



LendingPros Wholesale Rate Sheet

GoLendingPros.com

Ratesheet Code: RS-WS

Effective Date:

5/9/25 7:37 AM

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Lock Expiration Days	
15 Day	05/23/25
30 Day	06/09/25
45 Day	06/23/25
60 Day	07/08/25

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.

May Pricing Specials	
25 bps on all FHA/VA STD BAL & HI BAL, and DPA (Excludes CalHFA and Jumbo. Can be combined with SELECT).	0.250
37.5 bps on all FHA/VA STD BAL & HI BAL with 600 - 659 FICOs (Excludes CalHFA, Jumbo and DPA. Cannot be combined with SELECT or any other specials).	0.375

Announcements



TAKE ADVANTAGE! SUPERCHARGED MAY SPECIALS! ON FHA/VA AND NON-QM

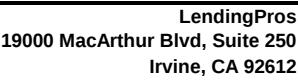
FOR LOANS LOCKED
MAY 1ST - 31ST

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.



FANNIE MAE CONFORMING FIXED RATE PRICING

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	95.646	95.619	95.583	95.546	4.875	93.013	92.993	92.964	92.935	5.375	97.432	97.389	97.324	97.258
5.500	96.290	96.263	96.226	96.189	5.000	93.711	93.691	93.661	93.632	5.500	98.023	97.980	97.914	97.848
5.625	96.884	96.857	96.821	96.784	5.125	94.130	94.110	94.080	94.051	5.625	98.603	98.560	98.494	98.428
5.750	97.286	97.257	97.220	97.184	5.250	94.925	94.898	94.861	94.825	5.750	99.168	99.125	99.059	98.993
5.875	97.886	97.857	97.820	97.784	5.375	95.581	95.554	95.518	95.481	5.875	99.715	99.672	99.606	99.540
6.000	98.466	98.437	98.400	98.363	5.500	96.191	96.164	96.127	96.090	6.000	100.245	100.202	100.136	100.070
6.125	99.007	98.978	98.941	98.905	5.625	96.787	96.760	96.723	96.686	6.125	100.747	100.704	100.638	100.572
6.250	99.272	99.238	99.195	99.151	5.750	97.189	97.160	97.124	97.087	6.250	100.581	100.529	100.456	100.383
6.375	99.957	99.923	99.879	99.836	5.875	97.790	97.761	97.724	97.688	6.375	101.209	101.157	101.083	101.010
6.500	100.462	100.428	100.384	100.341	6.000	98.403	98.374	98.337	98.300	6.500	101.674	101.622	101.549	101.476
6.625	100.825	100.791	100.747	100.703	6.125	98.956	98.927	98.891	98.854	6.625	101.991	101.938	101.865	101.792
6.750	101.243	101.192	101.126	101.060	6.250	99.222	99.188	99.145	99.101	6.750	101.675	101.609	101.521	101.433
6.875	101.574	101.523	101.457	101.391	6.375	99.907	99.873	99.829	99.786	6.875	101.988	101.922	101.834	101.746
7.000	102.127	102.076	102.010	101.944	6.500	100.412	100.378	100.334	100.291	7.000	102.515	102.449	102.362	102.274
7.125	102.507	102.456	102.390	102.324	6.625	100.768	100.734	100.690	100.646	7.125	102.877	102.811	102.723	102.635
7.250	102.632	102.571	102.506	102.440	6.750	101.173	101.122	101.056	100.990	7.250	102.705	102.645	102.579	102.513
7.375	102.972	102.914	102.852	102.789	6.875	101.504	101.453	101.387	101.321	7.375	103.113	103.067	103.015	102.964
7.500	103.324	103.276	103.218	103.159	7.000	102.057	102.006	101.940	101.874	7.500	103.519	103.481	103.430	103.378
7.625	103.651	103.611	103.552	103.494	7.125	102.437	102.386	102.320	102.254	7.625	103.893	103.858	103.807	103.755
7.750	103.792	103.752	103.693	103.634	7.250	102.562	102.501	102.436	102.370					
7.875	104.098	104.058	104.000	103.941	7.375	102.902	102.844	102.782	102.719					
8.000	104.104	104.063	104.005	103.946	7.500	103.254	103.206	103.148	103.089					
8.125	104.373	104.333	104.274	104.216	7.625	103.581	103.541	103.482	103.424					

Fannie Mae 15 Yr Fixed Refi Now	Fannie Mae 10 Yr Fixed Refi Now	
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Rate	15-Day	30-Day	45-Day	60-Day
6.500	102.349	102.317	102.268	102.220
6.625	102.546	102.514	102.465	102.417
6.750	102.657	102.624	102.576	102.527
6.875	102.854	102.822	102.774	102.725
7.000	103.270	103.238	103.189	103.141
7.125	103.554	103.522	103.473	103.425
7.250	103.554	103.447	103.310	103.172
7.375	103.837	103.730	103.593	103.455
7.500	104.106	103.999	103.861	103.724
7.625	104.355	104.247	104.110	103.973



LendingPros
19000 MacArthur Blvd, Suite 250
Irvine, CA 92612

Effective: May 9, 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	45-Day	60-Day
5.500	96.555	96.496	96.415	96.335	5.500	94.615	94.556	94.475	94.395	5.375	97.432	93.998	93.917	93.837
5.625	97.173	97.114	97.034	96.953	5.625	95.200	95.141	95.060	94.980	5.500	94.685	94.626	94.545	94.465
5.750	97.547	97.493	97.420	97.347	5.750	95.575	95.521	95.447	95.374	5.625	95.282	95.223	95.142	95.062
5.875	98.124	98.070	97.997	97.924	5.875	96.155	96.101	96.027	95.954	5.750	95.645	95.591	95.517	95.444
6.000	98.947	98.893	98.819	98.746	6.000	97.002	96.948	96.875	96.802	5.875	96.248	96.194	96.120	96.047
6.125	99.501	99.447	99.374	99.300	6.125	97.576	97.522	97.449	97.375	6.000	97.071	97.017	96.944	96.870
6.250	99.782	99.728	99.655	99.582	6.250	97.857	97.803	97.730	97.657	6.125	97.622	97.568	97.495	97.421
6.375	100.267	100.213	100.140	100.067	6.375	98.342	98.288	98.215	98.142	6.250	97.887	97.833	97.760	97.687
6.500	100.949	100.895	100.821	100.748	6.500	99.004	98.950	98.876	98.803	6.375	98.358	98.304	98.231	98.158
6.625	101.189	101.136	101.062	100.989	6.625	99.244	99.191	99.117	99.044	6.500	99.025	98.971	98.898	98.825
6.750	101.234	101.168	101.080	100.992	6.750	99.289	99.223	99.135	99.047	6.625	99.286	99.232	99.159	99.085
6.875	101.605	101.539	101.451	101.363	6.875	99.660	99.594	99.506	99.418	6.750	99.353	99.287	99.199	99.111
7.000	102.178	102.112	102.024	101.936	7.000	100.233	100.167	100.079	99.991	6.875	99.738	99.672	99.584	99.496
7.125	102.460	102.394	102.306	102.218	7.125	100.515	100.449	100.361	100.273	7.000	100.330	100.264	100.176	100.088
7.250	101.703	101.623	101.527	101.432	7.250	99.758	99.678	99.582	99.487	7.125	100.632	100.566	100.478	100.390
7.375	102.343	102.262	102.167	102.071	7.375	100.398	100.317	100.222	100.126	7.250	99.903	99.823	99.727	99.632
7.500	102.552	102.472	102.376	102.281	7.500	100.607	100.527	100.431	100.336	7.375	100.544	100.463	100.368	100.273
7.625	102.606	102.525	102.430	102.335	7.625	100.661	100.580	100.485	100.390	7.500	100.783	100.702	100.607	100.512
7.750	102.260	102.185	102.075	101.965						7.625	100.866	100.785	100.690	100.595
7.875	102.491	102.416	102.306	102.196										
8.000	102.203	102.128	102.018	101.908										
8.125	102.398	102.323	102.213	102.104										
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	99.355	99.309	99.245	99.180	6.000	98.791	98.745	98.680	98.615					
6.125	99.589	99.543	99.478	99.414	6.125	99.019	98.973	98.908	98.843					
6.250	99.614	99.568	99.504	99.439	6.250	99.015	98.969	98.904	98.840					
6.375	99.889	99.843	99.779	99.714	6.375	99.263	99.217	99.152	99.088					
6.500	100.494	100.448	100.384	100.319	6.500	99.845	99.799	99.734	99.670					
6.625	100.568	100.522	100.458	100.393	6.625	99.931	99.885	99.820	99.756					
6.750	100.435	100.390	100.325	100.260	6.750	99.803	99.757	99.692	99.628					
6.875	100.642	100.596	100.531	100.467	6.875	100.020	99.974	99.910	99.845					
7.000	101.067	101.022	100.957	100.892	7.000	100.471	100.425	100.361	100.296					
7.125	101.211	101.165	101.101	101.036	7.125	100.642	100.596	100.531	100.466					
7.250	100.368	100.248	100.094	99.941	7.250	99.828	99.707	99.554	99.400					
7.375	100.926	100.805	100.652	100.498	7.375	100.385	100.264	100.110	99.957					
7.500	101.063	100.942	100.788	100.635	7.500	100.553	100.432	100.279	100.125					
7.625	101.059	100.939	100.785	100.632	7.625	100.579	100.459	100.305	100.152					

FANNIE MAE FIXED RATE BUYDOWN PRICING

FANNIE MAE 30 YR FIXED 2:1 BUYDOWN (101-BD)					FANNIE MAE HB 30 YR FIXED 2:1 BUYDOWN (101 HB-BD)					FANNIE MAE HOMEREADY 30 YR FIXED 2:1 BUYDOWN (R101-BD)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.375	96.221	96.194	96.158	96.121	5.500	96.555	96.496	96.415	96.335	5.375	94.646	94.619	94.583	94.546
5.500	96.865	96.838	96.801	96.764	5.625	97.173	97.114	97.034	96.953	5.500	95.290	95.263	95.226	95.189
5.625	97.459	97.432	97.396	97.359	5.750	97.547	97.493	97.420	97.347	5.625	95.884	95.857	95.821	95.784
5.750	97.861	97.832	97.795	97.759	5.875	98.124	98.070	97.997	97.924	5.750	96.286	96.257	96.220	96.184
5.875	98.461	98.432	98.395	98.359	6.000	98.947	98.893	98.819	98.746	5.875	96.886	96.857	96.820	96.784
6.000	99.041	99.012	98.975	98.938	6.125	99.501	99.447	99.374	99.300	6.000	97.466	97.437	97.400	97.363
6.125	99.582	99.553	99.516	99.480	6.250	99.782	99.728	99.655	99.582	6.125	98.007	97.978	97.941	97.905
6.250	99.847	99.813	99.770	99.726	6.375	100.267	100.213	100.140	100.067	6.250	98.272	98.238	98.195	98.151
6.375	100.532	100.498	100.454	100.411	6.500	100.949	100.895	100.821	100.748	6.375	98.957	98.923	98.879	98.836
6.500	101.037	101.003	100.959	100.916	6.625	101.189	101.136	101.062	100.989	6.500	99.462	99.428	99.384	99.341
6.625	101.400	101.366	101.322	101.278	6.750	101.234	101.168	101.080	100.992	6.625	99.825	99.791	99.747	99.703
6.750	101.818	101.767	101.701	101.635	6.875	101.605	101.539	101.451	101.363	6.750	100.243	100.192	100.126	100.060
6.875	102.149	102.098	102.032	101.966	7.000	102.178	102.112	102.024	101.936	6.875	100.574	100.523	100.457	100.391
7.000	102.702	102.651	102.585	102.519	7.125	102.460	102.394	102.306	102.218	7.000	101.127	101.076	101.010	100.944
7.125	103.082	103.031	102.965	102.899	7.250	101.703	101.623	101.527	101.432	7.125	101.507	101.456	101.390	101.324
7.250	103.207	103.146	103.081	103.015	7.375	102.343	102.262	102.167	102.071	7.250	101.632	101.571	101.506	101.440
7.375	103.547	103.489	103.427	103.364	7.500	102.552	102.472	102.376	102.281	7.375	101.972	101.914	101.852	101.789
7.500	103.899	103.851	103.793	103.734	7.625	102.606	102.525	102.430	102.335	7.500	102.324	102.276	102.218	102.159
7.625	104.226	104.186	104.127	104.069	7.750	102.260	102.185	102.075	101.965	7.625	102.651	102.611	102.552	102.494
7.750	104.367	104.327	104.268	104.209	7.875	102.491	102.416	102.306	102.196	7.750	102.792	102.752	102.693	102.634
7.875	104.673	104.633	104.575	104.516	8.000	102.203	102.128	102.018	101.908	7.875	103.098	103.058	103.000	102.941
8.000	104.679	104.638	104.580	104.521	8.125	102.398	102.323	102.213	102.104	8.000	103.104	103.063	103.005	102.946
8.125	104.948	104.908	104.849	104.791						8.125	103.373	103.333	103.274	103.216
FANNIE MAE 30 YR FIXED 1:0 BUYDOWN (101-BD10)					FANNIE MAE HB 30 YR FIXED 1:0 BUYDOWN (101 HB-BD10)					FANNIE MAE HOMEREADY 30 YR FIXED 1:0 BUYDOWN (R101-BD10)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.375	96.221	96.194	96.158	96.121	5.500	96.555	96.496	96.415	96.335	5.375	94.646	94.619	94.583	94.546
5.500	96.865	96.838	96.801	96.764	5.625	97.173	97.114	97.034	96.953	5.500	95.290	95.263	95.226	95.189
5.625	97.459	97.432	97.396	97.359	5.750	97.547	97.493	97.420	97.347	5.625	95.884	95.857	95.821	95.784
5.750	97.861	97.832	97.795	97.759	5.875	98.124	98.070	97.997	97.924	5.750	96.286	96.257	96.220	96.184
5.875	98.461	98.432	98.395	98.359	6.000	98.947	98.893	98.819	98.746	5.875	96.886	96.857	96.820	96.784
6.000	99.041	99.012	98.975	98.938	6.125	99.501	99.447	99.374	99.300	6.000	97.466	97.437	97.400	97.363
6.125	99.582	99.553	99.516	99.480	6.250	99.782	99.728	99.655	99.582	6.125	98.007	97.978	97.941	97.905
6.250	99.847	99.813	99.770	99.726	6.375	100.267	100.213	100.140	100.067	6.250	98.272	98.238	98.195	98.151
6.375	100.532	100.498	100.454	100.411	6.500	100.949	100.895	100.821	100.748	6.375	98.957	98.923	98.879	98.836
6.500	101.037	101.003	100.959	100.916	6.625	101.189	101.136	101.062	100.989	6.500	99.462	99.428	99.384	99.341
6.625	101.400	101.366	101.322	101.278	6.750	101.234	101.168	101.080	100.992	6.625	99.825	99.791	99.747	99.703
6.750	101.818	101.767	101.701	101.635	6.875	101.605	101.539	101.451	101.363	6.750	100.243	100.192	100.126	100.060
6.875	102.149	102.098	102.032	101.966	7.000	102.178	102.112	102.024	101.936	6.875	100.574	100.523	100.457	100.391
7.000	102.702	102.651	102.585	102.519	7.125	102.460	102.394	102.306	102.218	7.000	101.127	101.076	101.010	100.944
7.125	103.082	103.031	102.965	102.899	7.250	101.703	101.623	101.527	101.432	7.125	101.507	101.456	101.390	101.324
7.250	103.207	103.146	103.081	103.015	7.375	102.343	102.262	102.167	102.071	7.250	101.632	101.571	101.506	101.440
7.375	103.547	103.489	103.427	103.364	7.500	102.552	102.472	102.376	102.281	7.375	101.972	101.914	101.852	101.789
7.500	103.899	103.851	103.793	103.734	7.625	102.606	102.525	102.430	102.335	7.500	102.324	102.276	102.218	102.159
7.625	104.226	104.186	104.127	104.069	7.750	102.260	102.185	102.075	101.965	7.625	102.651	102.611	102.552	102.494
7.750	104.367	104.327	104.268	104.209	7.875	102.491	102.416	102.306	102.196	7.750	102.792	102.752	102.693	102.634
7.875	104.673	104.633	104.575	104.516	8.000	102.203	102.128	102.018	101.908	7.875	103.098	103.058	103.000	102.941
8.000	104.679	104.638	104.580	104.521	8.125	102.398	102.323	102.213	102.104	8.000	103.104	103.063	103.005	102.946
8.125	104.948	104.908	104.849	104.791						8.125	103.373	103.333	103.274	103.216



LendingPros
19000 MacArthur Blvd, Suite 250
Irvine, CA 92612

Effective: May 9, 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	96.221	96.194	96.158	96.121	4.875	93.388	93.368	93.339	93.310	5.750	99.043	99.000	98.934	98.868
5.500	96.865	96.838	96.801	96.764	5.000	94.086	94.066	94.036	94.007	5.875	99.590	99.547	99.481	99.415
5.625	97.459	97.432	97.396	97.359	5.125	94.505	94.485	94.455	94.426	6.000	100.120	100.077	100.011	99.945
5.750	97.861	97.832	97.795	97.759	5.250	95.300	95.273	95.236	95.200	6.125	100.622	100.579	100.513	100.447
5.875	98.461	98.432	98.395	98.359	5.375	95.956	95.929	95.893	95.856	6.250	100.456	100.404	100.331	100.258
6.000	99.041	99.012	98.975	98.938	5.500	96.566	96.539	96.502	96.465	6.375	101.084	101.032	100.958	100.885
6.125	99.582	99.553	99.516	99.480	5.625	97.162	97.135	97.098	97.061	6.500	101.549	101.497	101.424	101.351
6.250	99.847	99.813	99.776	99.726	5.750	97.564	97.535	97.499	97.462	6.625	101.866	101.813	101.740	101.667
6.375	100.532	100.498	100.454	100.411	5.875	98.165	98.136	98.099	98.063	6.750	101.550	101.484	101.396	101.308
6.500	101.037	101.003	100.959	100.916	6.000	98.778	98.749	98.712	98.675	6.875	101.863	101.797	101.709	101.621
6.625	101.400	101.366	101.322	101.278	6.125	99.331	99.302	99.266	99.229	7.000	102.390	102.324	102.237	102.149
6.750	101.818	101.767	101.701	101.635	6.250	99.597	99.563	99.520	99.476	7.125	102.752	102.686	102.598	102.510
6.875	102.149	102.098	102.032	101.966	6.375	100.282	100.248	100.204	100.161	7.250	102.580	102.520	102.454	102.388
7.000	102.702	102.651	102.585	102.519	6.500	100.787	100.753	100.709	100.666	7.375	102.988	102.942	102.880	102.839
7.125	103.082	103.031	102.965	102.899	6.625	101.143	101.109	101.065	101.021	7.500	103.394	103.356	103.305	103.253
7.250	103.207	103.146	103.081	103.015	6.750	101.548	101.497	101.431	101.365	7.625	103.768	103.733	103.682	103.630
7.375	103.547	103.489	103.427	103.364	6.875	101.879	101.828	101.762	101.696					
7.500	103.899	103.851	103.793	103.734	7.000	102.432	102.381	102.315	102.249					
7.625	104.226	104.186	104.127	104.069	7.125	102.812	102.761	102.695	102.629					
7.750	104.367	104.327	104.268	104.209	7.250	102.937	102.876	102.811	102.745					
7.875	104.673	104.633	104.575	104.516	7.375	103.277	103.219	103.157	103.094					
8.000	104.679	104.638	104.580	104.521	7.500	103.629	103.581	103.523	103.464					
8.125	104.948	104.908	104.849	104.791	7.625	103.956	103.916	103.857	103.799					

FREDDIE MAC 15 YEAR FIX**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	100.539	100.506	100.458	100.409	6.000	101.211	101.166	101.101	101.036	5.875	97.136	97.107	97.070	97.034
6.125	100.924	100.891	100.843	100.794	6.125	101.597	101.551	101.487	101.422	6.000	97.716	97.687	97.650	97.613
6.250	101.074	101.042	100.993	100.945	6.250	101.329	101.288	101.239	101.191	6.125	98.257	98.228	98.191	98.155
6.375	101.530	101.497	101.449	101.400	6.375	101.780	101.739	101.690	101.642	6.250	98.522	98.488	98.445	98.401
6.500	101.974	101.942	101.893	101.845	6.500	102.218	102.177	102.128	102.080	6.375	99.207	99.173	99.129	99.086
6.625	102.171	102.139	102.090	102.042	6.625	102.391	102.350	102.302	102.253	6.500	99.712	99.678	99.634	99.591
6.750	102.282	102.249	102.201	102.152	6.750	102.454	102.422	102.373	102.325	6.625	100.075	100.041	99.997	99.953
6.875	102.479	102.447	102.399	102.350	6.875	102.628	102.596	102.547	102.499	6.750	100.493	100.442	100.376	100.310
7.000	102.895	102.863	102.814	102.766	7.000	103.030	102.998	102.949	102.901	6.875	100.824	100.773	100.707	100.641
7.125	103.179	103.147	103.098	103.050	7.125	103.314	103.282	103.233	103.185	7.000	101.377	101.326	101.260	101.194
7.250	103.179	103.072	102.935	102.797	7.250	103.314	103.207	103.070	102.932	7.125	101.757	101.706	101.640	101.574
7.375	103.462	103.355	103.218	103.080	7.375	103.597	103.490	103.353	103.215	7.250	101.892	101.821	101.756	101.690
7.500	103.731	103.624	103.486	103.349	7.500	103.866	103.759	103.621	103.484	7.375	102.222	102.164	102.102	102.039
7.625	103.980	103.872	103.735	103.598	7.625	104.115	104.007	103.870	103.733	7.500	102.574	102.526	102.468	102.409

FREDDIE MAC HOMEONE 30 YEAR FIXED (201 HomeOne

Rate	15-Day	30-Day	45-Day	60-Day		
5.875	98.461	98.432	98.395	98.359		
6.000	99.041	99.012	98.975	98.938		
6.125	99.582	99.553	99.516	99.480		
6.250	99.847	99.813	99.770	99.726		
6.375	100.532	100.498	100.454	100.411		
6.500	101.037	101.003	100.959	100.916		
6.625	101.400	101.366	101.322	101.278		
6.750	101.818	101.767	101.701	101.635		
6.875	102.149	102.098	102.032	101.966		
7.000	102.702	102.651	102.585	102.519		
7.125	103.082	103.031	102.965	102.899		
7.250	103.207	103.146	103.081	103.015		
7.375	103.547	103.489	103.427	103.364		
7.500	103.899	103.851	103.793	103.734		
7.625	104.226	104.186	104.127	104.069		
7.750	104.367	104.327	104.268	104.209		
7.875	104.673	104.633	104.575	104.516		
8.000	104.679	104.638	104.580	104.521		
8.125	104.948	104.908	104.849	104.791		

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)

[illegible]



LendingPros
19000 MacArthur Blvd, Suite 250
Irvine, CA 92612

Effective: May 9, 2025

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	96.221	96.194	96.158	96.121	6.000	98.947	98.893	98.819	98.746	5.375	94.646	94.619	94.583	94.546
5.500	96.865	96.838	96.801	96.764	6.125	99.501	99.447	99.374	99.300	5.500	95.290	95.263	95.226	95.189
5.625	97.459	97.432	97.396	97.359	6.250	99.782	99.728	99.655	99.582	5.625	95.884	95.857	95.821	95.784
5.750	97.861	97.832	97.795	97.759	6.375	100.267	100.213	100.140	100.067	5.750	96.286	96.257	96.220	96.184
5.875	98.461	98.432	98.395	98.359	6.500	100.949	100.895	100.821	100.748	5.875	96.886	96.857	96.820	96.784
6.000	99.041	99.012	98.975	98.938	6.625	101.189	101.136	101.062	100.989	6.000	97.466	97.437	97.400	97.363
6.125	99.582	99.553	99.516	99.480	6.750	101.234	101.168	101.080	100.992	6.125	98.007	97.978	97.941	97.905
6.250	99.847	99.813	99.770	99.726	6.875	101.605	101.539	101.451	101.363	6.250	98.272	98.238	98.195	98.151
6.375	100.532	100.498	100.454	100.411	7.000	102.178	102.112	102.024	101.936	6.375	98.957	98.923	98.879	98.836
6.500	101.037	101.003	100.959	100.916	7.125	102.460	102.394	102.306	102.218	6.500	99.462	99.428	99.384	99.341
6.625	101.400	101.366	101.322	101.278	7.250	101.703	101.623	101.527	101.432	6.625	99.825	99.791	99.747	99.703
6.750	101.818	101.767	101.701	101.635	7.375	102.343	102.262	102.167	102.071	6.750	100.243	100.192	100.126	100.060
6.875	102.149	102.098	102.032	101.966	7.500	102.552	102.472	102.376	102.281	6.875	100.574	100.523	100.457	100.391
7.000	102.702	102.651	102.585	102.519	7.625	102.606	102.525	102.430	102.335	7.000	101.127	101.076	101.010	100.944
7.125	103.082	103.031	102.965	102.899	7.750	102.260	102.185	102.075	101.965	7.125	101.507	101.456	101.390	101.324
7.250	103.207	103.146	103.081	103.015	7.875	102.491	102.416	102.306	102.196	7.250	101.632	101.571	101.506	101.440
7.375	103.547	103.489	103.427	103.364	8.000	102.203	102.128	102.018	101.908	7.375	101.972	101.914	101.852	101.789
7.500	103.899	103.851	103.793	103.734	8.125	102.398	102.323	102.213	102.104	7.500	102.324	102.276	102.218	102.159
7.625	104.226	104.186	104.127	104.069						7.625	102.651	102.611	102.552	102.494
7.750	104.367	104.327	104.268	104.209						7.750	102.792	102.752	102.693	102.634
7.875	104.673	104.633	104.575	104.516						7.875	103.098	103.058	103.000	102.941
8.000	104.679	104.638	104.580	104.521						8.000	103.104	103.063	103.005	102.946
8.125	104.948	104.908	104.849	104.791						8.125	103.373	103.333	103.274	103.216

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	96.221	96.194	96.158	96.121	6.000	98.947	98.893	98.819	98.746	5.375	94.646	94.619	94.583	94.546
5.500	96.865	96.838	96.801	96.764	6.125	99.501	99.447	99.374	99.300	5.500	95.290	95.263	95.226	95.189
5.625	97.459	97.432	97.396	97.359	6.250	99.782	99.728	99.655	99.582	5.625	95.884	95.857	95.821	95.784
5.750	97.861	97.832	97.795	97.759	6.375	100.267	100.213	100.140	100.067	5.750	96.286	96.257	96.220	96.184
5.875	98.461	98.432	98.395	98.359	6.500	100.949	100.895	100.821	100.748	5.875	96.886	96.857	96.820	96.784
6.000	99.041	99.012	98.975	98.938	6.625	101.189	101.136	101.062	100.989	6.000	97.466	97.437	97.400	97.363
6.125	99.582	99.553	99.516	99.480	6.750	101.234	101.168	101.080	100.992	6.125	98.007	97.978	97.941	97.905
6.250	99.847	99.813	99.770	99.726	6.875	101.605	101.539	101.451	101.363	6.250	98.272	98.238	98.195	98.151
6.375	100.532	100.498	100.454	100.411	7.000	102.178	102.112	102.024	101.936	6.375	98.957	98.923	98.879	98.836
6.500	101.037	101.003	100.959	100.916	7.125	102.460	102.394	102.306	102.218	6.500	99.462	99.428	99.384	99.341
6.625	101.400	101.366	101.322	101.278	7.250	101.703	101.623	101.527	101.432	6.625	99.825	99.791	99.747	99.703
6.750	101.818	101.767	101.701	101.635	7.375	102.343	102.262	102.167	102.071	6.750	100.243	100.192	100.126	100.060
6.875	102.149	102.098	102.032	101.966	7.500	102.552	102.472	102.376	102.281	6.875	100.574	100.523	100.457	100.391
7.000	102.702	102.651	102.585	102.519	7.625	102.606	102.525	102.430	102.335	7.000	101.127	101.076	101.010	100.944
7.125	103.082	103.031	102.965	102.899	7.750	102.260	102.185	102.075	101.965	7.125	101.507	101.456	101.390	101.324
7.250	103.207	103.146	103.081	103.015	7.875	102.491	102.416	102.306	102.196	7.250	101.632	101.571	101.506	101.440
7.375	103.547	103.489	103.427	103.364	8.000	102.203	102.128	102.018	101.908	7.375	101.972	101.914	101.852	101.789
7.500	103.899	103.851	103.793	103.734	8.125	102.398	102.323	102.213	102.104	7.500	102.324	102.276	102.218	102.159
7.625	104.226	104.186	104.127	104.069						7.625	102.651	102.611	102.552	102.494
7.750	104.367	104.327	104.268	104.209						7.750	102.792	102.752	102.693	102.634
7.875	104.673	104.633	104.575	104.516						7.875	103.098	103.058	103.000	102.941
8.000	104.679	104.638	104.580	104.521						8.000	103.104	103.063	103.005	102.946
8.125	104.948	104.908	104.849	104.791						8.125	103.373	103.333	103.274	103.216

		LendingPros 19000 MacArthur Blvd, Suite 250 Irvine, CA 92612								
		Effective: May 9, 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							
State Adjustors: NC or WA		-0.375								
FICO ==> 700 & LTV<= 80%		0.300			NC Floor Price		99.750			
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: May 9, 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	96.555	96.496	96.415	96.335	5.500	94.615	94.556	94.475	94.395	5.375	0.000	93.998	93.917	93.837
5.625	97.173	97.114	97.034	96.953	5.625	95.200	95.141	95.060	94.980	5.500	94.685	94.626	94.545	94.465
5.750	97.547	97.493	97.420	97.347	5.750	95.575	95.521	95.447	95.374	5.625	95.282	95.223	95.142	95.062
5.875	98.124	98.070	97.997	97.924	5.875	96.155	96.101	96.027	95.954	5.750	95.645	95.591	95.517	95.444
6.000	98.947	98.893	98.819	98.746	6.000	97.002	96.948	96.875	96.802	5.875	96.248	96.194	96.120	96.047
6.125	99.501	99.447	99.374	99.300	6.125	97.576	97.522	97.449	97.375	6.000	97.071	97.017	96.944	96.870
6.250	99.782	99.728	99.655	99.582	6.250	97.857	97.803	97.730	97.657	6.125	97.622	97.568	97.495	97.421
6.375	100.267	100.213	100.140	100.067	6.375	98.342	98.288	98.215	98.142	6.250	97.887	97.833	97.760	97.687
6.500	100.949	100.895	100.821	100.748	6.500	99.004	98.950	98.876	98.803	6.375	98.358	98.304	98.231	98.158
6.625	101.189	101.136	101.062	100.989	6.625	99.244	99.191	99.117	99.044	6.500	99.025	98.971	98.898	98.825
6.750	101.234	101.168	101.080	100.992	6.750	99.289	99.223	99.135	99.047	6.625	99.286	99.232	99.159	99.085
6.875	101.605	101.539	101.451	101.363	6.875	99.660	99.594	99.506	99.418	6.750	99.353	99.287	99.199	99.111
7.000	102.178	102.112	102.024	101.936	7.000	100.233	100.167	100.079	99.991	6.875	99.738	99.672	99.584	99.496
7.125	102.460	102.394	102.306	102.218	7.125	100.515	100.449	100.361	100.273	7.000	100.330	100.264	100.176	100.088
7.250	101.703	101.623	101.527	101.432	7.250	99.758	99.678	99.582	99.487	7.125	100.632	100.566	100.478	100.390
7.375	102.343	102.262	102.167	102.071	7.375	100.398	100.317	100.222	100.126	7.250	99.903	99.823	99.727	99.632
7.500	102.552	102.472	102.376	102.281	7.500	100.607	100.527	100.431	100.336	7.375	100.544	100.463	100.368	100.273
7.625	102.606	102.525	102.430	102.335	7.625	100.661	100.580	100.485	100.390	7.500	100.783	100.702	100.607	100.512
7.750	102.260	102.185	102.075	101.965						7.625	100.866	100.785	100.690	100.595
7.875	102.491	102.416	102.306	102.196										
8.000	102.203	102.128	102.018	101.908										
8.125	102.398	102.323	102.213	102.104										
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	99.355	99.309	99.245	99.180	6.000	98.791	98.745	98.680	98.615					
6.125	99.589	99.543	99.478	99.414	6.125	99.019	98.973	98.908	98.843					
6.250	99.614	99.568	99.504	99.439	6.250	99.015	98.969	98.904	98.840					
6.375	99.889	99.843	99.779	99.714	6.375	99.263	99.217	99.152	99.088					
6.500	100.494	100.448	100.384	100.319	6.500	99.845	99.799	99.734	99.670					
6.625	100.568	100.522	100.458	100.393	6.625	99.931	99.885	99.820	99.756					
6.750	100.435	100.390	100.325	100.260	6.750	99.803	99.757	99.692	99.628					
6.875	100.642	100.596	100.531	100.467	6.875	100.020	99.974	99.910	99.845					
7.000	101.067	101.022	100.957	100.892	7.000	100.471	100.425	100.361	100.296					
7.125	101.211	101.165	101.101	101.036	7.125	100.642	100.596	100.531	100.466					
7.250	100.368	100.248	100.094	99.941	7.250	99.828	99.707	99.554	99.400					
7.375	100.926	100.805	100.652	100.498	7.375	100.385	100.264	100.110	99.957					
7.500	101.063	100.942	100.788	100.635	7.500	100.553	100.432	100.279	100.125					
7.625	101.059	100.939	100.785	100.632	7.625	100.579	100.459	100.305	100.152					



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

FICO/LTV Purchase Adjustments (Loan terms > 15 years)	
2015	0.00
2016	0.00
2017	0.00
2018	0.00
2019	0.00
2020	0.00
2021	0.00
2022	0.00
2023	0.00
2024	0.00
2025	0.00
2026	0.00
2027	0.00
2028	0.00
2029	0.00
2030	0.00
2031	0.00
2032	0.00
2033	0.00
2034	0.00
2035	0.00
2036	0.00
2037	0.00
2038	0.00
2039	0.00
2040	0.00
2041	0.00
2042	0.00
2043	0.00
2044	0.00
2045	0.00
2046	0.00
2047	0.00
2048	0.00
2049	0.00
2050	0.00
2051	0.00
2052	0.00
2053	0.00
2054	0.00
2055	0.00
2056	0.00
2057	0.00
2058	0.00
2059	0.00
2060	0.00
2061	0.00
2062	0.00
2063	0.00
2064	0.00
2065	0.00
2066	0.00
2067	0.00
2068	0.00
2069	0.00
2070	0.00
2071	0.00
2072	0.00
2073	0.00
2074	0.00
2075	0.00
2076	0.00
2077	0.00
2078	0.00
2079	0.00
2080	0.00
2081	0.00
2082	0.00
2083	0.00
2084	0.00
2085	0.00
2086	0.00
2087	0.00
2088	0.00
2089	0.00
2090	0.00
2091	0.00
2092	0.00
2093	0.00
2094	0.00
2095	0.00
2096	0.00
2097	0.00
2098	0.00
2099	0.00
2100	0.00

	<=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)	
Rate	0.00%
Term	0.00%

	<=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	
1	1
2	2
3	3
4	4
5	5
6	6
7	7
8	8
9	9
10	10
11	11
12	12
13	13
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88	88
89	89
90	90
91	91
92	92
93	93
94	94
95	95
96	96
97	97
98	98
99	99
100	100

	<=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	-0.750	-0.750	-1.250	-1.750	-3.000	-3.875			
2nd Home	-0.750	-0.750	-1.250	-1.750	-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					
Subordinate 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 **	
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Loan Amt \$75,000 <= \$100,000	-1.000			* Prices are indicative and subject to change without notice.
Loan Amt >\$100,000 <= \$249,999	0.250			

MISCELLANEOUS

Texas Cash out	-1.000	*Adjustment caps are only applicable to standard Agency Fixed/ARM and Subordinate Financing adjustments	* 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**	
HB 20YR & 25YR Term	-1.500			
> 6 Financed Properties	-0.500			
Escrow Waiver (Non-CA)	-0.250			
State Adjustors: NC or WA	-0.375			
FICO => 700 & LTV<= 80%	0.300	***All loan level price adjustments are cumulative*** Max Final Price Including comp Cannot Exceed (4.00) for all Agency Programs	NC Floor Price	99.750

LENDER PAID MI

[illegible]

LPMI (in addition to adjustments above)

		760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
Rate and Term Refinance		0.000	0.000	0.000	-0.005	-0.005	-0.011	-0.011	-0.011
Second Homes		-0.250	-0.250	-0.490	-0.700	-0.700	-1.230	-1.230	-1.230
Employee Relocation Loans		0.100	0.100	0.140	0.250	0.250	0.350	0.350	0.350
Manufactured Homes		-0.500	-0.500	-0.700	-1.000	-1.000	-1.300	-1.300	-1.300
3- 4 - Unit Property		-1.190	-1.190	-1.330	-1.750	-1.750	-2.630	-2.630	-2.630
> 45% DTI	95.01%-97% LTV	-0.380	-0.620	-0.760	-1.060	-1.240	-1.420	-1.600	-1.820
	90.01%-95% LTV	-0.350	-0.440	-0.570	-0.720	-1.000	-1.120	-1.270	-1.530
	85.01%-90% LTV	-0.280	-0.390	-0.500	-0.620	-0.750	-0.890	-1.010	-1.250
	85% LTV & Below	-0.110	-0.170	-0.220	-0.300	-0.380	-0.420	-0.440	-0.490
≥ 2 Borrowers	95.01%-97% LTV	0.180	0.200	0.200	0.200	0.210	0.220	0.230	0.270
	90.01%-95% LTV	0.140	0.140	0.140	0.160	0.160	0.170	0.190	0.250
	85.01%-90% LTV	0.100	0.100	0.100	0.100	0.110	0.110	0.120	0.150
	85% LTV & Below	0.030	0.030	0.030	0.030	0.040	0.040	0.040	0.040

LendingPros

19000 MacArthur Blvd, Suite 250
Irvine, CA 92612

Effective: May 9, 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	99.285	99.166	98.987	6.750	97.785	97.666	97.487	6.750	98.535	98.416	98.237
6.875	99.808	99.689	99.510	6.875	98.308	98.189	98.010	6.875	99.058	98.939	98.760
6.990	100.280	100.161	99.982	6.990	98.780	98.661	98.482	6.990	99.530	99.411	99.232
7.000	100.310	100.191	100.012	7.000	98.810	98.691	98.512	7.000	99.560	99.441	99.262
7.125	100.764	100.645	100.466	7.125	99.264	99.145	98.966	7.125	100.014	99.895	99.716
7.250	101.198	101.079	100.900	7.250	99.698	99.579	99.400	7.250	100.448	100.329	100.150
7.375	101.358	101.213	100.966	7.375	99.858	99.713	99.466	7.375	100.608	100.463	100.216
7.500	101.830	101.685	101.438	7.500	100.330	100.185	99.938	7.500	101.080	100.935	100.688
7.625	102.244	102.099	101.852	7.625	100.744	100.599	100.352	7.625	101.494	101.349	101.102
7.750	102.638	102.493	102.246	7.750	101.138	100.993	100.746	7.750	101.888	101.743	101.496
7.875	101.769	101.612	101.298	7.875	100.269	100.112	99.798	7.875	101.019	100.862	100.548
8.000	102.201	102.044	101.730	8.000	100.701	100.544	100.230	8.000	101.451	101.294	100.980
8.125	102.585	102.428	102.114	8.125	101.085	100.928	100.614	8.125	101.835	101.678	101.364
8.250	102.969	102.812	102.498	8.250	101.469	101.312	100.998	8.250	102.219	102.062	101.748
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	97.285	97.166	96.987	6.750	95.785	95.666	95.487	6.750	96.535	96.416	96.237
6.875	97.808	97.689	97.510	6.875	96.308	96.189	96.010	6.875	97.058	96.939	96.760
6.990	98.280	98.161	97.982	6.990	96.780	96.661	96.482	6.990	97.530	97.411	97.232
7.000	98.310	98.191	98.012	7.000	96.810	96.691	96.512	7.000	97.560	97.441	97.262
7.125	98.764	98.645	98.466	7.125	97.264	97.145	96.966	7.125	98.014	97.895	97.716
7.250	99.198	99.079	98.900	7.250	97.698	97.579	97.400	7.250	98.448	98.329	98.150
7.375	99.358	99.213	98.966	7.375	97.858	97.713	97.466	7.375	98.608	98.463	98.216
7.500	99.830	99.685	99.438	7.500	98.330	98.185	97.938	7.500	99.080	98.935	98.688
7.625	100.244	100.099	99.852	7.625	98.744	98.599	98.352	7.625	99.494	99.349	99.102
7.750	100.638	100.493	100.246	7.750	99.138	98.993	98.746	7.750	99.888	99.743	99.496
7.875	99.769	99.612	99.298	7.875	98.269	98.112	97.798	7.875	99.019	98.862	98.548
8.000	100.201	100.044	99.730	8.000	98.701	98.544	98.230	8.000	99.451	99.294	98.980
8.125	100.585	100.428	100.114	8.125	99.085	98.928	98.614	8.125	99.835	99.678	99.364
8.250	100.969	100.812	100.498	8.250	99.469	99.312	98.998	8.250	100.219	100.062	99.748
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
19000 MacArthur Blvd, Suite 250
Irvine, CA 92612

Effective: May 9, 2025

FHA Pricing

FHA 30 - 25 Year Fixed - (301 & 325)			
Rate	15 Day	30 Day	45 Day
5.250	97.223	97.189	97.113
5.375	97.947	97.926	97.859
5.500	98.313	98.292	98.225
5.625	98.920	98.899	98.832
5.750	99.516	99.495	99.428
5.875	99.834	99.792	99.709
6.000	100.430	100.388	100.305
6.125	100.757	100.715	100.632
6.250	101.313	101.271	101.188
6.375	101.268	101.227	101.135
6.500	101.824	101.783	101.691
6.625	102.371	102.330	102.238
6.750	102.812	102.771	102.679
6.875	102.951	102.958	102.841
7.000	103.362	103.369	103.252
7.125	103.869	103.876	103.759
7.250	103.240	103.247	103.130

FHA 20 Year Fixed - (320)			
Rate	15 Day	30 Day	45 Day
5.000	95.410	95.376	95.300
5.125	95.922	95.888	95.812
5.250	96.798	96.764	96.688
5.375	97.522	97.501	97.434
5.500	97.888	97.867	97.800
5.625	98.495	98.474	98.407
5.750	99.091	99.070	99.003
5.875	99.409	99.367	99.284
6.000	100.005	99.963	99.880
6.125	100.332	100.290	100.207
6.250	100.888	100.846	100.763
6.375	100.843	100.802	100.710
6.500	101.399	101.358	101.266
6.625	101.946	101.905	101.813
6.750	102.387	102.346	102.254

FHA 15 Year Fixed - (315)			
Rate	15 Day	30 Day	45 Day
5.000	98.543	98.534	98.510
5.125	98.913	98.904	98.880
5.250	99.648	99.639	99.615
5.375	99.652	99.629	99.589
5.500	99.877	99.854	99.814
5.625	100.342	100.319	100.279
5.750	100.787	100.764	100.724
5.875	100.718	100.707	100.674
6.000	101.183	101.172	101.139

FHA 30 Year Fixed HB - (301HB)			
Rate	15 Day	30 Day	45 Day
5.250	96.842	96.822	96.755
5.375	97.218	97.198	97.131
5.500	97.709	97.689	97.622
5.625	98.316	98.296	98.229
5.750	99.037	99.017	98.950
5.875	99.262	99.220	99.137
6.000	99.733	99.691	99.608
6.125	100.310	100.268	100.185
6.250	100.866	100.824	100.741
6.375	101.008	100.967	100.875
6.500	101.439	101.398	101.306
6.625	101.861	101.820	101.728
6.750	101.552	101.511	101.419
6.875	101.691	101.698	101.581
7.000	101.852	101.859	101.742
7.125	102.234	102.241	102.124
7.250	102.230	102.237	102.120

FHA 30 Year Fixed 2:1 Buydown - (301-BD)			
Rate	15 Day	30 Day	45 Day
5.250	97.223	97.189	97.113
5.375	97.947	97.926	97.859
5.500	98.313	98.292	98.225
5.625	98.920	98.899	98.832
5.750	99.516	99.495	99.428
5.875	99.834	99.792	99.709
6.000	100.430	100.388	100.305
6.125	100.757	100.715	100.632
6.250	101.313	101.271	101.188
6.375	101.268	101.227	101.135
6.500	101.824	101.783	101.691
6.625	102.371	102.330	102.238
6.750	102.812	102.771	102.679
6.875	102.951	102.958	102.841
7.000	103.362	103.369	103.252
7.125	103.869	103.876	103.759
7.250	103.240	103.247	103.130

FHA 30 Year Fixed HB 2:1 Buydown - (301 HB-BD)			
Rate	15 Day	30 Day	45 Day
5.250	96.842	96.822	96.755
5.375	97.218	97.198	97.131
5.500	97.709	97.689	97.622
5.625	98.316	98.296	98.229
5.750	99.037	99.017	98.950
5.875	99.262	99.220	99.137
6.000	99.733	99.691	99.608
6.125	100.310	100.268	100.185
6.250	100.866	100.824	100.741
6.375	101.008	100.967	100.875
6.500	101.439	101.398	101.306
6.625	101.861	101.820	101.728
6.750	101.552	101.511	101.419
6.875	101.691	101.698	101.581
7.000	101.852	101.859	101.742
7.125	102.234	102.241	102.124
7.250	102.230	102.237	102.120

FHA 30 Year Fixed 1:0 Buydown - (301-BD10)			
Rate	15 Day	30 Day	45 Day
5.250	97.223	97.189	97.113
5.375	97.947	97.926	97.859
5.500	98.313	98.292	98.225
5.625	98.920	98.899	98.832
5.750	99.516	99.495	99.428
5.875	99.834	99.792	99.709
6.000	100.430	100.388	100.305
6.125	100.757	100.715	100.632
6.250	101.313	101.271	101.188
6.375	101.268	101.227	101.135
6.500	101.824	101.783	101.691
6.625	102.371	102.330	102.238
6.750	102.812	102.771	102.679
6.875	102.951	102.958	102.841
7.000	103.362	103.369	103.252
7.125	103.869	103.876	103.759
7.250	103.240	103.247	103.130

FHA 30 Year Fixed HB 1:0 Buydown - (301 HB-BD10)			
Rate	15 Day	30 Day	45 Day
5.250	96.842	96.822	96.755
5.375	97.218	97.198	97.131
5.500	97.709	97.689	97.622
5.625	98.316	98.296	98.229
5.750	99.037	99.017	98.950
5.875	99.262	99.220	99.137
6.000	99.733	99.691	99.608
6.125	100.310	100.268	100.185
6.250	100.866	100.824	100.741
6.375	101.008	100.967	100.875
6.500	101.439	101.398	101.306
6.625	101.861	101.820	101.728
6.750	101.552	101.511	101.419
6.875	101.691	101.698	101.581
7.000	101.852	101.859	101.742
7.125	102.234	102.241	102.124
7.250	102.230	102.237	102.120

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
19000 MacArthur Blvd, Suite 250
Irvine, CA 92612

Effective: May 9, 2025

VA & USDA Pricing

VA 30 - 25 Year Fixed (401 & 425)			
Rate	15 Day	30 Day	45 Day
5.250	97.118	97.084	97.008
5.375	97.717	97.696	97.629
5.500	98.208	98.187	98.120
5.625	98.690	98.669	98.602
5.750	99.411	99.390	99.323
5.875	99.479	99.437	99.354
6.000	100.075	100.033	99.950
6.125	100.652	100.610	100.527
6.250	100.833	100.791	100.708
6.375	100.788	100.747	100.655
6.500	101.344	101.303	101.211
6.625	101.766	101.725	101.633
6.750	101.832	101.791	101.699
6.875	102.096	102.103	101.986
7.000	102.507	102.514	102.397
7.125	102.764	102.771	102.654
7.250	102.885	102.892	102.775

VA 20 Year Fixed - (420)			
Rate	15 Day	30 Day	45 Day
5.000	95.055	95.021	94.945
5.125	95.567	95.533	95.457
5.250	96.693	96.659	96.583
5.375	97.292	97.271	97.204
5.500	97.783	97.762	97.695
5.625	98.265	98.244	98.177
5.750	98.986	98.965	98.898
5.875	99.054	99.012	98.929
6.000	99.650	99.608	99.525
6.125	100.227	100.185	100.102
6.250	100.408	100.366	100.283
6.375	100.363	100.322	100.230
6.500	100.919	100.878	100.786
6.625	101.341	101.300	101.208
6.750	101.407	101.366	101.274

VA 15 Year Fixed - (415)			
Rate	15 Day	30 Day	45 Day
5.000	98.188	98.179	98.155
5.125	98.558	98.549	98.525
5.250	99.543	99.534	99.510
5.375	99.422	99.399	99.359
5.500	99.772	99.749	99.709
5.625	100.112	100.089	100.049
5.750	100.682	100.659	100.619
5.875	100.363	100.352	100.319
6.000	100.828	100.817	100.784

VA 30 Year Fixed HB - (401HB)			
Rate	15 Day	30 Day	45 Day
5.250	96.437	96.417	96.350
5.375	96.688	96.668	96.601
5.500	97.179	97.159	97.092
5.625	97.786	97.766	97.699
5.750	98.882	98.862	98.795
5.875	98.857	98.815	98.732
6.000	99.328	99.286	99.203
6.125	99.905	99.863	99.780
6.250	100.211	100.169	100.086
6.375	100.353	100.312	100.220
6.500	100.784	100.743	100.651
6.625	101.206	101.165	101.073
6.750	100.897	100.856	100.764
6.875	101.036	101.043	100.926
7.000	101.447	101.454	101.337
7.125	101.704	101.711	101.594
7.250	101.575	101.582	101.465

VA 30 Year Fixed 2:1 Buydown - (401-BD)			
Rate	15 Day	30 Day	45 Day
5.250	97.118	97.084	97.008
5.375	97.717	97.696	97.629
5.500	98.208	98.187	98.120
5.625	98.690	98.669	98.602
5.750	99.411	99.390	99.323
5.875	99.479	99.437	99.354
6.000	100.075	100.033	99.950
6.125	100.652	100.610	100.527
6.250	100.833	100.791	100.708
6.375	100.788	100.747	100.655
6.500	101.344	101.303	101.211
6.625	101.766	101.725	101.633
6.750	101.832	101.791	101.699
6.875	102.096	102.103	101.986
7.000	102.507	102.514	102.397
7.125	102.764	102.771	102.654
7.250	102.885	102.892	102.775

VA HB 30 Year Fixed 2:1 Buydown - (401HB-BD)			
Rate	15 Day	30 Day	45 Day
5.250	96.437	96.417	96.350
5.375	96.688	96.668	96.601
5.500	97.179	97.159	97.092
5.625	97.786	97.766	97.699
5.750	98.882	98.862	98.795
5.875	98.857	98.815	98.732
6.000	99.328	99.286	99.203
6.125	99.905	99.863	99.780
6.250	100.211	100.169	100.086
6.375	100.353	100.312	100.220
6.500	100.784	100.743	100.651
6.625	101.206	101.165	101.073
6.750	100.897	100.856	100.764
6.875	101.036	101.043	100.926
7.000	101.447	101.454	101.337
7.125	101.704	101.711	101.594
7.250	101.575	101.582	101.465

VA 30 Year Fixed 1:0 Buydown - (401-BD10)			
Rate	15 Day	30 Day	45 Day
5.250	97.118	97.084	97.008
5.375	97.717	97.696	97.629
5.500	98.208	98.187	98.120
5.625	98.690	98.669	98.602
5.750	99.411	99.390	99.323
5.875	99.479	99.437	99.354
6.000	100.075	100.033	99.950
6.125	100.652	100.610	100.527
6.250	100.833	100.791	100.708
6.375	100.788	100.747	100.655
6.500	101.344	101.303	101.211
6.625	101.766	101.725	101.633
6.750	101.832	101.791	101.699
6.875	102.096	102.103	101.986
7.000	102.507	102.514	102.397
7.125	102.764	102.771	102.654
7.250	102.885	102.892	102.775

VA HB 30 Year Fixed 1:0 Buydown - (401HB-BD10)			
Rate	15 Day	30 Day	45 Day
5.250	96.437	96.417	96.350
5.375	96.688	96.668	96.601
5.500	97.179	97.159	97.092
5.625	97.786	97.766	97.699
5.750	98.882	98.862	98.795
5.875	98.857	98.815	98.732
6.000	99.328	99.286	99.203
6.125	99.905	99.863	99.780
6.250	100.211	100.169	100.086
6.375	100.353	100.312	100.220
6.500	100.784	100.743	100.651
6.625	101.206	101.165	101.073
6.750	100.897	100.856	100.764
6.875	101.036	101.043	100.926
7.000	101.447	101.454	101.337
7.125	101.704	101.711	101.594
7.250	101.575	101.582	101.465

USDA 30 - 25 Year Fixed - (501)			
Rate	15 Day	30 Day	45 Day
5.250	97.148	97.114	97.038
5.375	97.747	97.726	97.659
5.500	98.238	98.217	98.150
5.625	98.720	98.699	98.632
5.750	99.441	99.420	99.353
5.875	99.509	99.467	99.384
6.000	100.105	100.063	99.980
6.125	100.682	100.640	100.557
6.250	100.863	100.821	100.738
6.375	100.818	100.777	100.685
6.500	101.374	101.333	101.241
6.625	101.796	101.755	101.663
6.750	101.862	101.821	101.729
6.875	102.126	102.133	102.016
7.000	102.537	102.544	102.427
7.125	102.794	102.801	102.684
7.250	102.915	102.922	102.805

LLPAs

FICO ≥700
0.375
FICO 680-699
0.250
FICO 660-679
0.250
FICO 640-659
0.000
FICO 620-639
-0.250

FICO 600-619
-0.750
FICO 580-599
-1.500
FICO 560-579
-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

19000 MacArthur Blvd, Suite 250
Irvine, CA 92612

Effective: May 9, 2025

FHA/VA ARM PRICING

FHA 5/1 ARM: (351ARM)			
Rate	15 Day	30 Day	45 Day
4.625	97.299	97.292	97.292
4.750	96.993	96.972	96.972
4.875	97.567	97.546	97.546
5.000	98.138	98.117	98.117
5.125	98.706	98.685	98.685
5.250	98.177	98.142	98.142
5.375	98.744	98.709	98.709
5.500	99.306	99.271	99.271
5.625	99.862	99.827	99.827
5.750	98.927	98.879	98.879
5.875	99.479	99.431	99.431
6.000	100.020	99.972	99.972
6.125	100.546	100.498	100.498
6.250	100.707	100.645	100.645
6.375	101.228	101.166	101.166
6.500	101.736	101.673	101.673
6.625	102.233	102.171	102.171

FHA 5/1 ARM HB - (351ARMHB)			
Rate	15 Day	30 Day	45 Day
4.625	96.229	96.222	96.222
4.750	95.956	95.935	95.935
4.875	96.511	96.490	96.490
5.000	97.056	97.035	97.035
5.125	97.593	97.573	97.573
5.250	97.125	97.090	97.090
5.375	97.661	97.626	97.626
5.500	98.183	98.149	98.149
5.625	98.690	98.656	98.656
5.750	97.853	97.805	97.805
5.875	98.355	98.306	98.306
6.000	98.835	98.787	98.787
6.125	99.290	99.242	99.242
6.250	99.605	99.542	99.542
6.375	100.058	99.995	99.995
6.500	100.490	100.428	100.428
6.625	100.907	100.845	100.845

VA 5/1 ARM - (451ARM)			
Rate	15 Day	30 Day	45 Day
4.625	97.137	97.130	97.130
4.750	97.025	97.005	97.005
4.875	97.526	97.506	97.506
5.000	98.020	97.999	97.999
5.125	98.509	98.488	98.488
5.250	98.196	98.161	98.161
5.375	98.685	98.650	98.650
5.500	99.167	99.132	99.132
5.625	99.640	99.606	99.606
5.750	98.936	98.887	98.887
5.875	99.407	99.358	99.358
6.000	99.866	99.817	99.817
6.125	100.310	100.262	100.262
6.250	100.706	100.644	100.644
6.375	101.147	101.085	101.085
6.500	101.576	101.514	101.514
6.625	101.996	101.934	101.934

VA 5/1 ARM HB - (451ARMHB)			
Rate	15 Day	30 Day	45 Day
4.625	96.018	96.011	96.011
4.750	95.951	95.930	95.930
4.875	96.425	96.404	96.404
5.000	96.884	96.864	96.864
5.125	97.334	97.313	97.313
5.250	97.101	97.066	97.066
5.375	97.552	97.517	97.517
5.500	97.990	97.955	97.955
5.625	98.413	98.378	98.378
5.750	97.820	97.772	97.772
5.875	98.241	98.193	98.193
6.000	98.645	98.596	98.596
6.125	99.030	98.981	98.981
6.250	99.572	99.510	99.510
6.375	99.957	99.894	99.894
6.500	100.327	100.265	100.265
6.625	100.687	100.624	100.624

LLPAS

FICO ≥700	FICO 680-699	FICO 660-679	FICO 640-659	FICO 620-639	FICO 600-619	FICO 580-599	FICO 550-579	No FICO Score	Loan Amount ≥\$100,000 <=\$249,999	VA Loan Amount ≥\$950K	Loan Amount <\$100,000	VA Cashout ≥90% LTV	Manufactured Home (Purchase/Rate-Term/Cashout)	Manufactured Home (Streamline/IRRL)	Select (FICO ≥680 & ≥\$250,000 & N/A on DPAs)	60 Day Lock (From 45 Day Price)	3-4 Units	NC Floor Price
0.375	0.250	0.250	0.000	-0.250	-0.750	-1.500	-3.000	-3.000	0.250	-0.625	-0.375	-3.00	-1.250	-1.250	0.350	-0.500	-0.500	99.750



LendingPros
19000 MacArthur Blvd, Suite 250
Irvine, CA 92612

Effective: May 9, 2025

FHA Streamline & VA IRRRL Pricing

FHA Streamline 30 - 25 Year Fixed - (301SL & 325SL)			
Rate	15 Day	30 Day	45 Day
4.750	94.428	94.394	94.318
4.875	95.189	95.155	95.079
5.000	95.835	95.801	95.725
5.125	96.347	96.313	96.237
5.250	97.223	97.189	97.113
5.375	97.947	97.926	97.859
5.500	98.313	98.292	98.225
5.625	98.920	98.899	98.832
5.750	99.516	99.495	99.428
5.875	99.834	99.792	99.709
6.000	100.430	100.388	100.305
6.125	100.757	100.715	100.632
6.250	101.313	101.271	101.188
6.375	101.268	101.227	101.135
6.500	101.824	101.783	101.691
6.625	102.371	102.330	102.238
6.750	102.812	102.771	102.679

FHA Streamline 20 Year Fixed - (320SL)			
Rate	15 Day	30 Day	45 Day
5.375	97.397	97.376	97.309
5.500	97.763	97.742	97.675
5.625	98.370	98.349	98.282
5.750	98.966	98.945	98.878
5.875	99.284	99.242	99.159
6.000	99.880	99.838	99.755
6.125	100.207	100.165	100.082
6.250	100.763	100.721	100.638
6.375	100.718	100.677	100.585
6.500	101.274	101.233	101.141
6.625	101.821	101.780	101.688
6.750	102.262	102.221	102.129
6.875	102.401	102.408	102.291
7.000	102.812	102.819	102.702
7.125	103.319	103.326	103.209

FHA Streamline 15 Year Fixed - (315SL)			
Rate	15 Day	30 Day	45 Day
5.000	98.418	98.409	98.385
5.125	98.788	98.779	98.755
5.250	99.523	99.514	99.490
5.375	99.527	99.504	99.464
5.500	99.752	99.729	99.689
5.625	100.217	100.194	100.154
5.750	100.662	100.639	100.599
5.875	100.593	100.582	100.549
6.000	101.058	101.047	101.014

FHA Streamline 30 Year Fixed HB - (301SLHB)			
Rate	15 Day	30 Day	45 Day
5.250	96.717	96.697	96.630
5.375	97.093	97.073	97.006
5.500	97.584	97.564	97.497
5.625	98.191	98.171	98.104
5.750	98.912	98.892	98.825
5.875	99.137	99.095	99.012
6.000	99.608	99.566	99.483
6.125	100.185	100.143	100.060
6.250	100.741	100.699	100.616
6.375	100.883	100.842	100.750
6.500	101.314	101.273	101.181
6.625	101.736	101.695	101.603
6.750	101.427	101.386	101.294
6.875	101.566	101.573	101.456
7.000	101.727	101.734	101.617
7.125	102.109	102.116	101.999
7.250	102.105	102.112	101.995

VA IRRRL 30 - 25 Year Fixed (401RL & 425RL)			
Rate	15 Day	30 Day	45 Day
4.750	94.198	94.164	94.088
4.875	94.834	94.800	94.724
5.000	95.480	95.446	95.370
5.125	95.992	95.958	95.882
5.250	97.118	97.084	97.008
5.375	97.717	97.696	97.629
5.500	98.208	98.187	98.120
5.625	98.690	98.669	98.602
5.750	99.411	99.390	99.323
5.875	99.479	99.437	99.354
6.000	100.075	100.033	99.950
6.125	100.652	100.610	100.527
6.250	100.833	100.791	100.708
6.375	100.788	100.747	100.655
6.500	101.344	101.303	101.211
6.625	101.766	101.725	101.633
6.750	101.832	101.791	101.699

VA IRRRL 20 Year Fixed - (420RL)			
Rate	15 Day	30 Day	45 Day
5.375	97.167	97.146	97.079
5.500	97.658	97.637	97.570
5.625	98.140	98.119	98.052
5.750	98.861	98.840	98.773
5.875	98.829	98.887	98.804
6.000	99.525	99.483	99.400
6.125	100.102	100.060	99.977
6.250	100.283	100.241	100.158
6.375	100.238	100.197	100.105
6.500	100.794	100.753	100.661
6.625	101.216	101.175	101.083
6.750	101.282	101.241	101.149
6.875	101.546	101.553	101.436
7.000	101.957	101.964	101.847
7.125	102.214	102.221	102.104

VA IRRRL 15 Year Fixed - (415RL)			
Rate	15 Day	30 Day	45 Day
5.000	98.063	98.054	98.030
5.125	98.433	98.424	98.400
5.250	99.418	99.409	99.385
5.375	99.297	99.274	99.234
5.500	99.647	99.624	99.584
5.625	99.987	99.964	99.924
5.750	100.557	100.534	100.494
5.875	100.238	100.227	100.194
6.000	100.703	100.692	100.659

VA IRRRL 30 Year Fixed HB - (401RLHB)			
Rate	15 Day	30 Day	45 Day
5.250	96.312	96.292	96.225
5.375	96.563	96.543	96.476
5.500	97.054	97.034	96.967
5.625	97.661	97.641	97.574
5.750	98.757	98.737	98.670
5.875	98.732	98.690	98.607
6.000	99.203	99.161	99.078
6.125	99.780	99.738	99.655
6.250	100.086	100.044	99.961
6.375	100.228	100.187	100.095
6.500	100.659	100.618	100.526
6.625	101.081	101.040	100.948
6.750	100.772	100.731	100.639
6.875	100.911	100.918	100.801
7.000	101.322	101.329	101.212
7.125	101.579	101.586	101.469
7.250	101.450	101.457	101.340

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:

Friday, May 9, 2025

Jumbo Signature Pricing

Jumbo Signature 30 Year Fixed - (901DI)

Note Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.375	98.580	98.486	98.298	98.111
6.500	98.961	98.868	98.680	98.493
6.625	99.250	99.156	98.969	98.781
6.750	99.542	99.448	99.261	99.073
6.875	99.801	99.707	99.520	99.332
7.000	100.045	99.951	99.763	99.576
7.125	100.272	100.178	99.991	99.803
7.250	100.507	100.413	100.226	100.038
7.375	100.734	100.640	100.453	100.265
7.500	100.968	100.874	100.686	100.499
7.625	101.179	101.085	100.898	100.710
7.750	101.364	101.270	101.083	100.895
7.875	101.525	101.431	101.244	101.056
8.000	101.671	101.578	101.390	101.203
8.125	101.818	101.724	101.537	101.349
8.250	101.964	101.871	101.683	101.496
8.375	102.111	102.017	101.829	101.642
8.500	102.257	102.163	101.976	101.788
8.625	102.404	102.310	102.122	101.935

Jumbo Signature 10/6 ARM - (9106DI)

Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.250	95.964	95.871	95.683	95.496
6.375	96.418	96.324	96.137	95.949
6.500	96.876	96.783	96.595	96.408
6.625	97.335	97.242	97.054	96.867
6.750	97.795	97.701	97.514	97.326
6.875	98.252	98.158	97.971	97.783
7.000	98.714	98.620	98.432	98.245
7.125	99.176	99.082	98.895	98.707
7.250	99.639	99.545	99.358	99.170
7.375	100.103	100.009	99.821	99.634
7.500	100.563	100.470	100.282	100.095
7.625	101.029	100.935	100.747	100.560
7.750	101.491	101.397	101.209	101.022
7.875	101.957	101.863	101.676	101.488
8.000	102.424	102.330	102.143	101.955

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

Jumbo Pro Pricing

Jumbo Pro 30 Year Fixed - (901SP)				
Rate	15 Day	30 Day	45 Day	60 Day
5.750	96.475	96.366	96.194	95.975
5.875	96.953	96.843	96.672	96.453
6.000	97.430	97.321	97.149	96.930
6.125	97.624	97.514	97.342	97.124
6.250	97.817	97.708	97.536	97.317
6.375	98.265	98.156	97.984	97.765
6.500	98.713	98.604	98.432	98.213
6.625	99.133	99.023	98.851	98.633
6.750	99.552	99.442	99.271	99.052
6.875	99.973	99.863	99.691	99.473
7.000	100.394	100.285	100.113	99.894
7.125	100.656	100.547	100.375	100.156
7.250	100.918	100.808	100.637	100.418
7.375	100.751	100.642	100.470	100.251
7.500	100.585	100.475	100.303	100.085
7.625	100.635	100.526	100.354	100.135
7.750	100.687	100.577	100.405	100.187
7.875	100.826	100.717	100.545	100.326
8.000	101.056	100.947	100.775	100.556

Jumbo Pro 30 Year Fixed 1-1 Buydown - (901SP-BD10)				
Rate	15 Day	30 Day	45 Day	60 Day
5.750	96.475	96.366	96.194	95.975
5.875	96.953	96.843	96.672	96.453
6.000	97.430	97.321	97.149	96.930
6.125	97.624	97.514	97.342	97.124
6.250	97.817	97.708	97.536	97.317
6.375	98.265	98.156	97.984	97.765
6.500	98.713	98.604	98.432	98.213
6.625	99.133	99.023	98.851	98.633
6.750	99.552	99.442	99.271	99.052
6.875	99.973	99.863	99.691	99.473
7.000	100.394	100.285	100.113	99.894
7.125	100.656	100.547	100.375	100.156
7.250	100.918	100.808	100.637	100.418
7.375	100.751	100.642	100.470	100.251
7.500	100.585	100.475	100.303	100.085
7.625	100.635	100.526	100.354	100.135
7.750	100.687	100.577	100.405	100.187
7.875	100.826	100.717	100.545	100.326
8.000	101.056	100.947	100.775	100.556

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	96.851	96.742	96.570	96.351
5.875	96.989	96.880	96.708	96.489
6.000	97.153	97.043	96.872	96.653
6.125	97.406	97.297	97.125	96.906
6.250	97.611	97.501	97.329	97.111
6.375	97.691	97.581	97.409	97.191
6.500	97.771	97.662	97.490	97.271
6.625	97.818	97.708	97.536	97.318
6.750	97.865	97.756	97.584	97.365
6.875	97.904	97.794	97.622	97.404
7.000	97.942	97.833	97.661	97.442

Jumbo Pro 30 Year Fixed 2:1 Buydown - (901SP-BD)				
Rate	15 Day	30 Day	45 Day	60 Day
5.750	96.475	96.366	96.194	95.975
5.875	96.953	96.843	96.672	96.453
6.000	97.430	97.321	97.149	96.930
6.125	97.624	97.514	97.342	97.124
6.250	97.817	97.708	97.536	97.317
6.375	98.265	98.156	97.984	97.765
6.500	98.713	98.604	98.432	98.213
6.625	99.133	99.023	98.851	98.633
6.750	99.552	99.442	99.271	99.052
6.875	99.973	99.863	99.691	99.473
7.000	100.394	100.285	100.113	99.894
7.125	100.656	100.547	100.375	100.156
7.250	100.918	100.808	100.637	100.418
7.375	100.751	100.642	100.470	100.251
7.500	100.585	100.475	100.303	100.085
7.625	100.635	100.526	100.354	100.135
7.750	100.687	100.577	100.405	100.187
7.875	100.826	100.717	100.545	100.326
8.000	101.056	100.947	100.775	100.556

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	98.562	98.453	98.281	98.062
6.125	98.908	98.798	98.626	98.408
6.250	99.253	99.144	98.972	98.753
6.375	99.736	99.627	99.455	99.236
6.500	100.219	100.110	99.938	99.719
6.625	100.573	100.464	100.292	100.073
6.750	100.927	100.818	100.646	100.427

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

Effective: Friday, May 9, 2025

Jumbo Elite 30 Year Fixed 2:1 Buydown - (90LEM-BD)				
Rate	15 Day	30 Day	45 Day	60 Day
6.000	N/A	N/A	N/A	N/A
6.125	N/A	N/A	N/A	N/A
6.250	N/A	N/A	N/A	N/A
6.375	N/A	N/A	N/A	N/A
6.500	N/A	N/A	N/A	N/A
6.625	N/A	N/A	N/A	N/A
6.750	N/A	N/A	N/A	N/A
6.875	N/A	N/A	N/A	N/A
7.000	N/A	N/A	N/A	N/A
7.125	N/A	N/A	N/A	N/A
7.250	N/A	N/A	N/A	N/A
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
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 Day Fixed Interest Only - (90EM-30)				
Rate	15 Day	30 Day	45 Day	60 Day
6.000	97.186	97.061	96.936	96.748
6.125	97.650	97.525	97.400	97.213
6.250	98.055	97.930	97.805	97.617
6.375	98.413	98.288	98.163	97.975
6.500	98.739	98.614	98.489	98.302
6.625	99.082	98.957	98.832	98.645
6.750	99.379	99.254	99.129	98.941
6.875	99.675	99.550	99.425	99.238
7.000	99.942	99.817	99.692	99.504
7.125	100.207	100.082	99.957	99.769
7.250	100.457	100.332	100.207	100.019
7.375	100.707	100.582	100.457	100.269
7.500	100.913	100.788	100.663	100.476
7.625	101.133	101.008	100.883	100.695
7.750	101.337	101.212	101.087	100.900
7.875	101.527	101.402	101.277	101.089
8.000	101.847	101.722	101.597	101.410
8.125	102.157	102.032	101.907	101.719
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

[illegible]

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
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[illegible]

LendingPros
19000 MacArthur Blvd, Suite 250
Irvine, CA 92612

Effective: Friday, May 9, 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	98.124	98.062	97.812
6.500	98.624	98.562	98.312
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

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	98.124	98.062	97.812
6.500	98.624	98.562	98.312
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

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	98.124	98.062	97.812
6.500	98.624	98.562	98.312
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

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	98.374	98.312	98.062
6.500	98.874	98.812	98.562
6.625	99.874	99.812	99.562
6.750	100.124	100.062	99.812
6.875	100.374	100.312	100.062
7.000	100.874	100.812	100.562
7.125	101.124	101.062	100.812
7.250	101.374	101.312	101.062
7.375	101.624	101.562	101.312
7.500	101.874	101.812	101.562
7.625	102.124	102.062	101.812
7.750	102.374	102.312	102.062
7.875	102.624	102.562	102.312
8.000	103.124	103.062	102.812
8.125	103.374	103.312	103.062
8.250	103.624	103.562	103.312
8.375	103.874	103.812	103.562

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	-1.500
760-779		0.625	0.500	0.250	0.125	-0.125	-0.375	-1.750
740-759		0.500	0.250	0.125	-0.125	-0.375	-0.500	-2.000
720-739		0.250	0.125	-0.125	-0.375	-0.500	-1.000	-2.500
700-719		0.125	-0.125	-0.375	-0.500	-1.000	-1.500	-3.250
680-699		-0.125	-0.375	-0.500	-1.000	-1.500	-2.500	-4.250
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