
6.250	98.710	98.671	98.618	98.575	5.750	96.513	96.482	96.433	96.392	6.250	99.937	99.866	99.780	99.708
6.375	99.390	99.351	99.298	99.255	5.875	97.099	97.068	97.019	96.979	6.375	100.549	100.478	100.392	100.321
6.500	99.890	99.851	99.798	99.755	6.000	97.699	97.667	97.618	97.578	6.500	101.006	100.936	100.849	100.778
6.625	100.247	100.208	100.156	100.112	6.125	98.246	98.215	98.166	98.126	6.625	101.312	101.242	101.155	101.084
6.750	100.831	100.784	100.723	100.672	6.250	98.660	98.621	98.568	98.525	6.750	101.340	101.262	101.176	101.106
6.875	101.159	101.113	101.051	101.001	6.375	99.340	99.301	99.248	99.205	6.875	101.655	101.577	101.491	101.421
7.000	101.717	101.670	101.609	101.559	6.500	99.840	99.801	99.748	99.705	7.000	102.180	102.102	102.017	101.947
7.125	102.118	102.055	101.985	101.926	6.625	100.187	100.148	100.096	100.053	7.125	102.525	102.447	102.362	102.292
7.250	102.529	102.467	102.393	102.333	6.750	100.761	100.714	100.663	100.602	7.250	102.558	102.514	102.449	102.395
7.375	102.875	102.836	102.768	102.713	6.875	101.089	101.043	100.981	100.931	7.375	102.984	102.953	102.894	102.846
7.500	103.246	103.207	103.139	103.084	7.000	101.647	101.600	101.539	101.489	7.500	103.388	103.357	103.298	103.250
7.625	103.569	103.530	103.463	103.407	7.125	102.048	101.985	101.915	101.856	7.625	103.757	103.725	103.666	103.618
7.750	103.699	103.660	103.592	103.537	7.250	102.459	102.397	102.323	102.263					
7.875	104.002	103.963	103.896	103.840	7.375	102.805	102.766	102.698	102.643					
8.000	104.010	103.971	103.904	103.848	7.500	103.176	103.137	103.069	103.014					
8.125	104.266	104.227	104.160	104.104	7.625	103.499	103.460	103.393	103.337					

REFI NOW CONFORMING PRICING

[illegible]

 LendingPros 19000 MacArthur Blvd, Suite 250 Irvine, CA 92612												
Effective: April 22, 2025												
FANNIE MAE HIGH BALANCE FIXED RATE PRICING												
FANNIE MAE HB 30 YEAR FIXED (101HB)					FANNIE MAE HB 25 YEAR FIXED (125HB)					FANNIE MAE HB 20 YEAR FIXED (120HB)		
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day
5.500	95.577	95.499	95.379	95.280	5.500	93.652	93.574	93.454	93.355	5.375	96.505	93.100
5.625	96.214	96.136	96.016	95.917	5.625	94.289	94.211	94.091	93.992	5.500	93.795	93.717
5.750	96.763	96.692	96.586	96.498	5.750	94.834	94.763	94.657	94.569	5.625	94.396	94.318
5.875	97.365	97.294	97.188	97.100	5.875	95.428	95.357	95.251	95.163	5.750	94.921	94.850
6.000	98.173	98.103	97.997	97.909	6.000	96.237	96.166	96.060	95.972	5.875	95.527	95.456
6.125	98.733	98.662	98.556	98.468	6.125	96.798	96.728	96.622	96.534	6.000	96.348	96.277
6.250	99.002	98.932	98.825	98.738	6.250	97.077	97.007	96.900	96.813	6.125	96.883	96.813
6.375	99.483	99.413	99.307	99.219	6.375	97.552	97.481	97.375	97.287	6.250	97.138	97.067
6.500	100.143	100.073	99.966	99.878	6.500	98.198	98.128	98.021	97.933	6.375	97.595	97.525
6.625	100.412	100.334	100.219	100.124	6.625	98.467	98.389	98.274	98.179	6.500	98.250	98.179
6.750	100.685	100.607	100.492	100.397	6.750	98.740	98.662	98.547	98.452	6.625	98.519	98.441
6.875	101.060	100.972	100.853	100.754	6.875	99.115	99.027	98.908	98.809	6.750	98.794	98.716
7.000	101.714	101.620	101.493	101.389	7.000	99.769	99.675	99.548	99.444	6.875	99.186	99.097
7.125	102.072	101.979	101.851	101.747	7.125	100.127	100.034	99.906	99.802	7.000	99.844	99.751
7.250	101.499	101.406	101.279	101.174	7.250	99.565	99.471	99.344	99.239	7.125	100.225	100.132
7.375	102.109	102.016	101.889	101.784	7.375	100.175	100.081	99.954	99.850	7.250	99.664	99.570
7.500	102.326	102.233	102.106	102.001	7.500	100.392	100.299	100.172	100.067	7.375	100.298	100.204
7.625	102.385	102.291	102.164	102.059	7.625	100.451	100.357	100.230	100.125	7.500	100.527	100.433
7.750	102.125	102.016	101.881	101.771						7.625	100.602	100.509
7.875	102.351	102.242	102.108	101.997								
8.000	102.047	101.938	101.804	101.693								
8.125	102.237	102.128	101.993	101.883								
FANNIE MAE HB 15 YEAR FIXED (115HB)					FANNIE MAE HB 10 YEAR FIXED (110HB)							
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day			
6.000	99.059	99.011	98.949	98.898	6.000	98.510	98.462	98.400	98.348			
6.125	99.298	99.250	99.188	99.137	6.125	98.737	98.689	98.627	98.576			
6.250	99.312	99.263	99.201	99.150	6.250	98.733	98.685	98.623	98.572			
6.375	99.584	99.536	99.474	99.423	6.375	98.977	98.929	98.867	98.815			
6.500	100.167	100.119	100.057	100.006	6.500	99.552	99.503	99.441	99.390			
6.625	100.239	100.191	100.129	100.078	6.625	99.632	99.584	99.522	99.471			
6.750	100.221	100.159	100.080	100.016	6.750	99.621	99.559	99.480	99.416			
6.875	100.416	100.354	100.276	100.212	6.875	99.826	99.764	99.686	99.621			
7.000	100.850	100.788	100.710	100.646	7.000	100.266	100.204	100.126	100.061			
7.125	100.992	100.930	100.851	100.787	7.125	100.433	100.371	100.292	100.228			
7.250	99.990	99.866	99.715	99.590	7.250	99.447	99.323	99.172	99.047			
7.375	100.520	100.396	100.245	100.121	7.375	99.998	99.874	99.723	99.599			
7.500	100.667	100.543	100.392	100.268	7.500	100.154	100.030	99.879	99.754			
7.625	100.676	100.552	100.401	100.277	7.625	100.174	100.050	99.899	99.774			
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
5.375	95.308	95.285	95.244	95.211	5.500	95.577	95.499	95.379	95.280	5.375	93.733	93.710
5.500	95.956	95.932	95.892	95.858	5.625	96.214	96.136	96.016	95.917	5.500	94.381	94.357
5.625	96.586	96.562	96.522	96.488	5.750	96.763	96.692	96.586	96.498	5.625	95.011	94.987
5.750	97.150	97.119	97.070	97.029	5.875	97.365	97.294	97.188	97.100	5.750	95.575	95.544
5.875	97.736	97.705	97.656	97.615	6.000	98.173	98.103	97.997	97.909	5.875	96.161	96.130
6.000	98.327	98.296	98.247	98.206	6.125	98.733	98.662	98.556	98.468	6.000	96.752	96.721
6.125	98.871	98.840	98.791	98.751	6.250	99.002	98.932	98.825	98.738	6.125	97.296	97.265
6.250	99.285	99.246	99.193	99.150	6.375	99.483	99.413	99.307	99.219	6.250	97.710	97.671
6.375	99.965	99.926	99.873	99.830	6.500	100.143	100.073	99.966	99.878	6.375	98.390	98.351
6.500	100.465	100.426	100.373	100.330	6.625	100.412	100.334	100.219	100.124	6.500	98.890	98.851
6.625	100.822	100.783	100.731	100.687	6.750	100.685	100.607	100.492	100.397	6.625	99.247	99.208
6.750	101.406	101.359	101.298	101.247	6.875	101.060	100.972	100.853	100.754	6.750	99.831	99.784
6.875	101.734	101.688	101.626	101.576	7.000	101.714	101.620	101.493	101.389	6.875	100.159	100.113
7.000	102.292	102.245	102.184	102.134	7.125	102.072	101.979	101.851	101.747	7.000	100.717	100.670
7.125	102.693	102.630	102.560	102.501	7.250	101.499	101.406	101.279	101.174	7.125	101.118	101.055
7.250	103.104	103.042	102.968	102.908	7.375	102.109	102.016	101.889	101.784	7.250	101.529	101.467
7.375	103.450	103.411	103.343	103.288	7.500	102.326	102.233	102.106	102.001	7.375	101.875	101.836
7.500	103.821	103.782	103.714	103.659	7.625	102.385	102.291	102.164	102.059	7.500	102.246	102.207
7.625	104.144	104.105	104.038	103.982	7.750	102.125	102.016	101.881	101.771	7.625	102.569	102.530
7.750	104.274	104.235	104.167	104.112	7.875	102.351	102.242	102.108	101.997	7.750	102.699	102.660
7.875	104.577	104.538	104.471	104.415	8.000	102.047	101.938	101.804	101.693	7.875	103.002	102.963
8.000	104.585	104.546	104.479	104.423	8.125	102.237	102.128	101.993	101.883	8.000	103.010	102.971
8.125	104.841	104.802	104.735	104.679						8.125	103.266	103.227
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
5.375	95.308	95.285	95.244	95.211	5.500	95.577	95.499	95.379	95.280	5.375	93.733	93.710
5.500	95.956	95.932	95.892	95.858	5.625	96.214	96.136	96.016	95.917	5.500	94.381	94.357
5.625	96.586	96.562	96.522	96.488	5.750	96.763	96.692	96.586	96.498	5.625	95.011	94.987
5.750	97.150	97.119	97.070	97.029	5.875	97.365	97.294	97.188	97.100	5.750	95.575	95.544
5.875	97.736	97.705	97.656	97.615	6.000	98.173	98.103	97.997	97.909	5.875	96.161	96.130
6.000	98.327	98.296	98.247	98.206	6.125	98.733	98.662	98.556	98.468	6.000	96.752	96.721
6.125	98.871	98.840	98.791	98.751	6.250	99.002	98.932	98.825	98.738	6.125	97.296	97.265
6.250	99.285	99.246	99.193	99.150	6.375	99.483	99.413	99.307	99.219	6.250	97.710	97.671
6.375	99.965	99.926	99.873	99.830	6.500	100.143	100.073	99.966	99.878	6.375	98.390	98.351
6.500	100.465	100.426	100.373	100.330	6.625	100.412	100.334	100.219	100.124	6.500	98.890	98.851
6.625	100.822	100.783	100.731	100.687	6.750	100.685	100.607	100.492	100.397	6.625	99.247	99.208
6.750	101.406	101.359	101.298	101.247	6.875	101.060	100.972	100.853	100.754	6.750	99.831	99.784
6.875	101.734	101.688	101.626	101.576	7.000	101.714	101.620	101.493	101.389	6.875	100.159	100.



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Effective: April 22, 2025

FREDDIE MAC FIXED RATE PRICING

FREDDIE MAC 30 YEAR FIXED (201)					FREDDIE MAC 25 YEAR FIXED (225)					FREDDIE MAC 20 YEAR FIXED (220)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.375	95.308	95.285	95.244	95.211	4.875	92.493	92.469	92.429	92.395	5.750	98.135	98.072	97.989	97.921
5.500	95.956	95.932	95.892	95.858	5.000	93.191	93.168	93.127	93.094	5.875	98.704	98.641	98.558	98.489
5.625	96.586	96.562	96.522	96.488	5.125	93.615	93.592	93.551	93.518	6.000	99.231	99.169	99.086	99.017
5.750	97.150	97.119	97.070	97.029	5.250	94.386	94.362	94.322	94.288	6.125	99.705	99.643	99.559	99.491
5.875	97.736	97.705	97.656	97.615	5.375	95.058	95.035	94.994	94.961	6.250	99.812	99.741	99.655	99.583
6.000	98.327	98.296	98.247	98.206	5.500	95.706	95.682	95.642	95.608	6.375	100.424	100.353	100.267	100.196
6.125	98.871	98.840	98.791	98.751	5.625	96.336	96.312	96.272	96.238	6.500	100.881	100.811	100.724	100.653
6.250	99.285	99.246	99.193	99.150	5.750	96.888	96.857	96.808	96.767	6.625	101.187	101.117	101.030	100.959
6.375	99.965	99.926	99.873	99.830	5.875	97.474	97.443	97.394	97.354	6.750	101.215	101.137	101.051	100.981
6.500	100.465	100.426	100.373	100.330	6.000	98.074	98.042	97.993	97.953	6.875	101.530	101.452	101.366	101.296
6.625	100.822	100.783	100.731	100.687	6.125	98.621	98.590	98.541	98.501	7.000	102.055	101.977	101.892	101.822
6.750	101.406	101.359	101.298	101.247	6.250	99.035	98.996	98.943	98.900	7.125	102.400	102.322	102.237	102.167
6.875	101.734	101.688	101.626	101.576	6.375	99.715	99.676	99.623	99.580	7.250	102.433	102.389	102.324	102.270
7.000	102.292	102.245	102.184	102.134	6.500	100.215	100.176	100.123	100.080	7.375	102.859	102.828	102.769	102.721
7.125	102.693	102.630	102.560	102.501	6.625	100.562	100.523	100.471	100.428	7.500	103.263	103.232	103.173	103.125
7.250	103.104	103.042	102.968	102.908	6.750	101.136	101.089	101.028	100.977	7.625	103.632	103.600	103.541	103.493
7.375	103.450	103.411	103.343	103.288	6.875	101.464	101.418	101.356	101.306					
7.500	103.821	103.782	103.714	103.659	7.000	102.022	101.975	101.914	101.864					
7.625	104.144	104.105	104.038	103.982	7.125	102.423	102.360	102.290	102.231					
7.750	104.274	104.235	104.167	104.112	7.250	102.834	102.772	102.698	102.638					
7.875	104.577	104.538	104.471	104.415	7.375	103.180	103.141	103.073	103.018					
8.000	104.585	104.546	104.479	104.423	7.500	103.551	103.512	103.444	103.389					
8.125	104.841	104.802	104.735	104.679	7.625	103.874	103.835	103.768	103.712					

FREDDIE MAC 15 YEAR FIXED (215)					FREDDIE MAC 10 YEAR FIXED (210)					HOME POSSIBLE 30 YEAR FIXED (HP201)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
6.000	100.173	100.138	100.093	100.055	6.000	100.765	100.717	100.657	100.607	5.875	96.411	96.380	96.331	96.290
6.125	100.463	100.428	100.384	100.348	6.125	101.146	101.098	101.038	100.988	6.000	97.002	96.971	96.922	96.881
6.250	100.774	100.739	100.693	100.656	6.250	101.100	101.052	100.994	100.946	6.125	97.546	97.515	97.466	97.426
6.375	101.226	101.192	101.146	101.108	6.375	101.542	101.494	101.435	101.387	6.250	97.960	97.921	97.868	97.825
6.500	101.666	101.632	101.586	101.548	6.500	101.976	101.928	101.870	101.822	6.375	98.640	98.601	98.548	98.505
6.625	101.836	101.802	101.756	101.718	6.625	102.140	102.092	102.033	101.985	6.500	99.140	99.101	99.048	99.005
6.750	102.047	101.999	101.937	101.886	6.750	102.299	102.251	102.189	102.138	6.625	99.497	99.458	99.406	99.362
6.875	102.223	102.175	102.113	102.062	6.875	102.466	102.417	102.355	102.304	6.750	100.081	100.034	99.973	99.922
7.000	102.630	102.582	102.519	102.468	7.000	102.848	102.800	102.738	102.687	6.875	100.409	100.363	100.301	100.251
7.125	102.912	102.864	102.802	102.750	7.125	103.110	103.062	103.000	102.949	7.000	100.967	100.920	100.859	100.809
7.250	102.749	102.639	102.504	102.393	7.250	102.934	102.824	102.689	102.578	7.125	101.368	101.305	101.235	101.176
7.375	103.028	102.918	102.783	102.672	7.375	103.213	103.103	102.968	102.857	7.250	101.779	101.717	101.643	101.583
7.500	103.290	103.179	103.044	102.933	7.500	103.475	103.364	103.229	103.118	7.375	102.125	102.086	102.018	101.963
7.625	103.529	103.419	103.284	103.173	7.625	103.714	103.604	103.469	103.358	7.500	102.496	102.457	102.389	102.334
										7.625	102.819	102.780	102.713	102.657
										7.750	102.949	102.910	102.842	102.787
										7.875	103.252	103.213	103.146	103.090
										8.000	103.260	103.221	103.154	103.098
										8.125	103.516	103.477	103.410	103.354

FREDDIE MAC HOMEONE 30 YEAR FIXED (201 HomeOne)														
Rate	15-Day	30-Day	45-Day	60-Day										
5.875	97.736	97.705	97.656	97.615										
6.000	98.327	98.296	98.247	98.206										
6.125	98.871	98.840	98.791	98.751										
6.250	99.285	99.246	99.193	99.150										
6.375	99.965	99.926	99.873	99.830										
6.500	100.465	100.426	100.373	100.330										
6.625	100.822	100.783	100.731	100.687										
6.750	101.406	101.359	101.298	101.247										
6.875	101.734	101.688	101.626	101.576										
7.000	102.292	102.245	102.184	102.134										
7.125	102.693	102.630	102.560	102.501										
7.250	103.104	103.042	102.968	102.908										
7.375	103.450	103.411	103.343	103.288										
7.500	103.821	103.782	103.714	103.659										
7.625	104.144	104.105	104.038	103.982										
7.750	104.274	104.235	104.167	104.112										
7.875	104.577	104.538	104.471	104.415										
8.000	104.585	104.546	104.479	104.423										
8.125	104.841	104.802	104.735	104.679										

FREDDIE MAC SUPER CONFORMING FIXED RATE PRICING

FREDDIE MAC SC 30 YEAR FIXED (201SC)					FREDDIE MAC SC 20 YEAR FIXED (220SC)					FREDDIE MAC SC 15 YEAR FIXED (215SC)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.500	95.577	95.499	95.379	95.280	5.750	94.521	94.450	94.344	94.256	6.000	98.577	98.528	98.466	98.415
5.625	96.214	96.136	96.016	95.917	5.875	95.127	95.056	94.950	94.862	6.125	98.793	98.745	98.683	98.632
5.750	96.763	96.692	96.586	96.498	6.000	95.948	95.877	95.771	95.683	6.250	98.793	98.745	98.683	98.632
5.875	97.365	97.294	97.188	97.100	6.125	96.483	96.413	96.306	96.218	6.375	99.043	98.995	98.932	98.881
6.000	98.173	98.103	97.997	97.909	6.250	96.738	96.667	96.561	96.473	6.500	99.622	99.574	99.512	99.461
6.125	98.733	98.662	98.556	98.468	6.375	97.195	97.125	97.018	96.930	6.625	99.696	99.648	99.586	99.535
6.250	99.002	98.932	98.825	98.738	6.500	97.850	97.779	97.673	97.585	6.750	99.682	99.620	99.542	99.477
6.375	99.483	99.413	99.307	99.219	6.625	98.119	98.041	97.926	97.831	6.875	99.903	99.841	99.763	99.698
6.500	100.143	100.073	99.966	99.878	6.750	98.394	98.316	98.201	98.106	7.000	100.363	100.301	100.223	100.158
6.625	100.412	100.334	100.219	100.124	6.875	98.786	98.697	98.578	98.479	7.125	100.546	100.484	100.406	100.342
6.750	100.685	100.607	100.492	100.397	7.000	99.444	99.351	99.224	99.119	7.250	99.573	99.448	99.297	99.173
6.875	101.060	100.972	100.853	100.754	7.125	99.825	99.732	99.605	99.500	7.375	100.135	100.010	99.859	99.735
7.000	101.714	101.620	101.493	101.389	7.250	99.264	99.170	99.043	98.938	7.500	100.297	100.173	100.022	99.898
7.125	102.072	101.979	101.851	101.747	7.375	99.898	99.804	99.677	99.573	7.625	100.326	100.202	100.051	99.926
7.250	101.499	101.406	101.279	101.174	7.500	100.127	100.033	99.906	99.801					
7.375	102.109	102.016	101.889	101.784	7.625	100.202	100.109	99.981	99.877					
7.500	102.326	102.233	102.106	102.001										
7.625	102.385	102.291	102.164	102.059										
7.750	102.125	102.016	101.881	101.771										
7.875	102.351	102.242	102.108	101.997										
8.000	102.047	101.938	101.804	101.693										
8.125	102.237	102.128	101.993	101.883										



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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
5.375	95.308	95.285	95.244	95.211	6.000	98.173	98.103	97.997	97.909	5.375	93.733	93.710	93.669	93.636
5.500	95.956	95.932	95.892	95.858	6.125	98.733	98.662	98.556	98.468	5.500	94.381	94.357	94.317	94.283
5.625	96.586	96.562	96.522	96.488	6.250	99.002	98.932	98.825	98.738	5.625	95.011	94.987	94.947	94.913
5.750	97.150	97.119	97.070	97.029	6.375	99.483	99.413	99.307	99.219	5.750	95.575	95.544	95.495	95.454
5.875	97.736	97.705	97.656	97.615	6.500	100.143	100.073	99.966	99.878	5.875	96.161	96.130	96.081	96.040
6.000	98.327	98.296	98.247	98.206	6.625	100.412	100.334	100.219	100.124	6.000	96.752	96.721	96.672	96.631
6.125	98.871	98.840	98.791	98.751	6.750	100.685	100.607	100.492	100.397	6.125	97.296	97.265	97.216	97.176
6.250	99.285	99.246	99.193	99.150	6.875	101.060	100.972	100.853	100.754	6.250	97.710	97.671	97.618	97.575
6.375	99.965	99.926	99.873	99.830	7.000	101.714	101.620	101.493	101.389	6.375	98.390	98.351	98.298	98.255
6.500	100.465	100.426	100.373	100.330	7.125	102.072	101.979	101.851	101.747	6.500	98.890	98.851	98.798	98.755
6.625	100.822	100.783	100.731	100.687	7.250	101.499	101.406	101.279	101.174	6.625	99.247	99.208	99.156	99.112
6.750	101.406	101.359	101.298	101.247	7.375	102.109	102.016	101.889	101.784	6.750	99.831	99.784	99.723	99.672
6.875	101.734	101.688	101.626	101.576	7.500	102.326	102.233	102.106	102.001	6.875	100.159	100.113	100.051	100.001
7.000	102.292	102.245	102.184	102.134	7.625	102.385	102.291	102.164	102.059	7.000	100.717	100.670	100.609	100.559
7.125	102.693	102.630	102.560	102.501	7.750	102.125	102.016	101.881	101.771	7.125	101.118	101.055	100.985	100.926
7.250	103.104	103.042	102.968	102.908	7.875	102.351	102.242	102.108	101.997	7.250	101.529	101.467	101.393	101.333
7.375	103.450	103.411	103.343	103.288	8.000	102.047	101.938	101.804	101.693	7.375	101.875	101.836	101.768	101.713
7.500	103.821	103.782	103.714	103.659	8.125	102.237	102.128	101.993	101.883	7.500	102.246	102.207	102.139	102.084
7.625	104.144	104.105	104.038	103.982						7.625	102.569	102.530	102.463	102.407
7.750	104.274	104.235	104.167	104.112						7.750	102.699	102.660	102.592	102.537
7.875	104.577	104.538	104.471	104.415						7.875	103.002	102.963	102.896	102.840
8.000	104.585	104.546	104.479	104.423						8.000	103.010	102.971	102.904	102.848
8.125	104.841	104.802	104.735	104.679						8.125	103.266	103.227	103.160	103.104

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
5.375	95.308	95.285	95.244	95.211	6.000	98.173	98.103	97.997	97.909	5.375	93.733	93.710	93.669	93.636
5.500	95.956	95.932	95.892	95.858	6.125	98.733	98.662	98.556	98.468	5.500	94.381	94.357	94.317	94.283
5.625	96.586	96.562	96.522	96.488	6.250	99.002	98.932	98.825	98.738	5.625	95.011	94.987	94.947	94.913
5.750	97.150	97.119	97.070	97.029	6.375	99.483	99.413	99.307	99.219	5.750	95.575	95.544	95.495	95.454
5.875	97.736	97.705	97.656	97.615	6.500	100.143	100.073	99.966	99.878	5.875	96.161	96.130	96.081	96.040
6.000	98.327	98.296	98.247	98.206	6.625	100.412	100.334	100.219	100.124	6.000	96.752	96.721	96.672	96.631
6.125	98.871	98.840	98.791	98.751	6.750	100.685	100.607	100.492	100.397	6.125	97.296	97.265	97.216	97.176
6.250	99.285	99.246	99.193	99.150	6.875	101.060	100.972	100.853	100.754	6.250	97.710	97.671	97.618	97.575
6.375	99.965	99.926	99.873	99.830	7.000	101.714	101.620	101.493	101.389	6.375	98.390	98.351	98.298	98.255
6.500	100.465	100.426	100.373	100.330	7.125	102.072	101.979	101.851	101.747	6.500	98.890	98.851	98.798	98.755
6.625	100.822	100.783	100.731	100.687	7.250	101.499	101.406	101.279	101.174	6.625	99.247	99.208	99.156	99.112
6.750	101.406	101.359	101.298	101.247	7.375	102.109	102.016	101.889	101.784	6.750	99.831	99.784	99.723	99.672
6.875	101.734	101.688	101.626	101.576	7.500	102.326	102.233	102.106	102.001	6.875	100.159	100.113	100.051	100.001
7.000	102.292	102.245	102.184	102.134	7.625	102.385	102.291	102.164	102.059	7.000	100.717	100.670	100.609	100.559
7.125	102.693	102.630	102.560	102.501	7.750	102.125	102.016	101.881	101.771	7.125	101.118	101.055	100.985	100.926
7.250	103.104	103.042	102.968	102.908	7.875	102.351	102.242	102.108	101.997	7.250	101.529	101.467	101.393	101.333
7.375	103.450	103.411	103.343	103.288	8.000	102.047	101.938	101.804	101.693	7.375	101.875	101.836	101.768	101.713
7.500	103.821	103.782	103.714	103.659	8.125	102.237	102.128	101.993	101.883	7.500	102.246	102.207	102.139	102.084
7.625	104.144	104.105	104.038	103.982						7.625	102.569	102.530	102.463	102.407
7.750	104.274	104.235	104.167	104.112						7.750	102.699	102.660	102.592	102.537
7.875	104.577	104.538	104.471	104.415						7.875	103.002	102.963	102.896	102.840
8.000	104.585	104.546	104.479	104.423						8.000	103.010	102.971	102.904	102.848
8.125	104.841	104.802	104.735	104.679						8.125	103.266	103.227	103.160	103.104

			LendingPros 19000 MacArthur Blvd, Suite 250 Irvine, CA 92612							
Effective:			April 22, 2025							
Agency Loan Parameter Price Adjustments										
Adjustments are to PRICE - Use all that apply. Adjustments are not representative of guidelines.										
FICO/LTV Purchase Adjustments (Loan terms > 15 years)										
	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	90.01-95%	>95%	
780+	0.000	0.000	0.000	0.000	-0.375	-0.375	-0.250	-0.250	-0.125	
760-779	0.000	0.000	0.000	-0.250	-0.625	-0.625	-0.500	-0.500	-0.250	
740-759	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.500	
720-739	0.000	0.000	-0.250	-0.750	-1.250	-1.250	-1.000	-0.875	-0.750	
700-719	0.000	0.000	-0.375	-0.875	-1.375	-1.500	-1.250	-1.125	-0.875	
680-699	0.000	0.000	-0.625	-1.125	-1.750	-1.875	-1.500	-1.375	-1.125	
660-679	0.000	0.000	-0.750	-1.375	-1.875	-2.125	-1.750	-1.625	-1.250	
640-659	0.000	0.000	-1.125	-1.500	-2.250	-2.500	-2.000	-1.875	-1.500	
<=639	0.000	-0.125	-1.500	-2.125	-2.750	-2.875	-2.625	-2.250	-1.750	
FICO/LTV Rate & Term Adjustments (Loan terms > 15 years)										
	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	90.01-95%	>95%	
780+	0.000	0.000	0.000	-0.125	-0.500	-0.625	-0.500	-0.375	-0.375	
760-779	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.625	
740-759	0.000	0.000	-0.250	-0.750	-1.125	-1.375	-1.125	-1.000	-1.000	
720-739	0.000	0.000	-0.500	-1.000	-1.625	-1.750	-1.500	-1.250	-1.250	
700-719	0.000	0.000	-0.625	-1.250	-1.875	-2.125	-1.750	-1.625	-1.625	
680-699	0.000	0.000	-0.875	-1.625	-2.250	-2.500	-2.125	-1.750	-1.750	
660-679	0.000	-0.125	-1.125	-1.875	-2.500	-3.000	-2.375	-2.125	-2.125	
640-659	0.000	-0.250	-1.375	-2.125	-2.875	-3.375	-2.875	-2.500	-2.500	
<=639	0.000	-0.375	-1.750	-2.500	-3.500	-3.875	-3.625	-2.500	-2.500	
FICO/LTV Cashout Adjustments										
	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%					
780+	-0.375	-0.375	-0.625	-0.875	-1.375					
760-779	-0.375	-0.375	-0.875	-1.250	-1.875					
740-759	-0.375	-0.375	-1.000	-1.625	-2.375					
720-739	-0.375	-0.500	-1.375	-2.000	-2.750					
700-719	-0.375	-0.500	-1.625	-2.625	-3.250					
680-699	-0.375	-0.625	-2.000	-2.875	-3.750					
660-679	-0.375	-0.875	-2.750	-4.000	-4.750					
640-659	-0.375	-1.375	-3.125	-4.625	-5.125					
<=639	-0.375	-1.375	-3.375	-4.875	-5.125					
Additional Agency Adjustments										
	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	90.01-95%	>95%	
ARM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250	
Condo (excludes detached)	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750	-0.750	-0.750	
Investment	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	
2-4 Unit	0.000	0.000	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625	
Subordindate Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875	
High Balance Fixed Purchase/Rate & Term	-0.500	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000	
High Balance ARM Purchase/Rate & Term	-1.250	-1.250	-1.500	-1.500	-2.500	-2.500	-2.500	-2.750	-2.750	
High Balance Fixed Cashout	-1.250	-1.250	-1.500	-1.500	-1.750					
High Balance ARM Cashout	-2.000	-2.000	-2.250	-2.250	-3.250					
LOAN AMOUNT **		HOMEREADY AND HOME POSSIBLE ADJUSTMENT CAPS*				* Prices are indicative and subject to change without notice. * Please log into 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**				
Loan Amt \$75,000 <= \$100,000		-1.000	LTV > 80% AND FICO >= 680		0.000					
Loan Amt >\$100,000 <= \$249,999		0.250	All other LTV & FICO combinations		0.000					
MISCELLANEOUS			*Adjustment caps are only applicable to standard Agency Fixed/ARM and Subordinate Financing adjustments							
Texas Cash out		-1.000								
HB 20YR & 25YR Term		-1.500								
> 6 Financed Properties		-0.500								
Escrow Waiver (Non-CA)		-0.250	***All loan level price adjustments are cumulative*** Max Final Price Including comp Cannot Exceed (4.00) for all Agency Programs			NC Floor Price				
State Adjustors: NC or WA		-0.375								
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 2500
Irvine, CA 92612

Effective: April 22, 2025

ALT AGENCY 2nd Home/ Investment HIGH BALANCE														
Alt Agency 30 Yr Fixed High Bal (AltA101HB)					Alt Agency 25 Yr Fixed High Bal (AltA125HB)					Alt Agency 20 Yr Fixed High Bal (AltA120HB)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.500	95.577	95.499	95.379	95.280	5.500	93.652	93.574	93.454	93.355	5.375	0.000	93.100	92.980	92.881
5.625	96.214	96.136	96.016	95.917	5.625	94.289	94.211	94.091	93.992	5.500	93.795	93.717	93.597	93.498
5.750	96.763	96.692	96.586	96.498	5.750	94.834	94.763	94.657	94.569	5.625	94.396	94.318	94.198	94.099
5.875	97.365	97.294	97.188	97.100	5.875	95.428	95.357	95.251	95.163	5.750	94.921	94.850	94.744	94.656
6.000	98.173	98.103	97.997	97.909	6.000	96.237	96.166	96.060	95.972	5.875	95.527	95.456	95.350	95.262
6.125	98.733	98.662	98.556	98.468	6.125	96.798	96.728	96.622	96.534	6.000	96.348	96.277	96.171	96.083
6.250	99.002	98.932	98.825	98.738	6.250	97.077	97.007	96.900	96.813	6.125	96.883	96.813	96.706	96.618
6.375	99.483	99.413	99.307	99.219	6.375	97.552	97.481	97.375	97.287	6.250	97.138	97.067	96.961	96.873
6.500	100.143	100.073	99.966	99.878	6.500	98.198	98.128	98.021	97.933	6.375	97.595	97.525	97.418	97.330
6.625	100.412	100.334	100.219	100.124	6.625	98.467	98.389	98.274	98.179	6.500	98.250	98.179	98.073	97.985
6.750	100.685	100.607	100.492	100.397	6.750	98.740	98.662	98.547	98.452	6.625	98.519	98.441	98.326	98.231
6.875	101.060	100.972	100.853	100.754	6.875	99.115	99.027	98.908	98.809	6.750	98.794	98.716	98.601	98.506
7.000	101.714	101.620	101.493	101.389	7.000	99.769	99.675	99.548	99.444	6.875	99.186	99.097	98.978	98.879
7.125	102.072	101.979	101.851	101.747	7.125	100.127	100.034	99.906	99.802	7.000	99.844	99.751	99.624	99.519
7.250	101.499	101.406	101.279	101.174	7.250	99.565	99.471	99.344	99.239	7.125	100.225	100.132	100.005	99.900
7.375	102.109	102.016	101.889	101.784	7.375	100.175	100.081	99.954	99.850	7.250	99.664	99.570	99.443	99.338
7.500	102.326	102.233	102.106	102.001	7.500	100.392	100.299	100.172	100.067	7.375	100.298	100.204	100.077	99.973
7.625	102.385	102.291	102.164	102.059	7.625	100.451	100.357	100.230	100.125	7.500	100.527	100.433	100.306	100.201
7.750	102.125	102.016	101.881	101.771						7.625	100.602	100.509	100.381	100.277
7.875	102.351	102.242	102.108	101.997										
8.000	102.047	101.938	101.804	101.693										
8.125	102.237	102.128	101.993	101.883										
Alt Agency 15 Yr Fixed High Bal (AltA115HB)					Alt Agency 10 Yr Fixed High Bal (AltA110HB)									
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day					
6.000	99.059	99.011	98.949	98.898	6.000	98.510	98.462	98.400	98.348					
6.125	99.298	99.250	99.188	99.137	6.125	98.737	98.689	98.627	98.576					
6.250	99.312	99.263	99.201	99.150	6.250	98.733	98.685	98.623	98.572					
6.375	99.584	99.536	99.474	99.423	6.375	98.977	98.929	98.867	98.815					
6.500	100.167	100.119	100.057	100.006	6.500	99.552	99.503	99.441	99.390					
6.625	100.239	100.191	100.129	100.078	6.625	99.632	99.584	99.522	99.471					
6.750	100.221	100.159	100.080	100.016	6.750	99.621	99.559	99.480	99.416					
6.875	100.416	100.354	100.276	100.212	6.875	99.826	99.764	99.686	99.621					
7.000	100.850	100.788	100.710	100.646	7.000	100.266	100.204	100.126	100.061					
7.125	100.992	100.930	100.851	100.787	7.125	100.433	100.371	100.292	100.228					
7.250	99.990	99.866	99.715	99.590	7.250	99.447	99.323	99.172	99.047					
7.375	100.520	100.396	100.245	100.121	7.375	99.998	99.874	99.723	99.599					
7.500	100.667	100.543	100.392	100.268	7.500	100.154	100.030	99.879	99.754					
7.625	100.676	100.552	100.401	100.277	7.625	100.174	100.050	99.899	99.774					

 LendingPros 19000 MacArthur Blvd, Suite 250 Irvine, CA 92612										
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ALT Agency Loan Parameter Price Adjustments										
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FICO/LTV Purchase Adjustments (Loan terms > 15 years)										
	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%			
780+	0.000	0.000	0.000	0.000	-0.375	-0.375	-0.250			
760-779	0.000	0.000	0.000	-0.250	-0.625	-0.625	-0.500			
740-759	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750			
720-739	0.000	0.000	-0.250	-0.750	-1.250	-1.250	-1.000			
700-719	0.000	0.000	-0.375	-0.875	-1.375	-1.500	-1.250			
680-699	0.000	0.000	-0.625	-1.125	-1.750	-1.875	-1.500			
660-679	0.000	0.000	-0.750	-1.375	-1.875	-2.125	-1.750			
640-659	0.000	0.000	-1.125	-1.500	-2.250	-2.500	-2.000			
<=639	0.000	-0.125	-1.500	-2.125	-2.750	-2.875	-2.625			
FICO/LTV Rate & Term Adjustments (Loan terms > 15 years)										
	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%			
780+	0.000	0.000	0.000	-0.125	-0.500	-0.625	-0.500			
760-779	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750			
740-759	0.000	0.000	-0.250	-0.750	-1.125	-1.375	-1.125			
720-739	0.000	0.000	-0.500	-1.000	-1.625	-1.750	-1.500			
700-719	0.000	0.000	-0.625	-1.250	-1.875	-2.125	-1.750			
680-699	0.000	0.000	-0.875	-1.625	-2.250	-2.500	-2.125			
660-679	0.000	-0.125	-1.125	-1.875	-2.500	-3.000	-2.375			
640-659	0.000	-0.250	-1.375	-2.125	-2.875	-3.375	-2.875			
<=639	0.000	-0.375	-1.750	-2.500	-3.500	-3.875	-3.625			
FICO/LTV Cashout Adjustments										
	<=30%	30.01-60%	60.01-70%	70.01-75%						
780+	-0.375	-0.375	-0.625	-0.875						
760-779	-0.375	-0.375	-0.875	-1.250						
740-759	-0.375	-0.375	-1.000	-1.625						
720-739	-0.375	-0.500	-1.375	-2.000						
700-719	-0.375	-0.500	-1.625	-2.625						
680-699	-0.375	-0.625	-2.000	-2.875						
660-679	-0.375	-0.875	-2.750	-4.000						
640-659	-0.375	-1.375	-3.125	-4.625						
<=639	-0.375	-1.375	-3.375	-4.875						
Additional Agency Adjustments										
	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%			
ARM	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
Condo (excludes detached)	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750			
Investment	-0.500	-0.500	-1.125	-1.625	-3.000	-3.875				
2nd Home	-0.500	-0.500	-1.125	-1.625	-3.000	-3.875	-3.875			
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500			
2-4 Unit	0.000	0.000	-0.375	-0.375						
Subordindate Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125			
High Balance Fixed Purchase/Rate & Term	-0.500	-0.500	-0.750	-0.750	-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			
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 **										
Loan Amt \$75,000 <= \$100,000	-1.000						* 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**			
Loan Amt >\$100,000 < = \$249,999	0.250									
MISCELLANEOUS		*Adjustment caps are only applicable to standard Agency Fixed/ARM and Subordinate Financing adjustments								
Texas Cash out	-1.000									
HB 20YR & 25YR Term	-1.500	**Minimum Loan Amount \$75,000**				* Intended for use by mortgage professionals only and should not be distributed to borrowers, as defined by Section 226.2 of Regulation Z**				
> 6 Financed Properties	-0.500									
Escrow Waiver (Non-CA)	-0.250									
State Adjustors: NC or WA	-0.375	***All loan level price adjustments are cumulative*** Max Final Price Including comp Cannot Exceed (4.00) for all Agency Programs				NC Floor Price				
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
Alt Agency Amortization Term > 20 Years (Fixed)	<=85	12%	-0.710	-0.870	-1.020	-1.170	-1.380	-1.840	-2.040	-2.190
	85.01 - 90	25%	-1.430	-2.040	-2.500	-3.010	-3.670	-5.050	-5.360	-5.870
	90.01 - 95	30%	-1.890	-2.650	-3.320	-3.930	-4.850	-6.430	-6.990	-7.750
	95.01 - 97	35%	-2.300	-3.320	-4.230	-5.050	-6.270	-8.420	-9.130	-10.000
Alt Agency Amortization Term ≤ 20 Years (Fixed)	<=85	6%	-0.550	-0.550	-0.550	-0.550	-0.590	-0.730	-0.780	-0.890
	85.01 - 90	12%	-0.790	-1.040	-1.300	-1.450	-1.760	-2.310	-2.520	-2.770
	90.01 - 95	25%	-1.450	-2.120	-2.680	-3.090	-3.900	-5.120	-5.630	-6.240
	95.01 - 97	35%	-2.120	-3.140	-4.050	-4.770	-5.990	-8.030	-8.740	-9.610
LPMI (in addition to adjustments above)										
			760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
Rate and Term Refinance			0.000	0.000	0.000	-0.005	-0.005	-0.011	-0.011	-0.011
Second Homes			-0.250	-0.250	-0.490	-0.700	-0.700	-1.230	-1.230	-1.230
Employee Relocation Loans			0.100	0.100	0.140	0.250	0.250	0.350	0.350	0.350
Manufactured Homes			-0.500	-0.500	-0.700	-1.000	-1.000	-1.300	-1.300	-1.300
3- 4 - Unit Property			-1.190	-1.190	-1.330	-1.750	-1.750	-2.630	-2.630	-2.630
> 45% DTI	95.01%-97% LTV		-0.380	-0.620	-0.760	-1.060	-1.240	-1.420	-1.600	-1.820
	90.01%-95% LTV		-0.350	-0.440	-0.570	-0.720	-1.000	-1.120	-1.270	-1.530
	85.01%-90% LTV		-0.280	-0.390	-0.500	-0.620	-0.750	-0.890	-1.010	-1.250
	85% LTV & Below		-0.110	-0.170	-0.220	-0.300	-0.380	-0.420	-0.440	-0.490
≥ 2 Borrowers	95.01%-97% LTV		0.180	0.200	0.200	0.200	0.210	0.220	0.230	0.270
	90.01%-95% LTV		0.140	0.140	0.140	0.160	0.160	0.170	0.190	0.250
	85.01%-90% LTV		0.100	0.100	0.100	0.100	0.110	0.110	0.120	0.150
	85% LTV & Below		0.030	0.030	0.030	0.030	0.040	0.040	0.040	0.040

LendingPros

19000 MacArthur Blvd, Suite 250
Irvine, CA 92612

Effective: April 22, 2025

CalHFA Pricing (California Only)

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

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

CalHFA Conv with MyHome only (C100)

Fees:

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

CalHFA Conv - CalPLUS with 2% ZIP (C102)

Fees:

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

CalHFA Conv - CalPLUS with 3% ZIP (C103)

Fees:

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

CalHFA Conv with MyHome only - HB (C106)

Fees:

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

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

Fees:

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

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

Fees:

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

CalHFA FHA with MyHome only (F200)

Fees:

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

CalHFA FHA - CalPLUS with 2% ZIP (F202)

Fees:

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

CalHFA FHA with MyHome only - HB (F206)

Fees:

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

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

Fees:

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

CalHFA Conv DFA 30 Year Fixed (C101)

Fees:

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

CalHFA Conv DFA HB 30 Year Fixed (C107)

Fees:

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

DPA Pro Pricing											
DPA Pro Plus - (301_1st_DPA_Plus)				DPA Pro - (301_1st_DPA)				DPA Pro Plus 5.0% - (301_1st_DPA_Plus)			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
6.750	99.587	99.495	99.403	6.750	98.087	97.995	97.903	6.750	98.837	98.745	98.653
6.875	100.120	100.028	99.936	6.875	98.620	98.528	98.436	6.875	99.370	99.278	99.186
6.990	100.602	100.510	100.418	6.990	99.102	99.010	98.918	6.990	99.852	99.760	99.668
7.000	100.632	100.540	100.448	7.000	99.132	99.040	98.948	7.000	99.882	99.790	99.698
7.125	101.096	101.004	100.912	7.125	99.596	99.504	99.412	7.125	100.346	100.254	100.162
7.250	101.540	101.448	101.356	7.250	100.040	99.948	99.856	7.250	100.790	100.698	100.606
7.375	101.361	101.241	101.122	7.375	99.861	99.741	99.622	7.375	100.611	100.491	100.372
7.500	101.833	101.713	101.594	7.500	100.333	100.213	100.094	7.500	101.083	100.963	100.844
7.625	102.257	102.137	102.018	7.625	100.757	100.637	100.518	7.625	101.507	101.387	101.268
7.750	102.671	102.551	102.432	7.750	101.171	101.051	100.932	7.750	101.921	101.801	101.682
7.875	101.852	101.719	101.586	7.875	100.352	100.219	100.086	7.875	101.102	100.969	100.836
8.000	102.284	102.151	102.018	8.000	100.784	100.651	100.518	8.000	101.534	101.401	101.268
8.125	102.678	102.545	102.412	8.125	101.178	101.045	100.912	8.125	101.928	101.795	101.662
8.250	103.072	102.939	102.806	8.250	101.572	101.439	101.306	8.250	102.322	102.189	102.056
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 features a 2nd lien that has an interest rate 0%, NO monthly payments are required.				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)				DPA Pro HB - (301_1st_DPA_HB)				DPA Pro Plus 5.0% HB - (301_1st_DPA_Plus_HB)			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
6.750	97.587	97.495	97.403	6.750	96.087	95.995	95.903	6.750	96.837	96.745	96.653
6.875	98.120	98.028	97.936	6.875	96.620	96.528	96.436	6.875	97.370	97.278	97.186
6.990	98.602	98.510	98.418	6.990	97.102	97.010	96.918	6.990	97.852	97.760	97.668
7.000	98.632	98.540	98.448	7.000	97.132	97.040	96.948	7.000	97.882	97.790	97.698
7.125	99.096	99.004	98.912	7.125	97.596	97.504	97.412	7.125	98.346	98.254	98.162
7.250	99.540	99.448	99.356	7.250	98.040	97.948	97.856	7.250	98.790	98.698	98.606
7.375	99.361	99.241	99.122	7.375	97.861	97.741	97.622	7.375	98.611	98.491	98.372
7.500	99.833	99.713	99.594	7.500	98.333	98.213	98.094	7.500	99.083	98.963	98.844
7.625	100.257	100.137	100.018	7.625	98.757	98.637	98.518	7.625	99.507	99.387	99.268
7.750	100.671	100.551	100.432	7.750	99.171	99.051	98.932	7.750	99.921	99.801	99.682
7.875	99.852	99.719	99.586	7.875	98.352	98.219	98.086	7.875	99.102	98.969	98.836
8.000	100.284	100.151	100.018	8.000	98.784	98.651	98.518	8.000	99.534	99.401	99.268
8.125	100.678	100.545	100.412	8.125	99.178	99.045	98.912	8.125	99.928	99.795	99.662
8.250	101.072	100.939	100.806	8.250	99.572	99.439	99.306	8.250	100.322	100.189	100.056
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 features a 2nd lien that has an interest rate 0%, NO monthly payments are required.				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			Manufactured Home								
0.500			-0.250								
FICO 660 - 679			2-Units								
0.000			-0.250								
FICO 640 - 659			2-1 Buydown								
-0.500			-0.250								
FICO 620 - 639			Kentucky								
-1.000			-0.500								
DTI >50									Floor Price		
-0.250									98.000		



LendingPros
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Effective: April 22, 2025

FHA Pricing

FHA 30 - 25 Year Fixed - (301 & 325)				
Rate	15 Day	30 Day	45 Day	
5.250	96.358	96.323	96.300	
5.375	97.109	97.074	97.051	
5.500	97.475	97.440	97.417	
5.625	98.082	98.047	98.024	
5.750	98.678	98.643	98.620	
5.875	99.254	99.199	99.154	
6.000	99.850	99.795	99.750	
6.125	100.177	100.122	100.077	
6.250	100.733	100.678	100.633	
6.375	100.923	100.875	100.836	
6.500	101.479	101.431	101.392	
6.625	102.026	101.978	101.939	
6.750	102.467	102.419	102.380	
6.875	102.652	102.700	102.761	
7.000	103.063	103.111	103.172	
7.125	103.570	103.618	103.679	
7.250	102.941	102.989	103.050	

FHA 20 Year Fixed - (320)				
Rate	15 Day	30 Day	45 Day	
5.000	94.528	94.501	94.484	
5.125	95.040	95.013	94.996	
5.250	95.933	95.898	95.875	
5.375	96.684	96.649	96.626	
5.500	97.050	97.015	96.992	
5.625	97.657	97.622	97.599	
5.750	98.253	98.218	98.195	
5.875	98.829	98.774	98.729	
6.000	99.425	99.370	99.325	
6.125	99.752	99.697	99.652	
6.250	100.308	100.253	100.208	
6.375	100.498	100.450	100.411	
6.500	101.054	101.006	100.967	
6.625	101.601	101.553	101.514	
6.750	102.042	101.994	101.955	

FHA 15 Year Fixed - (315)				
Rate	15 Day	30 Day	45 Day	
5.000	97.892	97.872	97.834	
5.125	98.262	98.242	98.204	
5.250	98.997	98.977	98.939	
5.375	99.239	99.211	99.167	
5.500	99.464	99.436	99.392	
5.625	99.929	99.901	99.857	
5.750	100.374	100.346	100.302	
5.875	100.377	100.349	100.299	
6.000	100.842	100.814	100.764	

FHA 30 Year Fixed HB - (301HB)				
Rate	15 Day	30 Day	45 Day	
5.250	96.036	96.001	95.978	
5.375	96.412	96.377	96.354	
5.500	96.903	96.868	96.845	
5.625	97.510	97.475	97.452	
5.750	98.231	98.196	98.173	
5.875	98.682	98.627	98.582	
6.000	99.153	99.098	99.053	
6.125	99.730	99.675	99.630	
6.250	100.286	100.231	100.186	
6.375	100.664	100.616	100.577	
6.500	101.095	101.047	101.008	
6.625	101.517	101.469	101.430	
6.750	101.208	101.160	101.121	
6.875	101.486	101.534	101.596	
7.000	101.647	101.695	101.757	
7.125	102.029	102.077	102.139	
7.250	102.025	102.073	102.135	

FHA 30 Year Fixed 2:1 Buydown - (301-BD)				
Rate	15 Day	30 Day	45 Day	
5.250	96.358	96.323	96.300	
5.375	97.109	97.074	97.051	
5.500	97.475	97.440	97.417	
5.625	98.082	98.047	98.024	
5.750	98.678	98.643	98.620	
5.875	99.254	99.199	99.154	
6.000	99.850	99.795	99.750	
6.125	100.177	100.122	100.077	
6.250	100.733	100.678	100.633	
6.375	100.923	100.875	100.836	
6.500	101.479	101.431	101.392	
6.625	102.026	101.978	101.939	
6.750	102.467	102.419	102.380	
6.875	102.652	102.700	102.761	
7.000	103.063	103.111	103.172	
7.125	103.570	103.618	103.679	
7.250	102.941	102.989	103.050	

FHA 30 Year Fixed HB 2:1 Buydown - (301 HB-BD)				
Rate	15 Day	30 Day	45 Day	
5.250	96.036	96.001	95.978	
5.375	96.412	96.377	96.354	
5.500	96.903	96.868	96.845	
5.625	97.510	97.475	97.452	
5.750	98.231	98.196	98.173	
5.875	98.682	98.627	98.582	
6.000	99.153	99.098	99.053	
6.125	99.730	99.675	99.630	
6.250	100.286	100.231	100.186	
6.375	100.664	100.616	100.577	
6.500	101.095	101.047	101.008	
6.625	101.517	101.469	101.430	
6.750	101.208	101.160	101.121	
6.875	101.486	101.534	101.596	
7.000	101.647	101.695	101.757	
7.125	102.029	102.077	102.139	
7.250	102.025	102.073	102.135	

FHA 30 Year Fixed 1:0 Buydown - (301-BD10)				
Rate	15 Day	30 Day	45 Day	
5.250	96.358	96.323	96.300	
5.375	97.109	97.074	97.051	
5.500	97.475	97.440	97.417	
5.625	98.082	98.047	98.024	
5.750	98.678	98.643	98.620	
5.875	99.254	99.199	99.154	
6.000	99.850	99.795	99.750	
6.125	100.177	100.122	100.077	
6.250	100.733	100.678	100.633	
6.375	100.923	100.875	100.836	
6.500	101.479	101.431	101.392	
6.625	102.026	101.978	101.939	
6.750	102.467	102.419	102.380	
6.875	102.652	102.700	102.761	
7.000	103.063	103.111	103.172	
7.125	103.570	103.618	103.679	
7.250	102.941	102.989	103.050	

FHA 30 Year Fixed HB 1:0 Buydown - (301 HB-BD10)				
Rate	15 Day	30 Day	45 Day	
5.250	96.036	96.001	95.978	
5.375	96.412	96.377	96.354	
5.500	96.903	96.868	96.845	
5.625	97.510	97.475	97.452	
5.750	98.231	98.196	98.173	
5.875	98.682	98.627	98.582	
6.000	99.153	99.098	99.053	
6.125	99.730	99.675	99.630	
6.250	100.286	100.231	100.186	
6.375	100.664	100.616	100.577	
6.500	101.095	101.047	101.008	
6.625	101.517	101.469	101.430	
6.750	101.208	101.160	101.121	
6.875	101.486	101.534	101.596	
7.000	101.647	101.695	101.757	
7.125	102.029	102.077	102.139	
7.250	102.025	102.073	102.135	

LLPAS

FICO >700
0.375
FICO 680-599
0.250
FICO 660-579
0.250
FICO 640-559
0.000
FICO 620-639
-0.250

FICO 600-519
-0.750
FICO 580-599
-1.500
FICO 550-579
-3.000
No FICO Score
-3.000
Loan Amount >=\$100,000 <=\$249,999
0.250

VA Loan Amount >\$950K
-0.625
Loan Amount <\$100,000
-0.375
VA Cashout >90% LTV
-3.000
Manufactured Home (Purchase/Rate-Term/Cashout)
-1.250
Manufactured Home (Streamline/RRRL)
-1.250

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



LendingPros
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Effective: April 22, 2025

VA & USDA Pricing

VA 30 - 25 Year Fixed (401 & 425)			
Rate	15 Day	30 Day	45 Day
5.250	96.253	96.218	96.195
5.375	96.879	96.844	96.821
5.500	97.370	97.335	97.312
5.625	97.852	97.817	97.794
5.750	98.573	98.538	98.515
5.875	98.899	98.844	98.799
6.000	99.495	99.440	99.395
6.125	100.072	100.017	99.972
6.250	100.253	100.198	100.153
6.375	100.443	100.395	100.356
6.500	100.999	100.951	100.912
6.625	101.421	101.373	101.334
6.750	101.487	101.439	101.400
6.875	101.797	101.845	101.906
7.000	102.208	102.256	102.317
7.125	102.465	102.513	102.574
7.250	102.586	102.634	102.695

VA 20 Year Fixed - (420)			
Rate	15 Day	30 Day	45 Day
5.000	94.173	94.146	94.129
5.125	94.685	94.658	94.641
5.250	95.828	95.793	95.770
5.375	96.454	96.419	96.396
5.500	96.945	96.910	96.887
5.625	97.427	97.392	97.369
5.750	98.148	98.113	98.090
5.875	98.474	98.419	98.374
6.000	99.070	99.015	98.970
6.125	99.647	99.592	99.547
6.250	99.828	99.773	99.728
6.375	100.018	99.970	99.931
6.500	100.574	100.526	100.487
6.625	100.996	100.948	100.909
6.750	101.062	101.014	100.975

VA 15 Year Fixed - (415)			
Rate	15 Day	30 Day	45 Day
5.000	97.537	97.517	97.479
5.125	97.907	97.887	97.849
5.250	98.892	98.872	98.834
5.375	99.009	98.981	98.937
5.500	99.359	99.331	99.287
5.625	99.699	99.671	99.627
5.750	100.269	100.241	100.197
5.875	100.022	99.994	99.944
6.000	100.487	100.459	100.409

VA 30 Year Fixed HB - (401HB)			
Rate	15 Day	30 Day	45 Day
5.250	95.631	95.596	95.573
5.375	95.882	95.847	95.824
5.500	96.373	96.338	96.315
5.625	96.980	96.945	96.922
5.750	98.076	98.041	98.018
5.875	98.277	98.222	98.177
6.000	98.748	98.693	98.648
6.125	99.325	99.270	99.225
6.250	99.631	99.576	99.531
6.375	100.009	99.961	99.922
6.500	100.440	100.392	100.353
6.625	100.862	100.814	100.775
6.750	100.553	100.505	100.466
6.875	100.831	100.879	100.941
7.000	101.242	101.290	101.352
7.125	101.499	101.547	101.609
7.250	101.370	101.418	101.480

VA 30 Year Fixed 2:1 Buydown - (401-BD)			
Rate	15 Day	30 Day	45 Day
5.250	96.253	96.218	96.195
5.375	96.879	96.844	96.821
5.500	97.370	97.335	97.312
5.625	97.852	97.817	97.794
5.750	98.573	98.538	98.515
5.875	98.899	98.844	98.799
6.000	99.495	99.440	99.395
6.125	100.072	100.017	99.972
6.250	100.253	100.198	100.153
6.375	100.443	100.395	100.356
6.500	100.999	100.951	100.912
6.625	101.421	101.373	101.334
6.750	101.487	101.439	101.400
6.875	101.797	101.845	101.906
7.000	102.208	102.256	102.317
7.125	102.465	102.513	102.574
7.250	102.586	102.634	102.695

VA HB 30 Year Fixed 2:1 Buydown - (401HB-BD)			
Rate	15 Day	30 Day	45 Day
5.250	95.631	95.596	95.573
5.375	95.882	95.847	95.824
5.500	96.373	96.338	96.315
5.625	96.980	96.945	96.922
5.750	98.076	98.041	98.018
5.875	98.277	98.222	98.177
6.000	98.748	98.693	98.648
6.125	99.325	99.270	99.225
6.250	99.631	99.576	99.531
6.375	100.009	99.961	99.922
6.500	100.440	100.392	100.353
6.625	100.862	100.814	100.775
6.750	100.553	100.505	100.466
6.875	100.831	100.879	100.941
7.000	101.242	101.290	101.352
7.125	101.499	101.547	101.609
7.250	101.370	101.418	101.480

VA 30 Year Fixed 1:0 Buydown - (401-BD10)			
Rate	15 Day	30 Day	45 Day
5.250	96.253	96.218	96.195
5.375	96.879	96.844	96.821
5.500	97.370	97.335	97.312
5.625	97.852	97.817	97.794
5.750	98.573	98.538	98.515
5.875	98.899	98.844	98.799
6.000	99.495	99.440	99.395
6.125	100.072	100.017	99.972
6.250	100.253	100.198	100.153
6.375	100.443	100.395	100.356
6.500	100.999	100.951	100.912
6.625	101.421	101.373	101.334
6.750	101.487	101.439	101.400
6.875	101.797	101.845	101.906
7.000	102.208	102.256	102.317
7.125	102.465	102.513	102.574
7.250	102.586	102.634	102.695

VA HB 30 Year Fixed 1:0 Buydown - (401HB-BD10)			
Rate	15 Day	30 Day	45 Day
5.250	95.631	95.596	95.573
5.375	95.882	95.847	95.824
5.500	96.373	96.338	96.315
5.625	96.980	96.945	96.922
5.750	98.076	98.041	98.018
5.875	98.277	98.222	98.177
6.000	98.748	98.693	98.648
6.125	99.325	99.270	99.225
6.250	99.631	99.576	99.531
6.375	100.009	99.961	99.922
6.500	100.440	100.392	100.353
6.625	100.862	100.814	100.775
6.750	100.553	100.505	100.466
6.875	100.831	100.879	100.941
7.000	101.242	101.290	101.352
7.125	101.499	101.547	101.609
7.250	101.370	101.418	101.480

USDA 30 - 25 Year Fixed - (501)			
Rate	15 Day	30 Day	45 Day
5.250	96.283	96.248	96.225
5.375	96.909	96.874	96.851
5.500	97.400	97.365	97.342
5.625	97.882	97.847	97.824
5.750	98.603	98.568	98.545
5.875	98.929	98.874	98.829
6.000	99.525	99.470	99.425
6.125	100.102	100.047	100.002
6.250	100.283	100.228	100.183
6.375	100.473	100.425	100.386
6.500	101.029	100.981	100.942
6.625	101.451	101.403	101.364
6.750	101.517	101.469	101.430
6.875	101.827	101.875	101.936
7.000	102.238	102.286	102.347
7.125	102.495	102.543	102.604
7.250	102.616	102.664	102.725

LLPAs

FICO ≥700	FICO 600-619	VA Loan Amount ≥\$950K	Select (FICO ≥680 & ≥\$250,000 & N/A on DPAs)
0.375	-0.750	-0.625	0.350
FICO 680-699	FICO 580-599	Loan Amount ≤\$100,000	60 Day Lock (From 45 Day Price)
0.250	-1.500	-0.375	-0.500
FICO 650-679	FICO 550-579	VA Cashout ≥90% LTV	3-4 Units
0.250	-3.000	-3.100	-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 & ≤\$249,999	Manufactured Home (Streamline/RRRL)	
-0.250	0.250	-1.250	



LendingPros

19000 MacArthur Blvd, Suite 250
Irvine, CA 92612

Effective: April 22, 2025

FHA Streamline & VA IRRRL Pricing

FHA Streamline 30 - 25 Year Fixed - (301SL & 325SL)			
Rate	15 Day	30 Day	45 Day
4.750	93.569	93.576	93.595
4.875	94.307	94.280	94.263
5.000	94.953	94.926	94.909
5.125	95.465	95.438	95.421
5.250	96.358	96.323	96.300
5.375	97.109	97.074	97.051
5.500	97.475	97.440	97.417
5.625	98.082	98.047	98.024
5.750	98.678	98.643	98.620
5.875	99.254	99.199	99.154
6.000	99.850	99.795	99.750
6.125	100.177	100.122	100.077
6.250	100.733	100.678	100.633
6.375	100.923	100.875	100.836
6.500	101.479	101.431	101.392
6.625	102.026	101.978	101.939
6.750	102.467	102.419	102.380

FHA Streamline 20 Year Fixed - (320SL)			
Rate	15 Day	30 Day	45 Day
5.375	96.559	96.524	96.501
5.500	96.825	96.890	96.867
5.625	97.532	97.497	97.474
5.750	98.128	98.093	98.070
5.875	98.704	98.649	98.604
6.000	99.300	99.245	99.200
6.125	99.627	99.572	99.527
6.250	100.183	100.128	100.083
6.375	100.373	100.325	100.286
6.500	100.929	100.881	100.842
6.625	101.476	101.428	101.389
6.750	101.917	101.869	101.830
6.875	102.102	102.150	102.211
7.000	102.513	102.561	102.622
7.125	103.020	103.068	103.129

FHA Streamline 15 Year Fixed - (315SL)			
Rate	15 Day	30 Day	45 Day
5.000	97.767	97.747	97.709
5.125	98.137	98.117	98.079
5.250	98.872	98.852	98.814
5.375	99.114	99.086	99.042
5.500	99.339	99.311	99.267
5.625	99.804	99.776	99.732
5.750	100.249	100.221	100.177
5.875	100.252	100.224	100.174
6.000	100.717	100.689	100.639

FHA Streamline 30 Year Fixed HB - (301SLHB)			
Rate	15 Day	30 Day	45 Day
5.250	95.911	95.876	95.853
5.375	96.287	96.252	96.229
5.500	96.778	96.743	96.720
5.625	97.385	97.350	97.327
5.750	98.106	98.071	98.048
5.875	98.557	98.502	98.457
6.000	99.028	98.973	98.928
6.125	99.605	99.550	99.505
6.250	100.161	100.106	100.061
6.375	100.539	100.491	100.452
6.500	100.970	100.922	100.883
6.625	101.392	101.344	101.305
6.750	101.083	101.035	100.996
6.875	101.361	101.409	101.471
7.000	101.522	101.570	101.632
7.125	101.904	101.952	102.014
7.250	101.900	101.948	102.010

VA IRRRL 30 - 25 Year Fixed (401RL & 425RL)			
Rate	15 Day	30 Day	45 Day
4.750	93.339	93.346	93.365
4.875	93.952	93.925	93.908
5.000	94.598	94.571	94.554
5.125	95.110	95.083	95.066
5.250	96.253	96.218	96.195
5.375	96.879	96.844	96.821
5.500	97.370	97.335	97.312
5.625	97.852	97.817	97.794
5.750	98.573	98.538	98.515
5.875	98.899	98.844	98.799
6.000	99.495	99.440	99.395
6.125	100.072	100.017	99.972
6.250	100.253	100.198	100.153
6.375	100.443	100.395	100.356
6.500	100.999	100.951	100.912
6.625	101.421	101.373	101.334
6.750	101.487	101.439	101.400

VA IRRRL 20 Year Fixed - (420RL)			
Rate	15 Day	30 Day	45 Day
5.375	96.329	96.294	96.271
5.500	96.820	96.785	96.762
5.625	97.302	97.267	97.244
5.750	98.023	97.988	97.965
5.875	98.349	98.294	98.249
6.000	98.945	98.890	98.845
6.125	99.522	99.467	99.422
6.250	99.703	99.648	99.603
6.375	99.893	99.845	99.806
6.500	100.449	100.401	100.362
6.625	100.871	100.823	100.784
6.750	100.937	100.889	100.850
6.875	101.247	101.295	101.356
7.000	101.658	101.706	101.767
7.125	101.915	101.963	102.024

VA IRRRL 15 Year Fixed - (415RL)			
Rate	15 Day	30 Day	45 Day
5.000	97.412	97.392	97.354
5.125	97.782	97.762	97.724
5.250	98.767	98.747	98.709
5.375	98.884	98.856	98.812
5.500	99.234	99.206	99.162
5.625	99.574	99.546	99.502
5.750	100.144	100.116	100.072
5.875	99.897	99.869	99.819
6.000	100.362	100.334	100.284

VA IRRRL 30 Year Fixed HB - (401RLHB)			
Rate	15 Day	30 Day	45 Day
5.250	95.506	95.471	95.448
5.375	95.757	95.722	95.699
5.500	96.248	96.213	96.190
5.625	96.855	96.820	96.797
5.750	97.951	97.916	97.893
5.875	98.152	98.097	98.052
6.000	98.623	98.568	98.523
6.125	99.200	99.145	99.100
6.250	99.506	99.451	99.406
6.375	99.884	99.836	99.797
6.500	100.315	100.267	100.228
6.625	100.737	100.689	100.650
6.750	100.428	100.380	100.341
6.875	100.706	100.754	100.816
7.000	101.117	101.165	101.227
7.125	101.374	101.422	101.484
7.250	101.245	101.293	101.355

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 560-579
-3.000
No FICO Score
-3.000
Loan Amount ≥\$100,000 <=\$249,999
0.250

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
-1.250

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
19000 MacArthur Blvd, Suite 250
Irvine, CA 92612

Effective:

Tuesday, April 22, 2025

Jumbo Signature Pricing

Jumbo Signature 30 Year Fixed - (901DI)

Note Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.375	98.380	98.287	98.099	97.912
6.500	98.792	98.698	98.510	98.323
6.625	99.131	99.037	98.850	98.662
6.750	99.434	99.340	99.152	98.965
6.875	99.726	99.632	99.445	99.257
7.000	100.023	99.929	99.742	99.554
7.125	100.288	100.194	100.006	99.819
7.250	100.529	100.436	100.248	100.061
7.375	100.789	100.695	100.508	100.320
7.500	101.029	100.935	100.748	100.560
7.625	101.256	101.163	100.975	100.788
7.750	101.461	101.367	101.180	100.992
7.875	101.617	101.524	101.336	101.149
8.000	101.757	101.663	101.476	101.288
8.125	101.897	101.803	101.616	101.428
8.250	102.037	101.943	101.755	101.568
8.375	102.176	102.083	101.895	101.708
8.500	102.316	102.222	102.035	101.847
8.625	102.456	102.362	102.175	101.987

Jumbo Signature 10/6 ARM - (9106DI)

Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.250	96.036	95.942	95.754	95.567
6.375	96.490	96.396	96.208	96.021
6.500	96.948	96.854	96.667	96.479
6.625	97.403	97.310	97.122	96.935
6.750	97.863	97.770	97.582	97.395
6.875	98.321	98.227	98.039	97.852
7.000	98.782	98.688	98.501	98.313
7.125	99.241	99.147	98.959	98.772
7.250	99.704	99.610	99.423	99.235
7.375	100.168	100.074	99.886	99.699
7.500	100.632	100.538	100.351	100.163
7.625	101.097	101.004	100.816	100.629
7.750	101.559	101.466	101.278	101.091
7.875	102.026	101.932	101.745	101.557
8.000	102.489	102.396	102.208	102.021

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

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

NC Floor Price

99.750

Maximum Net Price

102.000

Must be Conditionally Approved to lock

LendingPros
19000 MacArthur Blvd, Suite 250
Irvine, CA 92612

Effective: Tuesday, April 22, 2025

Jumbo Pro Pricing

Jumbo Pro 30 Year Fixed - (901SP)				
Rate	15 Day	30 Day	45 Day	60 Day
5.750	95.703	95.593	95.422	95.203
5.875	96.193	96.083	95.912	95.693
6.000	96.682	96.573	96.401	96.182
6.125	96.807	96.697	96.526	96.307
6.250	96.932	96.823	96.651	96.432
6.375	97.479	97.370	97.198	96.979
6.500	98.026	97.917	97.745	97.526
6.625	98.538	98.428	98.257	98.038
6.750	99.049	98.940	98.768	98.549
6.875	99.296	99.186	99.015	98.796
7.000	99.543	99.434	99.262	99.043
7.125	99.685	99.576	99.404	99.185
7.250	99.827	99.718	99.546	99.327
7.375	99.962	99.853	99.681	99.462
7.500	100.098	99.989	99.817	99.598
7.625	100.459	100.349	100.178	99.959
7.750	100.820	100.710	100.539	100.320
7.875	100.828	100.718	100.546	100.328
8.000	100.926	100.817	100.645	100.426

Jumbo Pro 30 Year Fixed 2:1 Buydown - (901SP-BD)				
Rate	15 Day	30 Day	45 Day	60 Day
5.750	95.703	95.593	95.422	95.203
5.875	96.193	96.083	95.912	95.693
6.000	96.682	96.573	96.401	96.182
6.125	96.807	96.697	96.526	96.307
6.250	96.932	96.823	96.651	96.432
6.375	97.479	97.370	97.198	96.979
6.500	98.026	97.917	97.745	97.526
6.625	98.538	98.428	98.257	98.038
6.750	99.049	98.940	98.768	98.549
6.875	99.296	99.186	99.015	98.796
7.000	99.543	99.434	99.262	99.043
7.125	99.685	99.576	99.404	99.185
7.250	99.827	99.718	99.546	99.327
7.375	99.962	99.853	99.681	99.462
7.500	100.098	99.989	99.817	99.598
7.625	100.459	100.349	100.178	99.959
7.750	100.820	100.710	100.539	100.320
7.875	100.828	100.718	100.546	100.328
8.000	100.926	100.817	100.645	100.426

Jumbo Pro 30 Year Fixed 1:0 Buydown - (901SP-BD10)				
Rate	15 Day	30 Day	45 Day	60 Day
5.750	95.703	95.593	95.422	95.203
5.875	96.193	96.083	95.912	95.693
6.000	96.682	96.573	96.401	96.182
6.125	96.807	96.697	96.526	96.307
6.250	96.932	96.823	96.651	96.432
6.375	97.479	97.370	97.198	96.979
6.500	98.026	97.917	97.745	97.526
6.625	98.538	98.428	98.257	98.038
6.750	99.049	98.940	98.768	98.549
6.875	99.296	99.186	99.015	98.796
7.000	99.543	99.434	99.262	99.043
7.125	99.685	99.576	99.404	99.185
7.250	99.827	99.718	99.546	99.327
7.375	99.962	99.853	99.681	99.462
7.500	100.098	99.989	99.817	99.598
7.625	100.459	100.349	100.178	99.959
7.750	100.820	100.710	100.539	100.320
7.875	100.828	100.718	100.546	100.328
8.000	100.926	100.817	100.645	100.426

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	98.567	98.458	98.286	98.067
6.125	98.924	98.815	98.643	98.424
6.250	99.281	99.172	99.000	98.781
6.375	99.649	99.540	99.368	99.149
6.500	100.017	99.907	99.736	99.517
6.625	100.362	100.252	100.081	99.862
6.750	100.707	100.598	100.426	100.207

Jumbo Pro 10i6 ARM - (910SP)				
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	97.103	96.994	96.822	96.603
5.875	97.251	97.142	96.970	96.751
6.000	97.399	97.290	97.118	96.899
6.125	97.635	97.526	97.354	97.135
6.250	97.835	97.726	97.554	97.335
6.375	97.915	97.805	97.634	97.415
6.500	97.995	97.886	97.714	97.495
6.625	98.042	97.933	97.761	97.542
6.750	98.089	97.980	97.808	97.589
6.875	98.128	98.019	97.847	97.628
7.000	98.167	98.058	97.886	97.667

Loan Level Price Adjustments (LLPAs)

Fixed Rates	CLTV <= 60	CLTV 60.01 - 65.00	CLTV 65.01 - 70.00	CLTV 70.01 - 75.00	CLTV 75.01 - 80.00	CLTV 80.01 - 85.00	CLTV 85.01 - 90.00
FICO >= 800	0.500	0.500	0.500	0.500	0.375		
FICO 780-799	0.500	0.500	0.375	0.375	0.250		
FICO 760-779	0.500	0.375	0.375	0.250	0.125		
FICO 740-759	0.375	0.250	0.125	0.000	0.000		
FICO 720-739	0.250	0.125	0.000	0.000	-0.375		
FICO 700-719	0.000	-0.125	-0.250	-0.500	-1.000		
FICO 680-699	-0.375	-0.500	-1.250	-1.500	-2.000		
FICO 660-679	-1.125	-1.375	-1.500	-2.500	-3.000		
ARMS	CLTV <= 60	CLTV 60.01 - 65.00	CLTV 65.01 - 70.00	CLTV 70.01 - 75.00	CLTV 75.01 - 80.00	CLTV 80.01 - 85.00	CLTV 85.01 - 90.00
FICO >= 800	0.375	0.375	0.250	0.250	0.125		
FICO 780-799	0.375	0.250	0.250	0.250	0.125		
FICO 760-779	0.250	0.250	0.250	0.125	0.000		
FICO 740-759	0.125	0.125	0.000	-0.125	-0.125		
FICO 720-739	0.125	0.000	-0.125	-0.125	-0.375		
FICO 700-719	0.000	-0.125	-0.250	-0.500	-1.000		
FICO 680-699	-0.375	-0.500	-1.250	-1.500	-2.000		
FICO 660-679	-1.125	-1.375	-1.500	-2.500	-3.000		
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

LendingPros
19000 MacArthur Blvd, Suite 250
Irvine, CA 92612

Effective: Tuesday, April 22, 2025

Jumbo Elite Pro Pricing

Jumbo Elite Pro 30 YR Fixed - (901)			
Note Rate	15 DAY	30 DAY	45 DAY
6.125	#N/A	#N/A	#N/A
6.250	#N/A	#N/A	#N/A
6.375	#N/A	#N/A	#N/A
6.500	#N/A	#N/A	#N/A
6.625	99.374	99.312	99.062
6.750	99.624	99.562	99.312
6.875	99.874	99.812	99.562
7.000	100.374	100.312	100.062
7.125	100.624	100.562	100.312
7.250	100.874	100.812	100.562
7.375	101.124	101.062	100.812
7.500	101.374	101.312	101.062
7.625	101.624	101.562	101.312
7.750	101.874	101.812	101.562
7.875	102.124	102.062	101.812
8.000	102.624	102.562	102.312
8.125	102.874	102.812	102.562
8.250	103.124	103.062	102.812
8.375	103.374	103.312	103.062

Jumbo Elite Pro 30 YR Fixed 2:1 Buydown - (901-BD)			
Note Rate	15 DAY	30 DAY	45 DAY
6.125	#N/A	#N/A	#N/A
6.250	#N/A	#N/A	#N/A
6.375	#N/A	#N/A	#N/A
6.500	#N/A	#N/A	#N/A
6.625	99.374	99.312	99.062
6.750	99.624	99.562	99.312
6.875	99.874	99.812	99.562
7.000	100.374	100.312	100.062
7.125	100.624	100.562	100.312
7.250	100.874	100.812	100.562
7.375	101.124	101.062	100.812
7.500	101.374	101.312	101.062
7.625	101.624	101.562	101.312
7.750	101.874	101.812	101.562
7.875	102.124	102.062	101.812
8.000	102.624	102.562	102.312
8.125	102.874	102.812	102.562
8.250	103.124	103.062	102.812
8.375	103.374	103.312	103.062

Jumbo Elite Pro 30 YR Fixed 1:0 Buydown - (901-BD10)			
Note Rate	15 DAY	30 DAY	45 DAY
6.125	#N/A	#N/A	#N/A
6.250	#N/A	#N/A	#N/A
6.375	#N/A	#N/A	#N/A
6.500	#N/A	#N/A	#N/A
6.625	99.374	99.312	99.062
6.750	99.624	99.562	99.312
6.875	99.874	99.812	99.562
7.000	100.374	100.312	100.062
7.125	100.624	100.562	100.312
7.250	100.874	100.812	100.562
7.375	101.124	101.062	100.812
7.500	101.374	101.312	101.062
7.625	101.624	101.562	101.312
7.750	101.874	101.812	101.562
7.875	102.124	102.062	101.812
8.000	102.624	102.562	102.312
8.125	102.874	102.812	102.562
8.250	103.124	103.062	102.812
8.375	103.374	103.312	103.062

Jumbo Elite Pro 15 YR Fixed - (915)			
Note Rate	15 DAY	30 DAY	45 DAY
6.125	#N/A	#N/A	#N/A
6.250	#N/A	#N/A	#N/A
6.375	#N/A	#N/A	#N/A
6.500	#N/A	#N/A	#N/A
6.625	99.624	99.562	99.312
6.750	99.874	99.812	99.562
6.875	100.124	100.062	99.812
7.000	100.624	100.562	100.312
7.125	100.874	100.812	100.562
7.250	101.124	101.062	100.812
7.375	101.374	101.312	101.062
7.500	101.624	101.562	101.312
7.625	101.874	101.812	101.562
7.750	102.124	102.062	101.812
7.875	102.374	102.312	102.062
8.000	102.874	102.812	102.562
8.125	103.124	103.062	102.812
8.250	103.374	103.312	103.062
8.375	103.624	103.562	103.312

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	0.000	-0.125	-2.000
760-779		0.625	0.500	0.250	0.125	-0.125	-0.375	-2.250
740-759		0.500	0.250	0.125	-0.125	-0.375	-0.500	-2.500
720-739		0.250	0.125	-0.125	-0.375	-0.500	-1.000	-3.000
700-719		0.125	-0.125	-0.375	-0.500	-1.000	-1.500	-3.750
680-699		-0.125	-0.375	-0.500	-1.000	-1.500	-2.500	-4.750
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