



LendingPros Wholesale Rate Sheet

GoLendingPros.com

Ratesheet Code: RS-WS

Effective Date:

11/14/25 7:47 AM

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Lock Expiration Days	
15 Day	11/28/25
30 Day	12/15/25
45 Day	12/29/25
60 Day	01/13/26

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

2025 FHA/VA Loan Limits	
# of Units	Loan Limits
1	\$806,500
2	\$1,032,650
3	\$1,248,150
4	\$1,551,250
Anticipated 2026 Conforming Loan Limits	
# of Units	Loan Limits
1	\$819,000
2	\$1,048,500
3	\$1,268,000
4	\$1,575,000

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

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

State Tier Adjustment (Excludes Jumbos)		
Tier 1 States	CA, MD, AZ, MA, NV, CO, GA, VA, WA, NJ, CT, SC, UT, OR, HI	0.000
Tier 2 States	IL, NC, PA, TN, OH, OK, MI, MO, IN, RI, LA, ID, MN, DC, FL, TX	0.150
Tier 3 States	AK, AR, AL, WI, KY, MS, KS, NM, NH, WY, WV, NE, ME, MT, DE, SD, ND, IA, VT	0.250

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.

October Pricing Specials	
50 BPS on FHA DPA *EXCLUDES CALHFA	0.500

Announcements

NOVEMBER KNOCKOUT SPECIALS!

**50 BPS
PRICE IMPROVEMENT**

FOR LOANS LOCKED
NOV 1ST - 30TH, 2025



NMLS ID #2125

Temporary Property Eligibility Restrictions

Properties located in the following City/County are NOT eligible to be locked:

- Baltimore City, Maryland
- (Properties located in Baltimore County are not restricted)
- Essex County, New Jersey

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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: November 14, 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
4.875	95.843	95.824	95.803	95.783	4.875	95.568	95.549	95.528	95.508	5.750	99.819	99.762	99.699	99.637
5.000	96.548	96.529	96.508	96.488	5.000	96.273	96.254	96.233	96.213	5.875	100.309	100.251	100.189	100.127
5.125	96.975	96.955	96.935	96.914	5.125	96.700	96.680	96.660	96.639	6.000	100.776	100.718	100.656	100.593
5.250	97.887	97.868	97.847	97.827	5.250	97.612	97.593	97.572	97.552	6.125	101.207	101.149	101.087	101.025
5.375	98.540	98.520	98.500	98.479	5.375	98.265	98.245	98.225	98.204	6.250	100.970	100.912	100.850	100.788
5.500	99.190	99.170	99.150	99.129	5.500	98.915	98.895	98.875	98.854	6.375	101.514	101.456	101.394	101.332
5.625	99.761	99.742	99.721	99.700	5.625	99.486	99.467	99.446	99.425	6.500	101.898	101.840	101.778	101.716
5.750	99.967	99.935	99.901	99.866	5.750	99.692	99.660	99.626	99.591	6.625	102.128	102.070	102.008	101.946
5.875	100.502	100.470	100.436	100.401	5.875	100.227	100.195	100.161	100.126	6.750	102.015	101.976	101.935	101.894
6.000	101.001	100.969	100.935	100.900	6.000	100.726	100.694	100.660	100.625	6.875	102.250	102.212	102.170	102.129
6.125	101.496	101.464	101.430	101.395	6.125	101.221	101.189	101.155	101.120	7.000	102.689	102.660	102.619	102.577
6.250	101.461	101.429	101.395	101.360	6.250	101.171	101.139	101.104	101.070	7.125	102.991	102.952	102.911	102.870
6.375	102.049	102.017	101.983	101.948	6.375	101.754	101.722	101.688	101.653	7.250	103.126	103.114	103.100	103.086
6.500	102.455	102.423	102.389	102.354	6.500	102.160	102.128	102.094	102.059	7.375	103.630	103.617	103.604	103.590
6.625	102.691	102.659	102.624	102.590	6.625	102.396	102.364	102.329	102.295	7.500	103.928	103.915	103.901	103.887
6.750	102.877	102.857	102.836	102.816	6.750	102.582	102.562	102.541	102.521	7.625	104.224	104.211	104.198	104.184
6.875	103.101	103.082	103.061	103.041	6.875	102.806	102.787	102.766	102.746					
7.000	103.561	103.542	103.521	103.501	7.000	103.266	103.247	103.226	103.206					
7.125	103.835	103.816	103.796	103.775	7.125	103.540	103.521	103.501	103.480					
7.250	104.077	104.058	104.037	104.017	7.250	103.782	103.763	103.742	103.722					
7.375	104.358	104.339	104.318	104.297	7.375	104.063	104.044	104.023	104.002					
7.500	104.477	104.458	104.437	104.417	7.500	104.182	104.163	104.142	104.122					
7.625	104.657	104.638	104.617	104.596	7.625	104.362	104.343	104.322	104.301					
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
4.875	98.667	98.639	98.606	98.572	6.000	101.462	101.437	101.408	101.379	5.750	99.632	99.587	99.551	99.516
5.000	99.010	98.982	98.949	98.915	6.125	101.677	101.664	101.650	101.636	5.875	100.215	100.170	100.122	100.073
5.125	99.137	99.109	99.075	99.042	6.250	101.961	101.944	101.924	101.904	6.000	100.771	100.726	100.678	100.630
5.250	99.693	99.675	99.655	99.635	6.375	102.344	102.327	102.307	102.287	6.125	101.326	101.281	101.233	101.185
5.375	100.039	100.022	100.002	99.982	6.500	102.572	102.555	102.535	102.515	6.250	101.283	101.238	101.189	101.141
5.500	100.388	100.370	100.350	100.330	6.625	102.657	102.641	102.620	102.600	6.375	101.938	101.893	101.845	101.797
5.625	100.715	100.697	100.677	100.657	6.750	102.973	102.956	102.936	102.916	6.500	102.437	102.392	102.344	102.295
5.750	100.775	100.757	100.737	100.717	6.875	103.029	103.013	102.993	102.972	6.625	102.741	102.696	102.648	102.600
5.875	101.097	101.080	101.060	101.040	7.000	103.309	103.292	103.272	103.252	6.750	102.872	102.846	102.818	102.791
6.000	101.394	101.377	101.357	101.336	7.125	103.466	103.450	103.430	103.410	6.875	103.170	103.144	103.117	103.089
6.125	101.679	101.662	101.642	101.622	7.250	103.428	103.380	103.327	103.273	7.000	103.686	103.661	103.633	103.605
6.250	101.877	101.868	101.854	101.841	7.375	103.863	103.815	103.762	103.708	7.125	104.029	104.004	103.976	103.948
6.375	102.290	102.280	102.267	102.253	7.500	104.019	103.971	103.918	103.864	7.250	104.088	104.062	104.035	104.007
6.500	102.553	102.543	102.530	102.517	7.625	104.172	104.125	104.071	104.018	7.375	104.440	104.414	104.387	104.359
										7.500	104.736	104.710	104.682	104.655
										7.625	105.043	105.017	104.989	104.962
										7.750	104.225	104.206	104.185	104.165
										7.875	104.467	104.448	104.427	104.411
										8.000	104.964	104.951	104.937	104.923
										8.125	105.274	105.261	105.247	105.233

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	97.815	97.795	97.775	97.754	4.875	95.043	95.024	95.003	94.983	5.375	98.855	98.810	98.762	98.714
5.500	98.465	98.445	98.425	98.404	5.000	95.748	95.729	95.708	95.688	5.500	99.391	99.346	99.298	99.249
5.625	99.036	99.017	98.996	98.975	5.125	96.175	96.155	96.135	96.114	5.625	99.890	99.845	99.796	99.748
5.750	99.242	99.210	99.176	99.141	5.250	97.087	97.068	97.047	97.027	5.750	99.794	99.737	99.674	99.612
5.875	99.777	99.745	99.711	99.676	5.375	97.740	97.720	97.700	97.679	5.875	100.284	100.226	100.164	100.102
6.000	100.276	100.244	100.210	100.175	5.500	98.390	98.370	98.350	98.329	6.000	100.751	100.693	100.631	100.568
6.125	100.771	100.739	100.705	100.670	5.625	98.961	98.942	98.921	98.900	6.125	101.182	101.124	101.062	101.000
6.250	100.736	100.704	100.670	100.635	5.750	99.167	99.135	99.101	99.066	6.250	100.945	100.887	100.825	100.763
6.375	101.324	101.292	101.258	101.223	5.875	99.702	99.670	99.636	99.601	6.375	101.489	101.431	101.369	101.307
6.500	101.730	101.698	101.664	101.629	6.000	100.201	100.169	100.135	100.100	6.500	101.873	101.815	101.753	101.691
6.625	101.966	101.934	101.899	101.865	6.125	100.696	100.664	100.630	100.595	6.625	102.103	102.045	101.983	101.921
6.750	102.152	102.132	102.111	102.091	6.250	100.646	100.614	100.579	100.545	6.750	101.990	101.951	101.910	101.869
6.875	102.376	102.357	102.336	102.316	6.375	101.229	101.197	101.163	101.128	6.875	102.225	102.187	102.145	102.104
7.000	102.836	102.817	102.796	102.776	6.500	101.635	101.603	101.569	101.534	7.000	102.674	102.635	102.594	102.552
7.125	103.110	103.091	103.071	103.050	6.625	101.871	101.839	101.804	101.770	7.125	102.966	102.927	102.886	102.845
7.250	103.352	103.333	103.312	103.292	6.750	102.057	102.037	102.016	101.996	7.250	103.101	103.089	103.075	103.061
7.375	103.633	103.614	103.593	103.572	6.875	102.281	102.262	102.241	102.221	7.375	103.605	103.592	103.579	103.565
7.500	103.752	103.733	103.712	103.692	7.000	102.741	102.722	102.701	102.681	7.500	103.903	103.890	103.876	103.862
7.625	103.932	103.913	103.892	103.871	7.125	103.015	102.996	102.976	102.955	7.625	104.199	104.186	104.173	104.159
7.750	103.850	103.831	103.810	103.790	7.250	103.257	103.238	103.217	103.197					
7.875	104.092	104.073	104.052	104.032	7.375	103.538	103.519	103.498	103.477					
8.000	104.521	104.501	104.481	104.460	7.500	103.657	103.638	103.617	103.597					
8.125	104.758	104.739	104.718	104.697	7.625	103.837	103.818	103.797	103.776					

REFI NOW CONFORMING PRICING

Fannie Mae 15 Yr Fixed Refi Now					Fannie Mae 10 Yr Fixed Refi Now				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
6.500	102.653	102.643	102.630	102.617	6.500	102.672	102.655	102.635	102.615
6.625	102.765	102.753	102.737	102.722	6.625	102.757	102.741	102.720	102.700
6.750	103.152	103.136	103.116	103.096	6.750	103.073	103.056	103.036	103.016
6.875	103.259	103.242	103.222	103.202	6.875	103.129	103.113	103.093	103.072
7.000	103.591	103.574	103.554	103.534	7.000	103.409	103.392	103.372	103.352
7.125	103.793	103.777	103.757	103.737	7.125	103.566	103.550	103.530	103.510
7.250	103.615	103.567	103.514	103.460	7.250	103.528	103.480	103.427	103.373
7.375	103.962	103.915	103.861	103.808	7.375	103.963	103.915	103.862	103.808
7.500	104.158	104.111	104.057	104.003	7.500	104.119	104.071	104.018	103.964
7.625	104.354	104.307	104.253	104.199	7.625	104.272	104.225	104.171	104.118



LendingPros
19000 MacArthur Blvd, Suite 250
Irvine, CA 92612

Effective: November 14, 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	99.099	99.067	99.032	98.998	5.500	97.174	97.142	97.107	97.073	5.375	98.855	96.509	96.474	96.440
5.625	99.721	99.689	99.655	99.620	5.625	97.796	97.764	97.730	97.695	5.500	97.152	97.120	97.086	97.051
5.750	100.016	99.984	99.950	99.915	5.750	98.091	98.059	98.025	97.990	5.625	97.751	97.719	97.685	97.650
5.875	100.491	100.459	100.425	100.390	5.875	98.566	98.534	98.500	98.465	5.750	98.040	98.008	97.974	97.939
6.000	101.023	100.991	100.956	100.922	6.000	99.093	99.061	99.026	98.992	5.875	98.527	98.495	98.460	98.426
6.125	101.422	101.390	101.355	101.321	6.125	99.477	99.445	99.410	99.376	6.000	99.059	99.027	98.993	98.958
6.250	101.450	101.418	101.383	101.349	6.250	99.505	99.473	99.438	99.404	6.125	99.456	99.424	99.389	99.355
6.375	101.827	101.795	101.760	101.726	6.375	99.882	99.850	99.815	99.781	6.250	99.503	99.471	99.437	99.402
6.500	102.132	102.100	102.065	102.031	6.500	100.187	100.155	100.120	100.086	6.375	99.895	99.863	99.829	99.794
6.625	102.447	102.415	102.381	102.346	6.625	100.502	100.470	100.436	100.401	6.500	100.210	100.178	100.144	100.109
6.750	102.217	102.205	102.191	102.177	6.750	100.272	100.260	100.246	100.232	6.625	100.574	100.542	100.507	100.473
6.875	102.502	102.489	102.475	102.462	6.875	100.557	100.544	100.530	100.517	6.750	100.392	100.379	100.365	100.351
7.000	102.757	102.745	102.731	102.717	7.000	100.812	100.800	100.786	100.772	6.875	100.732	100.719	100.705	100.692
7.125	102.987	102.974	102.961	102.947	7.125	101.042	101.029	101.016	101.002	7.000	100.994	100.982	100.968	100.954
7.250	101.664	101.625	101.584	101.542	7.250	99.719	99.680	99.639	99.597	7.125	101.264	101.252	101.238	101.224
7.375	102.275	102.237	102.195	102.154	7.375	100.330	100.292	100.250	100.209	7.250	99.978	99.940	99.898	99.857
7.500	102.236	102.197	102.156	102.115	7.500	100.311	100.272	100.231	100.190	7.375	100.778	100.740	100.698	100.657
7.625	102.261	102.222	102.181	102.140	7.625	100.336	100.297	100.256	100.215	7.500	100.770	100.731	100.690	100.648
7.750	102.594	102.529	102.460	102.391						7.625	100.805	100.766	100.725	100.683
7.875	102.800	102.735	102.667	102.598										
8.000	102.072	102.007	101.938	101.869										
8.125	102.252	102.187	102.118	102.049										
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	99.686	99.658	99.624	99.591	6.000	99.057	99.029	98.996	98.962					
6.125	99.904	99.876	99.843	99.809	6.125	99.270	99.242	99.209	99.175					
6.250	99.499	99.478	99.451	99.425	6.250	98.873	98.852	98.825	98.799					
6.375	99.684	99.663	99.636	99.610	6.375	99.071	99.050	99.024	98.997					
6.500	99.846	99.825	99.798	99.772	6.500	99.245	99.225	99.198	99.171					
6.625	100.001	99.980	99.954	99.927	6.625	99.429	99.408	99.381	99.355					
6.750	99.933	99.906	99.873	99.839	6.750	99.390	99.363	99.330	99.296					
6.875	100.058	100.031	99.998	99.964	6.875	99.556	99.529	99.495	99.462					
7.000	100.136	100.108	100.075	100.041	7.000	99.625	99.598	99.565	99.531					
7.125	100.240	100.213	100.179	100.146	7.125	99.757	99.730	99.697	99.663					
7.250	99.872	99.814	99.747	99.680	7.250	99.416	99.357	99.290	99.223					
7.375	100.360	100.301	100.234	100.167	7.375	100.198	100.139	100.072	100.005					
7.500	100.332	100.274	100.207	100.140	7.500	100.201	100.143	100.076	100.009					
7.625	100.323	100.265	100.198	100.131	7.625	100.202	100.144	100.077	100.010					

FANNIE MAE FIXED RATE BUYDOWN PRICING

FANNIE MAE 30 YR FIXED 2:1 BUYDOWN (101-BD)					FANNIE MAE HB 30 YR FIXED 2:1 BUYDOWN (101 HB-BD)					FANNIE MAE HOMEREADY 30 YR FIXED 2:1 BUYDOWN (R101-BD)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	95.843	95.824	95.803	95.783	5.500	99.099	99.067	99.032	98.998	5.375	97.840	97.820	97.800	97.779
5.000	96.548	96.529	96.508	96.488	5.625	99.721	99.689	99.655	99.620	5.500	98.490	98.470	98.450	98.429
5.125	96.975	96.955	96.935	96.914	5.750	100.016	99.984	99.950	99.915	5.625	99.061	99.042	99.021	99.000
5.250	97.887	97.868	97.847	97.827	5.875	100.491	100.459	100.425	100.390	5.750	99.267	99.235	99.201	99.166
5.375	98.540	98.520	98.500	98.479	6.000	101.023	100.991	100.956	100.922	5.875	99.802	99.770	99.736	99.701
5.500	99.190	99.170	99.150	99.129	6.125	101.422	101.390	101.355	101.321	6.000	100.301	100.269	100.235	100.200
5.625	99.761	99.742	99.721	99.700	6.250	101.450	101.418	101.383	101.349	6.125	100.796	100.764	100.730	100.695
5.750	99.967	99.935	99.901	99.866	6.375	101.827	101.795	101.760	101.726	6.250	100.761	100.729	100.695	100.660
5.875	100.502	100.470	100.436	100.401	6.500	102.132	102.100	102.065	102.031	6.375	101.349	101.317	101.283	101.248
6.000	101.001	100.969	100.935	100.900	6.625	102.447	102.415	102.381	102.346	6.500	101.755	101.723	101.689	101.654
6.125	101.496	101.464	101.430	101.395	6.750	102.217	102.205	102.191	102.177	6.625	101.991	101.959	101.924	101.890
6.250	101.461	101.429	101.395	101.360	6.875	102.502	102.489	102.475	102.462	6.750	102.177	102.157	102.136	102.116
6.375	102.049	102.017	101.983	101.948	7.000	102.757	102.745	102.731	102.717	6.875	102.401	102.382	102.361	102.341
6.500	102.455	102.423	102.389	102.354	7.125	102.987	102.974	102.961	102.947	7.000	102.861	102.842	102.821	102.801
6.625	102.691	102.659	102.624	102.590	7.250	101.664	101.625	101.584	101.542	7.125	103.135	103.116	103.096	103.075
6.750	102.877	102.857	102.836	102.816	7.375	102.275	102.237	102.195	102.154	7.250	103.377	103.358	103.337	103.317
6.875	103.101	103.082	103.061	103.041	7.500	102.236	102.197	102.156	102.115	7.375	103.658	103.639	103.618	103.597
7.000	103.561	103.542	103.521	103.501	7.625	102.261	102.222	102.181	102.140	7.500	103.777	103.758	103.737	103.717
7.125	103.835	103.816	103.796	103.775	7.750	102.594	102.529	102.460	102.391	7.625	103.957	103.938	103.917	103.896
7.250	104.077	104.058	104.037	104.017	7.875	102.800	102.735	102.667	102.598	7.750	103.875	103.856	103.835	103.815
7.375	104.358	104.339	104.318	104.297	8.000	102.072	102.007	101.938	101.869	7.875	104.117	104.098	104.077	104.057
7.500	104.477	104.458	104.437	104.417	8.125	102.252	102.187	102.118	102.049	8.000	104.546	104.526	104.506	104.485
7.625	104.657	104.638	104.617	104.596						8.125	104.783	104.764	104.743	104.722
FANNIE MAE 30 YR FIXED 1:0 BUYDOWN (101-BD10)					FANNIE MAE HB 30 YR FIXED 1:0 BUYDOWN (101 HB-BD10)					FANNIE MAE HOMEREADY 30 YR FIXED 1:0 BUYDOWN (R101-BD10)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	95.843	95.824	95.803	95.783	5.500	99.099	99.067	99.032	98.998	5.375	97.840	97.820	97.800	97.779
5.000	96.548	96.529	96.508	96.488	5.625	99.721	99.689	99.655	99.620	5.500	98.490	98.470	98.450	98.429
5.125	96.975	96.955	96.935	96.914	5.750	100.016	99.984	99.950	99.915	5.625	99.061	99.042	99.021	99.000
5.250	97.887	97.868	97.847	97.827	5.875	100.491	100.459	100.425	100.390	5.750	99.267	99.235	99.201	99.166
5.375	98.540	98.520	98.500	98.479	6.000	101.023	100.991	100.956	100.922	5.875	99.802	99.770	99.736	99.701
5.500	99.190	99.170	99.150	99.129	6.125	101.422	101.390	101.355	101.321	6.000	100.301	100.269	100.235	100.200
5.625	99.761	99.742	99.721	99.700	6.250	101.450	101.418	101.383	101.349	6.125	100.796	100.764	100.730	100.695
5.750	99.967	99.935	99.901	99.866	6.375	101.827	101.795	101.760	101.726	6.250	100.761	100.729	100.695	100.660
5.875	100.502	100.470	100.436	100.401	6.500	102.132	102.100	102.065	102.031	6.375	101.349	101.317	101.283	101.248
6.000	101.001	100.969	100.935	100.900	6.625	102.447	102.415	102.381	102.346	6.500	101.755	101.723	101.689	101.654
6.125	101.496	101.464	101.430	101.395	6.750	102.217	102.205	102.191	102.177	6.625	101.991	101.959	101.924	101.890
6.250	101.461	101.429	101.395	101.360	6.875	102.502	102.489	102.475	102.462	6.750	102.177	102.157	102.136	102.116
6.375	102.049	102.017	101.983	101.948	7.000	102.757	102.745	102.731	102.717	6.875	102.401	102.382	102.361	102.341
6.500	102.455	102.423	102.389	102.354	7.125	102.987	102.974	102.961	102.947	7.000	102.861	102.842	102.821	102.801
6.625	102.691	102.659	102.624	102.590	7.250	101.664	101.625	101.584	101.542	7.125	103.135	103.116	103.096	103.075
6.750	102.877	102.857	102.836	102.816	7.375	102.275	102.237	102.195	102.154	7.250	103.377	103.358	103.337	103.317
6.875	103.101	103.082	103.061	103.041	7.500	102.236	102.197	102.156	102.115	7.375	103.658	103.639	103.618	103.597
7.000	103.561	103.542	103.521	103.501	7.625	102.261	102.222	102.181	102.140	7.500	103.777	103.758	103.737	103.717
7.125	103.835	103.816	103.796	103.775	7.750	102.594	102.529	102.460	102.391	7.625	103.957	103.938	103.917	103.896
7.250	104.077	104.058	104.037	104.017	7.875	102.800	102.735	102.667	102.598	7.750	103.875	103.856	103.835	103.815
7.375	104.358	104.339	104.318	104.297	8.000	102.072	102.007	101.938	101.869	7.875	104.117	104.098	104.077	104.057
7.500	104.477	104.458	104.437	104.417	8.125	102.252	102.187	102.118	102.049	8.000	104.546	104.526	104.506	104.485
7.625	104.657	104.638	104.617	104.596						8.125	104.783	104.764	104.743	104.722



LendingPros
19000 MacArthur Blvd, Suite 250
Irvine, CA 92612

Effective: November 14, 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
4.875	95.843	95.824	95.803	95.783	4.875	95.568	95.549	95.528	95.508	5.750	99.819	99.762	99.699	99.637
5.000	96.548	96.529	96.508	96.488	5.000	96.273	96.254	96.233	96.213	5.875	100.309	100.251	100.189	100.127
5.125	96.975	96.955	96.935	96.914	5.125	96.700	96.680	96.660	96.639	6.000	100.776	100.718	100.656	100.593
5.250	97.887	97.868	97.847	97.827	5.250	97.612	97.593	97.572	97.552	6.125	101.207	101.149	101.087	101.025
5.375	98.540	98.520	98.500	98.479	5.375	98.265	98.245	98.225	98.204	6.250	100.970	100.912	100.850	100.788
5.500	99.190	99.170	99.150	99.129	5.500	98.915	98.895	98.875	98.854	6.375	101.514	101.456	101.394	101.332
5.625	99.761	99.742	99.721	99.700	5.625	99.486	99.467	99.446	99.425	6.500	101.898	101.840	101.778	101.716
5.750	99.967	99.935	99.901	99.866	5.750	99.692	99.660	99.626	99.591	6.625	102.128	102.070	102.008	101.946
5.875	100.502	100.470	100.436	100.401	5.875	100.227	100.195	100.161	100.126	6.750	102.015	101.976	101.935	101.894
6.000	101.001	100.969	100.935	100.900	6.000	100.726	100.694	100.660	100.625	6.875	102.250	102.212	102.170	102.129
6.125	101.496	101.464	101.430	101.395	6.125	101.221	101.189	101.155	101.120	7.000	102.699	102.660	102.619	102.577
6.250	101.461	101.429	101.395	101.360	6.250	101.171	101.139	101.104	101.070	7.125	102.991	102.952	102.911	102.870
6.375	102.049	102.017	101.983	101.948	6.375	101.754	101.722	101.688	101.653	7.250	103.126	103.114	103.100	103.086
6.500	102.455	102.423	102.389	102.354	6.500	102.160	102.128	102.094	102.059	7.375	103.630	103.617	103.604	103.590
6.625	102.691	102.659	102.624	102.590	6.625	102.396	102.364	102.329	102.295	7.500	103.928	103.915	103.901	103.887
6.750	102.877	102.857	102.836	102.816	6.750	102.582	102.562	102.541	102.521	7.625	104.224	104.211	104.198	104.184
6.875	103.101	103.082	103.061	103.041	6.875	102.806	102.787	102.766	102.746					
7.000	103.561	103.542	103.521	103.501	7.000	103.266	103.247	103.226	103.206					
7.125	103.835	103.816	103.796	103.775	7.125	103.540	103.521	103.501	103.480					
7.250	104.077	104.058	104.037	104.017	7.250	103.782	103.763	103.742	103.722					
7.375	104.358	104.339	104.318	104.297	7.375	104.063	104.044	104.023	104.002					
7.500	104.477	104.458	104.437	104.417	7.500	104.182	104.163	104.142	104.122					
7.625	104.657	104.638	104.617	104.596	7.625	104.362	104.343	104.322	104.301					

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
4.875	98.667	98.639	98.606	98.572	6.000	101.462	101.437	101.408	101.379	5.875	100.152	100.120	100.086	100.051
5.000	99.010	98.982	98.949	98.915	6.125	101.677	101.664	101.650	101.636	6.000	100.651	100.619	100.585	100.550
5.125	99.137	99.109	99.075	99.042	6.250	101.961	101.944	101.924	101.904	6.125	101.146	101.114	101.080	101.045
5.250	99.693	99.675	99.655	99.635	6.375	102.344	102.327	102.307	102.287	6.250	101.111	101.079	101.045	101.010
5.375	100.039	100.022	100.002	99.982	6.500	102.572	102.555	102.535	102.515	6.375	101.699	101.667	101.633	101.598
5.500	100.388	100.370	100.350	100.330	6.625	102.657	102.641	102.620	102.600	6.500	102.105	102.073	102.039	102.004
5.625	100.715	100.697	100.677	100.657	6.750	102.973	102.956	102.936	102.916	6.625	102.341	102.309	102.274	102.240
5.750	100.775	100.757	100.737	100.717	6.875	103.029	103.013	102.993	102.972	6.750	102.527	102.507	102.486	102.466
5.875	101.097	101.080	101.060	101.040	7.000	103.309	103.292	103.272	103.252	6.875	102.751	102.732	102.711	102.691
6.000	101.394	101.377	101.357	101.336	7.125	103.466	103.450	103.430	103.410	7.000	103.211	103.192	103.171	103.151
6.125	101.679	101.662	101.642	101.622	7.250	103.628	103.380	103.327	103.273	7.125	103.485	103.466	103.446	103.425
6.250	101.877	101.868	101.854	101.841	7.375	103.863	103.815	103.762	103.708	7.250	103.727	103.708	103.687	103.667
6.375	102.290	102.280	102.267	102.253	7.500	104.019	103.971	103.918	103.864	7.375	104.008	103.989	103.968	103.947
6.500	102.553	102.543	102.530	102.517	7.625	104.172	104.125	104.071	104.018	7.500	104.127	104.108	104.087	104.067

FREDDIE MAC HOMEONE 30 YEAR FIXED (201 HomeOne

Rate	15-Day	30-Day	45-Day	60-Day		
5.875	100.502	100.470	100.436	100.401		
6.000	101.001	100.969	100.935	100.900		
6.125	101.496	101.464	101.430	101.395		
6.250	101.461	101.429	101.395	101.360		
6.375	102.049	102.017	101.983	101.948		
6.500	102.455	102.423	102.389	102.354		
6.625	102.691	102.659	102.624	102.590		
6.750	102.877	102.857	102.836	102.816		
6.875	103.101	103.082	103.061	103.041		
7.000	103.561	103.542	103.521	103.501		
7.125	103.835	103.816	103.796	103.775		
7.250	104.077	104.058	104.037	104.017		
7.375	104.358	104.339	104.318	104.297		
7.500	104.477	104.458	104.437	104.417		
7.625	104.657	104.638	104.617	104.596		
7.750	104.575	104.556	104.535	104.515		
7.875	104.817	104.798	104.777	104.757		
8.000	105.246	105.226	105.206	105.185		
8.125	105.483	105.464	105.443	105.422		

FREDDIE MAC SUPER CONFORMING FIXED RATE PRICING

[illegible]



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Irvine, CA 92612

Effective: November 14, 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
4.875	95.843	95.824	95.803	95.783	6.000	101.023	100.991	100.956	100.922	5.375	97.840	97.820	97.800	97.779
5.000	96.548	96.529	96.508	96.488	6.125	101.422	101.390	101.355	101.321	5.500	98.490	98.470	98.450	98.429
5.125	96.975	96.955	96.935	96.914	6.250	101.450	101.418	101.383	101.349	5.625	99.061	99.042	99.021	99.000
5.250	97.887	97.868	97.847	97.827	6.375	101.827	101.795	101.760	101.726	5.750	99.267	99.235	99.201	99.166
5.375	98.540	98.520	98.500	98.479	6.500	102.132	102.100	102.065	102.031	5.875	99.802	99.770	99.736	99.701
5.500	99.190	99.170	99.150	99.129	6.625	102.447	102.415	102.381	102.346	6.000	100.301	100.269	100.235	100.200
5.625	99.761	99.742	99.721	99.700	6.750	102.217	102.205	102.191	102.177	6.125	100.796	100.764	100.730	100.695
5.750	99.967	99.935	99.901	99.866	6.875	102.502	102.489	102.475	102.462	6.250	100.761	100.729	100.695	100.660
5.875	100.502	100.470	100.436	100.401	7.000	102.757	102.745	102.731	102.717	6.375	101.349	101.317	101.283	101.248
6.000	101.001	100.969	100.935	100.900	7.125	102.987	102.974	102.961	102.947	6.500	101.755	101.723	101.689	101.654
6.125	101.496	101.464	101.430	101.395	7.250	101.664	101.625	101.584	101.542	6.625	101.991	101.959	101.924	101.890
6.250	101.461	101.429	101.395	101.360	7.375	102.275	102.237	102.195	102.154	6.750	102.177	102.157	102.136	102.116
6.375	102.049	102.017	101.983	101.948	7.500	102.236	102.197	102.156	102.115	6.875	102.401	102.382	102.361	102.341
6.500	102.455	102.423	102.389	102.354	7.625	102.261	102.222	102.181	102.140	7.000	102.861	102.842	102.821	102.801
6.625	102.691	102.659	102.624	102.590	7.750	102.594	102.529	102.460	102.391	7.125	103.135	103.116	103.096	103.075
6.750	102.877	102.857	102.836	102.816	7.875	102.800	102.735	102.667	102.598	7.250	103.377	103.358	103.337	103.317
6.875	103.101	103.082	103.061	103.041	8.000	102.072	102.007	101.938	101.869	7.375	103.658	103.639	103.618	103.597
7.000	103.561	103.542	103.521	103.501	8.125	102.252	102.187	102.118	102.049	7.500	103.777	103.758	103.737	103.717
7.125	103.835	103.816	103.796	103.775						7.625	103.957	103.938	103.917	103.896
7.250	104.077	104.058	104.037	104.017						7.750	103.875	103.856	103.835	103.815
7.375	104.358	104.339	104.318	104.297						7.875	104.117	104.098	104.077	104.057
7.500	104.477	104.458	104.437	104.417						8.000	104.546	104.526	104.506	104.485
7.625	104.657	104.638	104.617	104.596						8.125	104.783	104.764	104.743	104.722

FREDDIE MAC 30 YR FIXED 1:0 BUYDOWN (201-BD10)					FREDDIE MAC SC 30 YR FIXED 1:0 BUYDOWN (201 SC-BD10)					FREDDIE MAC HOME POSSIBLE 30 YR FIXED 1:0 BUYDOWN (R201-BD10)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	95.843	95.824	95.803	95.783	6.000	101.023	100.991	100.956	100.922	5.375	97.840	97.820	97.800	97.779
5.000	96.548	96.529	96.508	96.488	6.125	101.422	101.390	101.355	101.321	5.500	98.490	98.470	98.450	98.429
5.125	96.975	96.955	96.935	96.914	6.250	101.450	101.418	101.383	101.349	5.625	99.061	99.042	99.021	99.000
5.250	97.887	97.868	97.847	97.827	6.375	101.827	101.795	101.760	101.726	5.750	99.267	99.235	99.201	99.166
5.375	98.540	98.520	98.500	98.479	6.500	102.132	102.100	102.065	102.031	5.875	99.802	99.770	99.736	99.701
5.500	99.190	99.170	99.150	99.129	6.625	102.447	102.415	102.381	102.346	6.000	100.301	100.269	100.235	100.200
5.625	99.761	99.742	99.721	99.700	6.750	102.217	102.205	102.191	102.177	6.125	100.796	100.764	100.730	100.695
5.750	99.967	99.935	99.901	99.866	6.875	102.502	102.489	102.475	102.462	6.250	100.761	100.729	100.695	100.660
5.875	100.502	100.470	100.436	100.401	7.000	102.757	102.745	102.731	102.717	6.375	101.349	101.317	101.283	101.248
6.000	101.001	100.969	100.935	100.900	7.125	102.987	102.974	102.961	102.947	6.500	101.755	101.723	101.689	101.654
6.125	101.496	101.464	101.430	101.395	7.250	101.664	101.625	101.584	101.542	6.625	101.991	101.959	101.924	101.890
6.250	101.461	101.429	101.395	101.360	7.375	102.275	102.237	102.195	102.154	6.750	102.177	102.157	102.136	102.116
6.375	102.049	102.017	101.983	101.948	7.500	102.236	102.197	102.156	102.115	6.875	102.401	102.382	102.361	102.341
6.500	102.455	102.423	102.389	102.354	7.625	102.261	102.222	102.181	102.140	7.000	102.861	102.842	102.821	102.801
6.625	102.691	102.659	102.624	102.590	7.750	102.594	102.529	102.460	102.391	7.125	103.135	103.116	103.096	103.075
6.750	102.877	102.857	102.836	102.816	7.875	102.800	102.735	102.667	102.598	7.250	103.377	103.358	103.337	103.317
6.875	103.101	103.082	103.061	103.041	8.000	102.072	102.007	101.938	101.869	7.375	103.658	103.639	103.618	103.597
7.000	103.561	103.542	103.521	103.501	8.125	102.252	102.187	102.118	102.049	7.500	103.777	103.758	103.737	103.717
7.125	103.835	103.816	103.796	103.775						7.625	103.957	103.938	103.917	103.896
7.250	104.077	104.058	104.037	104.017						7.750	103.875	103.856	103.835	103.815
7.375	104.358	104.339	104.318	104.297						7.875	104.117	104.098	104.077	104.057
7.500	104.477	104.458	104.437	104.417						8.000	104.546	104.526	104.506	104.485
7.625	104.657	104.638	104.617	104.596						8.125	104.783	104.764	104.743	104.722

LENDINGPROS LendingPros 19000 MacArthur Blvd, Suite 250 Irvine, CA 92612														
Effective: November 14, 2025														
FANNIE MAE ARMS PRICING														
FANNIE MAE 5/6 ARM (105-275)					FANNIE MAE 7/6 ARM (107-275)					FANNIE MAE 10/6 ARM (110-275)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.750	98.094	98.081	98.081	97.997	5.000	98.448	98.430	98.430	98.325	5.250	98.252	98.232	98.232	98.104
4.875	98.434	98.419	98.419	98.324	5.125	98.856	98.835	98.835	98.720	5.375	98.470	98.447	98.447	98.309
5.000	98.757	98.739	98.739	98.634	5.250	99.193	99.170	99.170	99.045	5.500	98.778	98.753	98.753	98.604
5.125	99.072	99.052	99.052	98.936	5.375	99.455	99.430	99.430	99.294	5.625	99.137	99.109	99.109	98.950
5.250	99.355	99.333	99.333	99.207	5.500	99.673	99.645	99.645	99.499	5.750	99.449	99.418	99.418	99.249
5.375	99.620	99.595	99.595	99.459	5.625	99.876	99.846	99.846	99.688	5.875	99.796	99.764	99.764	99.583
5.500	99.852	99.824	99.824	99.677	5.750	100.053	100.020	100.020	99.853	6.000	100.041	100.007	100.007	99.816
5.625	100.084	100.054	100.054	99.897	5.875	100.195	100.160	100.160	99.982	6.125	100.255	100.219	100.219	100.017
5.750	100.332	100.300	100.300	100.132	6.000	100.315	100.277	100.277	100.089	6.250	100.440	100.401	100.401	100.189
5.875	100.607	100.572	100.572	100.394	6.125	100.405	100.365	100.365	100.166	6.375	100.561	100.518	100.518	100.297
6.000	100.882	100.844	100.844	100.656	6.250	100.532	100.490	100.490	100.280	6.500	100.581	100.536	100.536	100.304
6.125	101.158	101.118	101.118	100.919	6.375	100.663	100.618	100.618	100.399	6.625	100.493	100.447	100.447	100.203
6.250	101.366	101.323	101.323	101.114	6.500	100.768	100.721	100.721	100.491	6.750	100.475	100.425	100.425	100.172
6.375	101.418	101.373	101.373	101.154	6.625	100.831	100.782	100.782	100.541	6.875	0.000	0.000	0.000	0.000
6.500	101.472	101.425	101.425	101.195	6.750	100.895	100.843	100.843	100.592	7.000	#N/A	#N/A	#N/A	#N/A
6.625	101.526	101.477	101.477	101.236	6.875	0.000	0.000	0.000	0.000	7.125	#N/A	#N/A	#N/A	#N/A
6.750	101.581	101.529	101.529	101.278	7.000	#N/A	#N/A	#N/A	#N/A	7.250	#N/A	#N/A	#N/A	#N/A
6.875	0.000	0.000	0.000	0.000	7.125	#N/A	#N/A	#N/A	#N/A	7.375	#N/A	#N/A	#N/A	#N/A
7.000	#N/A	#N/A	#N/A	#N/A	7.250	#N/A	#N/A	#N/A	#N/A	7.500	#N/A	#N/A	#N/A	#N/A
7.125	#N/A	#N/A	#N/A	#N/A	7.375	#N/A	#N/A	#N/A	#N/A	7.625	#N/A	#N/A	#N/A	#N/A
7.250	#N/A	#N/A	#N/A	#N/A	7.500	#N/A	#N/A	#N/A	#N/A	7.750	#N/A	#N/A	#N/A	#N/A
FANNIE MAE 5/6 ARM HB (105HB-275)														
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.750	98.446	98.433	98.433	98.348	5.000	98.793	98.776	98.776	98.671	5.250	98.593	98.573	98.573	98.444
4.875	98.785	98.770	98.770	98.675	5.125	99.200	99.180	99.180	99.064	5.375	98.809	98.787	98.787	98.648
5.000	99.107	99.089	99.089	98.984	5.250	99.537	99.514	99.514	99.388	5.500	99.116	99.091	99.091	98.942
5.125	99.423	99.402	99.402	99.287	5.375	99.797	99.772	99.772	99.636	5.625	99.474	99.446	99.446	99.287
5.250	99.706	99.683	99.683	99.557	5.500	100.015	99.987	99.987	99.840	5.750	99.784	99.753	99.753	99.584
5.375	99.970	99.945	99.945	99.809	5.625	100.217	100.187	100.187	100.030	5.875	100.129	100.097	100.097	99.917
5.500	100.203	100.175	100.175	100.028	5.750	100.394	100.361	100.361	100.194	6.000	100.374	100.340	100.340	100.149
5.625	100.436	100.406	100.406	100.248	5.875	100.537	100.502	100.502	100.324	6.125	100.588	100.551	100.551	100.350
5.750	100.686	100.653	100.653	100.486	6.000	100.658	100.620	100.620	100.432	6.250	100.773	100.734	100.734	100.522
5.875	100.962	100.927	100.927	100.749	6.125	100.749	100.710	100.710	100.511	6.375	100.895	100.852	100.852	100.631
6.000	101.239	101.202	101.202	101.013	6.250	100.879	100.836	100.836	100.627	6.500	100.915	100.870	100.870	100.638
6.125	101.518	101.478	101.478	101.279	6.375	101.011	100.967	100.967	100.747	6.625	100.828	100.782	100.782	100.539
6.250	101.727	101.685	101.685	101.476	6.500	101.118	101.071	101.071	100.841	6.750	100.811	100.762	100.762	100.509
6.375	101.781	101.737	101.737	101.517	6.625	101.183	101.133	101.133	100.893	6.875	0.000	0.000	0.000	0.000
6.500	101.836	101.789	101.789	101.559	6.750	101.248	101.196	101.196	100.946	7.000	#N/A	#N/A	#N/A	#N/A
6.625	101.892	101.843	101.843	101.602	6.875	0.000	0.000	0.000	0.000	7.125	#N/A	#N/A	#N/A	#N/A
6.750	101.947	101.895	101.895	101.645	7.000	#N/A	#N/A	#N/A	#N/A	7.250	#N/A	#N/A	#N/A	#N/A
6.875	0.000	0.000	0.000	0.000	7.125	#N/A	#N/A	#N/A	#N/A	7.375	#N/A	#N/A	#N/A	#N/A
7.000	#N/A	#N/A	#N/A	#N/A	7.250	#N/A	#N/A	#N/A	#N/A	7.500	#N/A	#N/A	#N/A	#N/A
7.125	#N/A	#N/A	#N/A	#N/A	7.375	#N/A	#N/A	#N/A	#N/A	7.625	#N/A	#N/A	#N/A	#N/A
7.250	#N/A	#N/A	#N/A	#N/A	7.500	#N/A	#N/A	#N/A	#N/A	7.750	#N/A	#N/A	#N/A	#N/A
FREDDIE MAC ARMS PRICING														
FREDDIE MAC 5/6 ARM (205-275)					FREDDIE MAC 7/6 ARM (207-275)					FREDDIE MAC 10/6 ARM (210-275)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.750	97.844	97.831	97.831	97.747	5.000	98.198	98.180	98.180	98.075	5.250	98.002	97.982	97.982	97.854
4.875	98.184	98.169	98.169	98.074	5.125	98.606	98.585	98.585	98.470	5.375	98.220	98.197	98.197	98.059
5.000	98.507	98.489	98.489	98.384	5.250	98.943	98.920	98.920	98.795	5.500	98.528	98.503	98.503	98.354
5.125	98.822	98.802	98.802	98.686	5.375	99.205	99.180	99.180	99.044	5.625	98.887	98.859	98.859	98.700
5.250	99.105	99.083	99.083	98.957	5.500	99.423	99.395	99.395	99.249	5.750	99.199	99.168	99.168	98.999
5.375	99.370	99.345	99.345	99.209	5.625	99.626	99.596	99.596	99.438	5.875	99.546	99.514	99.514	99.333
5.500	99.602	99.574	99.574	99.427	5.750	99.803	99.770	99.770	99.603	6.000	99.791	99.757	99.757	99.566
5.625	99.834	99.804	99.804	99.647	5.875	99.945	99.910	99.910	99.732	6.125	100.005	99.969	99.969	99.767
5.750	100.082	100.050	100.050	99.882	6.000	100.065	100.027	100.027	99.839	6.250	100.190	100.151	100.151	99.939
5.875	100.357	100.322	100.322	100.144	6.125	100.155	100.115	100.115	99.916	6.375	100.311	100.268	100.268	100.047
6.000	100.632	100.594	100.594	100.406	6.250	100.282	100.240	100.240	100.030	6.500	100.331	100.286	100.286	100.054
6.125	100.908	100.868	100.868	100.669	6.375	100.413	100.368	100.368	100.149	6.625	100.243	100.197	100.197	99.953
6.250	101.116	101.073	101.073	100.864	6.500	100.518	100.471	100.471	100.241	6.750	100.225	100.175	100.175	99.922
6.375	101.168	101.123	101.123	100.904	6.625	100.581	100.532	100.532	100.291	6.875	0.000			

[illegible]

		LendingPros 19000 MacArthur Blvd, Suite 250 Irvine, CA 92612											
		Effective: November 14, 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				
Subordinate Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875				
High Balance Fixed Purchase/Rate & Term	-0.500	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000				
High Balance ARM Purchase/Rate & Term	-1.250	-1.250	-1.500	-1.500	-2.500	-2.500	-2.500	-2.750	-2.750				
High Balance Fixed Cashout	-1.250	-1.250	-1.500	-1.500	-1.750								
High Balance ARM Cashout	-2.000	-2.000	-2.250	-2.250	-3.250								
LOAN AMOUNT **		HOMEREADY AND HOME POSSIBLE ADJUSTMENT CAPS*				* 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 ***Minimum Loan Amount \$75,000** ***All loan level price adjustments are cumulative*** Max Final Price Including comp Cannot Exceed (4.00) for all Agency Programs											
Texas Cash out	-1.000												
HB 20YR & 25YR Term	-1.500												
> 6 Financed Properties	-0.500												
Escrow Waiver (Non-CA)	-0.250												
State Adjustors: NC	-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: November 14, 2025

ALT AGENCY 2nd Home/ Investment

Alt Agency 30 Yr Fixed (AltA101)					Alt Agency 25 Yr Fixed (AltA125)					Alt Agency 20 Yr Fixed (AltA120)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	95.843	95.824	95.803	95.783	4.875	95.568	95.549	95.528	95.508	5.750	99.819	99.762	99.699	99.637
5.000	96.548	96.529	96.508	96.488	5.000	96.273	96.254	96.233	96.213	5.875	100.309	100.251	100.189	100.127
5.125	96.975	96.955	96.935	96.914	5.125	96.700	96.680	96.660	96.639	6.000	100.776	100.718	100.656	100.593
5.250	97.887	97.868	97.847	97.827	5.250	97.612	97.593	97.572	97.552	6.125	101.207	101.149	101.087	101.025
5.375	98.540	98.520	98.500	98.479	5.375	98.255	98.235	98.225	98.204	6.250	100.970	100.912	100.850	100.788
5.500	99.190	99.170	99.150	99.129	5.500	98.915	98.895	98.875	98.854	6.375	101.514	101.456	101.394	101.332
5.625	99.761	99.742	99.721	99.700	5.625	99.486	99.467	99.446	99.425	6.500	101.898	101.840	101.778	101.716
5.750	99.967	99.935	99.901	99.866	5.750	99.692	99.660	99.626	99.591	6.625	102.128	102.070	102.008	101.946
5.875	100.502	100.470	100.436	100.401	5.875	100.227	100.195	100.161	100.126	6.750	102.015	101.976	101.935	101.894
6.000	101.001	100.969	100.935	100.900	6.000	100.726	100.694	100.660	100.625	6.875	102.250	102.212	102.170	102.129
6.125	101.496	101.464	101.430	101.395	6.125	101.221	101.189	101.155	101.120	7.000	102.699	102.660	102.619	102.577
6.250	101.461	101.429	101.395	101.360	6.250	101.171	101.139	101.104	101.070	7.125	102.991	102.952	102.911	102.870
6.375	102.049	102.017	101.983	101.948	6.375	101.754	101.722	101.688	101.653	7.250	103.126	103.114	103.100	103.086
6.500	102.455	102.423	102.389	102.354	6.500	102.160	102.128	102.094	102.059	7.375	103.630	103.617	103.604	103.590
6.625	102.691	102.659	102.624	102.590	6.625	102.396	102.364	102.329	102.295	7.500	103.928	103.915	103.901	103.887
6.750	102.877	102.857	102.836	102.816	6.750	102.582	102.562	102.541	102.521	7.625	104.224	104.211	104.198	104.184
6.875	103.101	103.082	103.061	103.041	6.875	102.806	102.787	102.766	102.746					
7.000	103.561	103.542	103.521	103.501	7.000	103.266	103.247	103.226	103.206					
7.125	103.835	103.816	103.796	103.775	7.125	103.540	103.521	103.501	103.480					
7.250	104.077	104.058	104.037	104.017	7.250	103.782	103.763	103.742	103.722					
7.375	104.358	104.339	104.318	104.297	7.375	104.063	104.044	104.023	104.002					
7.500	104.477	104.458	104.437	104.417	7.500	104.182	104.163	104.142	104.122					
7.625	104.657	104.638	104.617	104.596	7.625	104.362	104.343	104.322	104.301					

Alt Agency 15 Yr Fixed (AltA115)					Alt Agency 10 Yr Fixed (AltA110)					
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	
6.000	101.394	101.377	101.357	101.336	6.000	101.462	101.437	101.408	101.379	
6.125	101.679	101.662	101.642	101.622	6.125	101.677	101.664	101.650	101.636	
6.250	101.877	101.868	101.854	101.841	6.250	101.961	101.944	101.924	101.904	
6.375	102.290	102.280	102.267	102.253	6.375	102.344	102.327	102.307	102.287	
6.500	102.553	102.543	102.530	102.517	6.500	102.572	102.555	102.535	102.515	
6.625	102.665	102.653	102.637	102.622	6.625	102.657	102.641	102.620	102.600	
6.750	103.052	103.036	103.016	102.996	6.750	102.973	102.956	102.936	102.916	
6.875	103.159	103.142	103.122	103.102	6.875	103.029	103.013	102.993	102.972	
7.000	103.491	103.474	103.454	103.434	7.000	103.309	103.292	103.272	103.252	
7.125	103.693	103.677	103.657	103.637	7.125	103.466	103.450	103.430	103.410	
7.250	103.515	103.467	103.414	103.360	7.250	103.428	103.380	103.327	103.273	
7.375	103.862	103.815	103.761	103.708	7.375	103.863	103.815	103.762	103.708	
7.500	104.058	104.011	103.957	103.903	7.500	104.019	103.971	103.918	103.864	
7.625	104.254	104.207	104.153	104.099	7.625	104.172	104.125	104.071	104.018	

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LendingPros
19000 MacArthur Blvd, Suite 250
Irvine, CA 92612

Effective: November 14, 2025

ALT AGENCY 2nd Home/ Investment HIGH BALANCE[illegible]

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	99.686	99.658	99.624	99.591	6.000	99.057	99.029	98.996	98.962	
6.125	99.904	99.876	99.843	99.809	6.125	99.270	99.242	99.209	99.175	
6.250	99.499	99.478	99.451	99.425	6.250	98.873	98.852	98.825	98.799	
6.375	99.684	99.663	99.636	99.610	6.375	99.071	99.050	99.024	98.997	
6.500	99.846	99.825	99.798	99.772	6.500	99.245	99.225	99.198	99.171	
6.625	100.001	99.980	99.954	99.927	6.625	99.429	99.408	99.381	99.355	
6.750	99.933	99.906	99.873	99.839	6.750	99.390	99.363	99.330	99.296	
6.875	100.058	100.031	99.998	99.964	6.875	99.556	99.529	99.495	99.462	
7.000	100.136	100.108	100.075	100.041	7.000	99.625	99.598	99.565	99.531	
7.125	100.240	100.213	100.179	100.146	7.125	99.757	99.730	99.697	99.663	
7.250	99.872	99.814	99.747	99.680	7.250	99.416	99.357	99.290	99.223	
7.375	100.360	100.301	100.234	100.167	7.375	100.198	100.139	100.072	100.005	
7.500	100.332	100.274	100.207	100.140	7.500	100.201	100.143	100.076	100.009	
7.625	100.323	100.265	100.198	100.131	7.625	100.202	100.144	100.077	100.010	

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 LendingPros 19000 MacArthur Blvd, Suite 250 Irvine, CA 92612										
Effective: November 14, 2025										
ALT 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%			
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	-0.250	-0.250	-0.500	-1.000	-2.000	-3.250				
2nd Home	-0.250	-0.250	-0.500	-1.000	-2.000	-3.250	-3.250			
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	-0.625	-0.625	-0.875	-0.875	-1.125	-1.125	-1.125			
High Balance ARM Purchase/Rate & Term	-1.375	-1.375	-1.625	-1.625	-2.625	-2.625	-2.625			
High Balance Fixed Cashout	-1.375	-1.375	-1.625	-1.625	-1.875					
High Balance ARM Cashout	-2.125	-2.125	-2.375	-2.375	-3.375					
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					***All loan level price adjustments are cumulative*** Max Final Price Including comp Cannot Exceed (4.00) for all Agency Programs				
> 6 Financed Properties	-0.500									
Escrow Waiver (Non-CA)	-0.250									
State Adjustors: NC	-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
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: November 14, 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

CalHFA CalReady - (C110/F210)

Fees:

- \$1,995 UW Fee
- 2.000 % Max Borrower Paid Comp
- Conventional and FHA available
- My Home and Buy Down options available
- High Bal available

CalHFA CalPLUS Access - (C111/F211)

Fees:

- \$1,995 UW Fee
- 2.000 % Max Borrower Paid Comp
- Conventional and FHA available
- My Home and Buy Down options available
- High Bal available

Effective: November 14, 2025

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		
FICO 600 - 619		DTI >50		Floor Price
-1.500	-0.250	98.000		



FHA 30 Year Fixed HB - 30(HB)				
Rate	15 Day	30 Day	45 Day	
5.250	99.061	98.987	98.913	
5.375	99.118	99.044	98.970	
5.500	99.796	99.722	99.648	
5.625	100.232	100.158	100.085	
5.750	100.652	100.578	100.504	
5.875	100.562	100.495	100.426	
6.000	101.057	100.990	100.923	
6.125	101.454	101.387	101.320	
6.250	101.413	101.346	101.279	
6.375	101.448	101.422	101.395	
6.500	101.851	101.824	101.797	
6.625	102.195	102.168	102.141	
6.750	101.747	101.720	101.693	
6.875	101.854	101.753	101.653	
7.000	102.109	102.009	101.908	
7.125	102.393	102.293	102.192	
7.250	102.239	102.139	102.038	

FHA 30 Year Fixed HS 1-30 Buydowns - (2011 HS-BD10)				
Rate	15 Day	30 Day	45 Day	
5.250	98.961	98.887	98.813	
5.375	99.018	98.944	98.870	
5.500	99.696	99.622	99.548	
5.625	100.132	100.058	99.985	
5.750	100.552	100.478	100.404	
5.875	100.462	100.395	100.328	
6.000	100.957	100.890	100.823	
6.125	101.354	101.287	101.220	
6.250	101.313	101.246	101.179	
6.375	101.348	101.322	101.295	
6.500	101.751	101.724	101.697	
6.625	102.095	102.068	102.041	
6.750	101.647	101.620	101.593	
6.875	101.754	101.653	101.553	
7.000	102.009	101.909	101.808	
7.125	102.293	102.193	102.092	
7.250	102.139	102.039	101.938	

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: November 14, 2025

VA & USDA Pricing

VA 30 - 25 Year Fixed (401 & 425)			
Rate	15 Day	30 Day	45 Day
5.000	97.972	97.938	97.905
5.125	98.447	98.414	98.381
5.250	99.221	99.188	99.154
5.375	99.803	99.729	99.655
5.500	100.245	100.171	100.097
5.625	100.681	100.607	100.534
5.750	100.925	100.851	100.777
5.875	101.028	100.961	100.894
6.000	101.512	101.445	101.378
6.125	101.990	101.923	101.856
6.250	102.105	102.038	101.971
6.375	101.796	101.769	101.743
6.500	102.275	102.248	102.221
6.625	102.562	102.535	102.508
6.750	103.065	103.038	103.011
6.875	102.908	102.808	102.707
7.000	103.338	103.237	103.137

VA 20 Year Fixed - (420)			
Rate	15 Day	30 Day	45 Day
5.000	97.172	97.138	97.105
5.125	97.647	97.614	97.581
5.250	98.421	98.388	98.354
5.375	99.003	98.929	98.855
5.500	99.445	99.371	99.297
5.625	99.881	99.807	99.734
5.750	100.125	100.051	99.977
5.875	100.228	100.161	100.094
6.000	100.712	100.645	100.578
6.125	101.190	101.123	101.056
6.250	101.305	101.238	101.171
6.375	100.996	100.969	100.943
6.500	101.475	101.448	101.421
6.625	101.762	101.735	101.708
6.750	102.265	102.238	102.211

VA 15 Year Fixed - (415)			
Rate	15 Day	30 Day	45 Day
5.000	98.753	98.740	98.727
5.125	99.097	99.084	99.070
5.250	99.719	99.706	99.693
5.375	100.022	100.009	99.996
5.500	100.333	100.320	100.307
5.625	100.638	100.624	100.611
5.750	100.730	100.717	100.704
5.875	101.234	101.220	101.207
6.000	101.577	101.564	101.551

VA 30 Year Fixed HB - (401HB)			
Rate	15 Day	30 Day	45 Day
5.250	98.848	98.774	98.700
5.375	98.952	98.878	98.805
5.500	99.386	99.312	99.239
5.625	99.844	99.770	99.697
5.750	100.361	100.287	100.214
5.875	100.155	100.088	100.021
6.000	100.587	100.520	100.453
6.125	101.110	101.043	100.976
6.250	100.963	100.896	100.829
6.375	100.797	100.771	100.744
6.500	101.270	101.244	101.217
6.625	101.558	101.531	101.504
6.750	101.289	101.262	101.235
6.875	101.440	101.340	101.239
7.000	101.632	101.532	101.431
7.125	101.864	101.764	101.663
7.250	101.684	101.584	101.483

VA 30 Year Fixed 2:1 Buydown - (401-BD)			
Rate	15 Day	30 Day	45 Day
5.000	97.872	97.838	97.805
5.125	98.347	98.314	98.281
5.250	99.121	99.088	99.054
5.375	99.703	99.629	99.555
5.500	100.145	100.071	99.997
5.625	100.581	100.507	100.434
5.750	100.825	100.751	100.677
5.875	100.928	100.861	100.794
6.000	101.412	101.345	101.278
6.125	101.890	101.823	101.756
6.250	102.005	101.938	101.871
6.375	101.696	101.669	101.643
6.500	102.175	102.148	102.121
6.625	102.462	102.435	102.408
6.750	102.965	102.938	102.911
6.875	102.808	102.708	102.607
7.000	103.238	103.137	103.037

VA HB 30 Year Fixed 2:1 Buydown - (401HB-BD)			
Rate	15 Day	30 Day	45 Day
5.250	98.748	98.674	98.600
5.375	98.852	98.778	98.705
5.500	99.286	99.212	99.139
5.625	99.744	99.670	99.597
5.750	100.261	100.187	100.114
5.875	100.055	99.988	99.921
6.000	100.487	100.420	100.353
6.125	101.010	100.943	100.876
6.250	100.863	100.796	100.729
6.375	100.697	100.671	100.644
6.500	101.170	101.144	101.117
6.625	101.458	101.431	101.404
6.750	101.189	101.162	101.135
6.875	101.340	101.240	101.139
7.000	101.532	101.432	101.331
7.125	101.764	101.664	101.563
7.250	101.584	101.484	101.383

VA 30 Year Fixed 1:0 Buydown - (401-BD10)			
Rate	15 Day	30 Day	45 Day
5.000	97.872	97.838	97.805
5.125	98.347	98.314	98.281
5.250	99.121	99.088	99.054
5.375	99.703	99.629	99.555
5.500	100.145	100.071	99.997
5.625	100.581	100.507	100.434
5.750	100.825	100.751	100.677
5.875	100.928	100.861	100.794
6.000	101.412	101.345	101.278
6.125	101.890	101.823	101.756
6.250	102.005	101.938	101.871
6.375	101.696	101.669	101.643
6.500	102.175	102.148	102.121
6.625	102.462	102.435	102.408
6.750	102.965	102.938	102.911
6.875	102.808	102.708	102.607
7.000	103.238	103.137	103.037

VA HB 30 Year Fixed 1:0 Buydown - (401HB-BD10)			
Rate	15 Day	30 Day	45 Day
5.250	98.748	98.674	98.600
5.375	98.852	98.778	98.705
5.500	99.286	99.212	99.139
5.625	99.744	99.670	99.597
5.750	100.261	100.187	100.114
5.875	100.055	99.988	99.921
6.000	100.487	100.420	100.353
6.125	101.010	100.943	100.876
6.250	100.863	100.796	100.729
6.375	100.697	100.671	100.644
6.500	101.170	101.144	101.117
6.625	101.458	101.431	101.404
6.750	101.189	101.162	101.135
6.875	101.340	101.240	101.139
7.000	101.532	101.432	101.331
7.125	101.764	101.664	101.563
7.250	101.584	101.484	101.383

USDA 30 - 25 Year Fixed - (501)			
Rate	15 Day	30 Day	45 Day
5.250	98.626	98.593	98.559
5.375	99.208	99.134	99.060
5.500	99.650	99.576	99.502
5.625	100.086	100.012	99.939
5.750	100.330	100.256	100.182
5.875	100.433	100.366	100.299
6.000	100.917	100.850	100.783
6.125	101.395	101.328	101.261
6.250	101.510	101.443	101.376
6.375	101.201	101.174	101.148
6.500	101.680	101.653	101.626
6.625	101.967	101.940	101.913
6.750	102.470	102.443	102.416
6.875	102.313	102.213	102.112
7.000	102.743	102.642	102.542
7.125	103.017	102.917	102.817
7.250	103.067	102.966	102.866

LLPAs

FICO ≥700	FICO 600-699	FICO 500-599	FICO 400-699	FICO 300-499	FICO 200-399	FICO 100-199	FICO <100
0.375	-0.750	-1.500	-3.000	-3.000	-3.000	-3.000	-3.000
VA Loan Amount >\$950K	VA Loan Amount ≤\$100,000	VA Cashout >90% LTV	Manufactured Home (Purchase/Rate-Term/Cashout)	Manufactured Home (Streamline/IRRLL)			
-0.375	-0.375	-3.000	-1.250	-1.250			
Select (FICO ≥680 & ≥\$250,000 & N/A on DPAs)	60 Day Lock (From 45 Day Price)						
0.350	-0.500						
	3-4 Units						
	-0.500						
	NC Floor Price						
	99.750						



LendingPros

19000 MacArthur Blvd, Suite 250
Irvine, CA 92612

Effective: November 14, 2025

FHA/VA ARM PRICING

FHA 5/1 ARM - (30S)			
Rate	15 Day	30 Day	45 Day
4.625	98.653	98.641	98.641
4.750	98.232	98.215	98.215
4.875	98.806	98.789	98.789
5.000	99.356	99.339	99.339
5.125	99.610	99.594	99.594
5.250	98.968	98.947	98.947
5.375	99.530	99.509	99.509
5.500	100.062	100.041	100.041
5.625	100.292	100.271	100.271
5.750	99.380	99.355	99.355
5.875	99.912	99.887	99.887
6.000	100.429	100.404	100.404
6.125	100.623	100.597	100.597

FHA 5/1 ARM HB - (30SHB)			
Rate	15 Day	30 Day	45 Day
4.625	98.056	98.044	98.044
4.750	97.685	97.668	97.668
4.875	98.231	98.214	98.214
5.000	98.748	98.731	98.731
5.125	98.961	98.944	98.944
5.250	98.403	98.382	98.382
5.375	98.921	98.900	98.900
5.500	99.399	99.378	99.378
5.625	99.564	99.543	99.543
5.750	98.786	98.761	98.761
5.875	99.255	99.230	99.230
6.000	99.700	99.675	99.675
6.125	99.817	99.792	99.792

VA 5/1 ARM - (40S)			
Rate	15 Day	30 Day	45 Day
4.625	98.465	98.452	98.452
4.750	98.253	98.236	98.236
4.875	98.749	98.732	98.732
5.000	99.219	99.202	99.202
5.125	99.391	99.374	99.374
5.250	98.978	98.957	98.957
5.375	99.458	99.437	99.437
5.500	99.908	99.887	99.887
5.625	100.054	100.033	100.033
5.750	99.379	99.354	99.354
5.875	99.830	99.805	99.805
6.000	100.266	100.241	100.241
6.125	100.381	100.356	100.356

VA 5/1 ARM HB - (40SHB)			
Rate	15 Day	30 Day	45 Day
4.625	97.810	97.797	97.797
4.750	97.664	97.647	97.647
4.875	98.125	98.108	98.108
5.000	98.554	98.538	98.538
5.125	98.681	98.664	98.664
5.250	98.369	98.348	98.348
5.375	98.803	98.782	98.782
5.500	99.200	99.179	99.179
5.625	99.289	99.268	99.268
5.750	98.751	98.725	98.725
5.875	99.146	99.121	99.121
6.000	99.524	99.499	99.499
6.125	99.580	99.555	99.555

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 550-579
-3.000
No FICO Score
-3.000
Loan Amount >=\$100,000 <=\$249,999
0.250

VA Loan Amount >\$950K
-0.375
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
3-4 Units
-0.500
NC Floor Price
99.750



LendingPros
19000 MacArthur Blvd, Suite 250
Irvine, CA 92612

Effective: November 14, 2025

FHA Streamline & VA IRRRL Pricing

FHA Streamline 30 - 25 Year Fixed - (301SL & 325SL)				
Rate	15 Day	30 Day	45 Day	
4.750	96.615	96.582	96.548	
4.875	97.376	97.343	97.309	
5.000	98.187	98.153	98.120	
5.125	98.540	98.507	98.473	
5.250	99.298	99.264	99.231	
5.375	99.778	99.705	99.631	
5.500	100.283	100.210	100.136	
5.625	100.761	100.687	100.614	
5.750	101.044	100.970	100.896	
5.875	101.193	101.126	101.059	
6.000	101.814	101.747	101.680	
6.125	102.309	102.242	102.175	
6.250	102.229	102.162	102.095	
6.375	102.538	102.511	102.485	
6.500	103.081	103.054	103.027	
6.625	103.472	103.445	103.418	
6.750	103.061	103.034	103.007	

FHA Streamline 20 Year Fixed - (320SL)				
Rate	15 Day	30 Day	45 Day	
5.375	99.003	98.930	98.856	
5.500	99.508	99.435	99.361	
5.625	99.986	99.912	99.839	
5.750	100.269	100.195	100.121	
5.875	100.418	100.351	100.284	
6.000	101.039	100.972	100.905	
6.125	101.534	101.467	101.400	
6.250	101.454	101.387	101.320	
6.375	101.763	101.736	101.710	
6.500	102.306	102.279	102.252	
6.625	102.697	102.670	102.643	
6.750	102.286	102.259	102.232	
6.875	102.362	102.262	102.161	
7.000	102.943	102.843	102.742	
7.125	103.393	103.292	103.192	

FHA Streamline 15 Year Fixed - (315SL)				
Rate	15 Day	30 Day	45 Day	
5.000	98.993	98.980	98.967	
5.125	99.215	99.201	99.188	
5.250	99.821	99.808	99.795	
5.375	100.023	100.010	99.996	
5.500	100.397	100.384	100.370	
5.625	100.743	100.730	100.716	
5.750	100.875	100.861	100.848	
5.875	101.424	101.411	101.398	
6.000	101.904	101.891	101.877	

FHA Streamline 30 Year Fixed HB - (301SLHB)				
Rate	15 Day	30 Day	45 Day	
5.250	98.636	98.562	98.488	
5.375	98.693	98.619	98.545	
5.500	99.371	99.297	99.223	
5.625	99.807	99.733	99.660	
5.750	100.227	100.153	100.079	
5.875	100.137	100.070	100.003	
6.000	100.632	100.565	100.498	
6.125	101.029	100.962	100.895	
6.250	100.988	100.921	100.854	
6.375	101.023	100.997	100.970	
6.500	101.426	101.399	101.372	
6.625	101.770	101.743	101.716	
6.750	101.322	101.295	101.268	
6.875	101.429	101.328	101.228	
7.000	101.684	101.584	101.483	
7.125	101.968	101.868	101.767	
7.250	101.814	101.714	101.613	

VA IRRRL 30 - 25 Year Fixed (401RL & 425RL)				
Rate	15 Day	30 Day	45 Day	
4.750	96.610	96.577	96.543	
4.875	97.246	97.213	97.179	
5.000	98.097	98.063	98.030	
5.125	98.572	98.539	98.506	
5.250	99.346	99.313	99.279	
5.375	99.928	99.854	99.780	
5.500	100.370	100.296	100.222	
5.625	100.806	100.732	100.659	
5.750	101.050	100.976	100.902	
5.875	101.153	101.086	101.019	
6.000	101.637	101.570	101.503	
6.125	102.115	102.048	101.981	
6.250	102.230	102.163	102.096	
6.375	101.921	101.894	101.868	
6.500	102.400	102.373	102.346	
6.625	102.687	102.660	102.633	
6.750	103.190	103.163	103.136	

VA IRRRL 20 Year Fixed - (420RL)				
Rate	15 Day	30 Day	45 Day	
5.375	98.878	98.804	98.730	
5.500	99.320	99.246	99.172	
5.625	99.756	99.682	99.609	
5.750	100.000	99.926	99.852	
5.875	100.103	100.036	99.969	
6.000	100.587	100.520	100.453	
6.125	101.065	100.998	100.931	
6.250	101.180	101.113	101.046	
6.375	100.871	100.844	100.818	
6.500	101.350	101.323	101.296	
6.625	101.637	101.610	101.583	
6.750	102.140	102.113	102.086	
6.875	101.983	101.883	101.782	
7.000	102.413	102.312	102.212	
7.125	102.687	102.587	102.487	

VA IRRRL 15 Year Fixed - (415RL)				
Rate	15 Day	30 Day	45 Day	
5.000	98.628	98.615	98.602	
5.125	98.972	98.959	98.945	
5.250	99.594	99.581	99.568	
5.375	99.897	99.884	99.871	
5.500	100.208	100.195	100.182	
5.625	100.513	100.499	100.486	
5.750	100.605	100.592	100.579	
5.875	101.109	101.095	101.082	
6.000	101.452	101.439	101.426	

VA IRRRL 30 Year Fixed HB - (401RLHB)				
Rate	15 Day	30 Day	45 Day	
5.250	98.523	98.449	98.375	
5.375	98.627	98.553	98.480	
5.500	99.061	98.987	98.914	
5.625	99.519	99.445	99.372	
5.750	100.036	99.962	99.889	
5.875	99.830	99.763	99.696	
6.000	100.262	100.195	100.128	
6.125	100.785	100.718	100.651	
6.250	100.638	100.571	100.504	
6.375	100.472	100.446	100.419	
6.500	100.945	100.919	100.892	
6.625	101.233	101.206	101.179	
6.750	100.964	100.937	100.910	
6.875	101.115	101.015	100.914	
7.000	101.307	101.207	101.106	
7.125	101.539	101.439	101.338	
7.250	101.359	101.259	101.158	

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	
-0.375	
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	
≥ 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, November 14, 2025

Jumbo Signature Pricing

Jumbo Signature 30 Year Fixed - (901DI)

Note Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.375	99.608	99.514	99.327	99.139
6.500	99.803	99.709	99.521	99.334
6.625	100.057	99.963	99.776	99.588
6.750	100.333	100.239	100.051	99.864
6.875	100.561	100.467	100.280	100.092
7.000	100.774	100.680	100.493	100.305
7.125	101.008	100.914	100.727	100.539
7.250	101.196	101.103	100.915	100.728
7.375	101.305	101.211	101.024	100.836
7.500	101.417	101.323	101.136	100.948
7.625	101.505	101.411	101.223	101.036
7.750	101.592	101.499	101.311	101.124
7.875	101.680	101.586	101.399	101.211
8.000	101.768	101.674	101.486	101.299
8.125	101.855	101.761	101.574	101.386
8.250	101.943	101.849	101.662	101.474
8.375	102.031	101.937	101.749	101.562
8.500	102.118	102.024	101.837	101.649
8.625	102.206	102.112	101.925	101.737

Jumbo Signature 10/6 ARM - (9106DI)

Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.250	97.230	97.136	96.949	96.761
6.375	97.692	97.599	97.411	97.224
6.500	98.156	98.062	97.875	97.687
6.625	98.617	98.523	98.335	98.148
6.750	99.082	98.988	98.800	98.613
6.875	99.548	99.454	99.266	99.079
7.000	100.014	99.921	99.733	99.546
7.125	100.478	100.384	100.197	100.009
7.250	100.946	100.853	100.665	100.478
7.375	101.415	101.321	101.134	100.946
7.500	101.885	101.791	101.604	101.416
7.625	102.355	102.262	102.074	101.887
7.750	102.822	102.729	102.541	102.354
7.875	103.290	103.196	103.008	102.821
8.000	103.757	103.663	103.476	103.288

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	0.800	0.750	0.700	0.650	0.550	-1.000	-2.750
FICO 760 - 799	0.700	0.650	0.600	0.550	0.450	-2.000	-3.850
FICO 740 - 759	0.600	0.550	0.450	0.400	0.100	-3.000	-4.600
FICO 720 - 739	0.450	0.400	0.100	0.000	-0.500	-3.550	-4.900
FICO 700 - 719	-0.050	-0.150	-0.350	-0.750	-1.250	-4.000	-5.750
FICO 680 - 699	-0.950	-1.150	-1.450	-2.500	-3.050	-5.250	-7.750
FICO 660 - 679	-1.500	-1.750	-2.150	-3.350	-4.400		
Other Adjusters	<= 60%	60.01 - 65%	65.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%	85.01 - 90%
Investment Property	-0.500	-0.550	-0.750	-1.250	-1.750		
Purchase	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Cashout Refinance	-0.050	-0.100	-0.250	-0.750	-1.250		
Second Home	0.000	0.000	0.000	-0.100	-0.200		
Condo (LR and HR)	0.000	0.000	-0.050	-0.100	-0.200	-0.300	
2-4 Unit	-0.250	-0.375	-0.500	-0.625	-0.750	-1.000	-1.250
Self-Employed	0.000	-0.050	-0.050	-0.100	-0.100	-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	98.264	98.155	97.983	97.764
5.875	98.651	98.542	98.370	98.151
6.000	99.038	98.929	98.757	98.538
6.125	99.375	99.265	99.093	98.875
6.250	99.711	99.602	99.430	99.211
6.375	100.082	99.973	99.801	99.582
6.500	100.453	100.344	100.172	99.953
6.625	100.712	100.603	100.431	100.212
6.750	100.971	100.861	100.689	100.471
6.875	100.996	100.887	100.715	100.496
7.000	101.023	100.914	100.742	100.523
7.125	100.742	100.633	100.461	100.242
7.250	100.461	100.352	100.180	99.961
7.375	100.462	100.353	100.181	99.962
7.500	100.464	100.355	100.183	99.964
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

Jumbo Pro 30 Year Fixed 1-3 Buydown - (901SP-BD10)				
Rate	15 Day	30 Day	45 Day	60 Day
5.750	98.264	98.155	97.983	97.764
5.875	98.651	98.542	98.370	98.151
6.000	99.038	98.929	98.757	98.538
6.125	99.375	99.265	99.093	98.875
6.250	99.711	99.602	99.430	99.211
6.375	100.082	99.973	99.801	99.582
6.500	100.453	100.344	100.172	99.953
6.625	100.712	100.603	100.431	100.212
6.750	100.971	100.861	100.689	100.471
6.875	100.996	100.887	100.715	100.496
7.000	101.023	100.914	100.742	100.523
7.125	100.742	100.633	100.461	100.242
7.250	100.461	100.352	100.180	99.961
7.375	100.462	100.353	100.181	99.962
7.500	100.464	100.355	100.183	99.964
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

Jumbo Pro 10/6 ARM - (910SP)				
Rate	15 Day	30 Day	45 Day	60 Day
5.250	96.409	96.300	96.128	95.909
5.375	96.661	96.552	96.380	96.161
5.500	96.912	96.802	96.631	96.412
5.625	97.188	97.079	96.907	96.688
5.750	97.449	97.340	97.168	96.949
5.875	97.771	97.661	97.489	97.271
6.000	98.091	97.982	97.810	97.591
6.125	98.292	98.183	98.011	97.792
6.250	98.469	98.359	98.187	97.969
6.375	98.701	98.592	98.420	98.201
6.500	98.935	98.825	98.653	98.435
6.625	99.090	98.980	98.808	98.590
6.750	99.246	99.136	98.964	98.746
6.875	99.456	99.347	99.175	98.956
7.000	99.668	99.559	99.387	99.168

Jumbo Pro 30 Year Fixed 2:1 Buydown - (901SP-BD)				
Rate	15 Day	30 Day	45 Day	60 Day
5.750	98.264	98.155	97.983	97.764
5.875	98.651	98.542	98.370	98.151
6.000	99.038	98.929	98.757	98.538
6.125	99.375	99.265	99.093	98.875
6.250	99.711	99.602	99.430	99.211
6.375	100.082	99.973	99.801	99.582
6.500	100.453	100.344	100.172	99.953
6.625	100.712	100.603	100.431	100.212
6.750	100.971	100.861	100.689	100.471
6.875	100.996	100.887	100.715	100.496
7.000	101.023	100.914	100.742	100.523
7.125	100.742	100.633	100.461	100.242
7.250	100.461	100.352	100.180	99.961
7.375	100.462	100.353	100.181	99.962
7.500	100.464	100.355	100.183	99.964
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

Jumbo Pro 15 Year Fixed - (915SP)				
Rate	15 Day	30 Day	45 Day	60 Day
5.500	97.098	96.989	96.817	96.598
5.625	97.426	97.317	97.145	96.926
5.750	97.754	97.644	97.472	97.254
5.875	98.099	97.990	97.818	97.599
6.000	98.445	98.335	98.164	97.945
6.125	98.766	98.657	98.485	98.266
6.250	99.088	98.979	98.807	98.588
6.375	99.273	99.163	98.991	98.773
6.500	99.458	99.348	99.176	98.958
6.625	99.697	99.587	99.415	99.197
6.750	99.936	99.827	99.655	99.436

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	0.350	0.350	0.300	0.200	0.100		
FICO 780-799	0.300	0.250	0.200	0.150	0.050		
FICO 760-779	0.250	0.200	0.150	0.100	-0.050		
FICO 740-759	0.200	0.150	0.100	0.000	-0.200		
FICO 720-739	0.150	0.100	0.000	-0.100	-0.450		
FICO 700-719	0.000	-0.100	-0.300	-0.750	-1.200		
FICO 680-699	-0.250	-0.350	-1.000	-1.800	-2.600		
FICO 660-679	-0.750	-1.250	-1.750	-2.600	-3.500		
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	0.350	0.350	0.300	0.200	0.100		
FICO 780-799	0.300	0.250	0.200	0.150	0.050		
FICO 760-779	0.250	0.200	0.150	0.100	-0.050		
FICO 740-759	0.200	0.150	0.100	0.000	-0.200		
FICO 720-739	0.150	0.100	0.000	-0.100	-0.450		
FICO 700-719	-0.250	-0.350	-0.550	-1.000	-1.450		
FICO 680-699	-0.500	-0.600	-1.250	-2.050	-2.850		
FICO 660-679	-1.000	-1.500	-2.000	-2.850	-3.750		
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	0.000	0.000	0.000	0.000	0.000		
Rate/Term Refi	-0.100	-0.150	-0.200	-0.250	-0.250		
Cash Out Refi	-0.200	-0.250	-0.350	-0.500	-1.250		
2nd Home	-0.100	-0.100	-0.200	-0.300	-0.500		
Non-Owner	-0.250	-0.500	-0.750				
Condo	0.000	0.000	-0.125	-0.250	-0.500		
2 Units	-0.150	-0.250	-0.450	-0.750	-0.900		
3-4 Units	-0.150	-0.250	-0.450				
UPB > \$1.5MM	0.000	0.000	0.000	0.000	0.000		
Self Employed	0.000	0.000	0.000	0.000	0.000		

NC Floor Price
99.750

Maximum Net Price
102.000

Must be Conditionally Approved to lock

Jumbo Elite 30 Year Fixed - (901EM)						Jumbo Elite 30 Year Fixed 2:1 Buydown - (901EM-BD)					
Rate	15 Day	30 Day	45 Day	60 Day		Rate	15 Day	30 Day	45 Day	60 Day	
6.000	97.223	97.098	96.973	96.786		6.000	N/A	N/A	N/A	N/A	
6.125	97.645	97.520	97.395	97.207		6.125	N/A	N/A	N/A	N/A	
6.250	97.988	97.863	97.738	97.551		6.250	N/A	N/A	N/A	N/A	
6.375	98.272	98.147	98.022	97.835		6.375	N/A	N/A	N/A	N/A	
6.500	98.564	98.439	98.314	98.127		6.500	N/A	N/A	N/A	N/A	
6.625	98.857	98.732	98.607	98.419		6.625	N/A	N/A	N/A	N/A	
6.750	99.183	99.058	98.933	98.746		6.750	N/A	N/A	N/A	N/A	
6.875	99.437	99.312	99.187	98.999		6.875	N/A	N/A	N/A	N/A	
7.000	99.763	99.638	99.513	99.325		7.000	N/A	N/A	N/A	N/A	
7.125	100.210	100.085	99.960	99.772		7.125	N/A	N/A	N/A	N/A	
7.250	100.666	100.541	100.416	100.229		7.250	N/A	N/A	N/A	N/A	
7.375	100.916	100.791	100.666	100.479		7.375	N/A	N/A	N/A	N/A	
7.500	101.237	101.112	100.987	100.799		7.500	N/A	N/A	N/A	N/A	
7.625	101.516	101.391	101.266	101.078		7.625	N/A	N/A	N/A	N/A	
7.750	101.678	101.553	101.428	101.240		7.750	N/A	N/A	N/A	N/A	
7.875	101.887	101.762	101.637	101.450		7.875	N/A	N/A	N/A	N/A	
8.000	102.129	102.004	101.879	101.691		8.000	N/A	N/A	N/A	N/A	
8.125	102.366	102.241	102.116	101.928		8.125	N/A	N/A	N/A	N/A	
8.250	102.598	102.473	102.348	102.160		8.250	N/A	N/A	N/A	N/A	
8.375	102.779	102.654	102.529	102.341		8.375	N/A	N/A	N/A	N/A	
8.500	102.988	102.863	102.738	102.550		8.500	N/A	N/A	N/A	N/A	
8.625	103.180	103.055	102.930	102.743		8.625	N/A	N/A	N/A	N/A	

Jumbo Elite 30 Year Fixed 1:0 Buydown - (901EM-BD10)				
Rate	15 Day	30 Day	45 Day	60 Day
6.000	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 Year Fixed Interest Only - (901EM-0)				
Rate	15 Day	30 Day	45 Day	60 Day
6.000	97.223	97.098	96.973	96.786
6.125	97.645	97.520	97.395	97.207
6.250	97.988	97.863	97.738	97.551
6.375	98.272	98.147	98.022	97.835
6.500	98.564	98.439	98.314	98.127
6.625	98.857	98.732	98.607	98.419
6.750	99.133	99.008	98.883	98.746
6.875	99.437	99.312	99.187	99.099
7.000	99.763	99.638	99.513	99.325
7.125	100.210	100.085	99.960	99.772
7.250	100.666	100.541	100.416	100.229
7.375	100.916	100.791	100.666	100.479
7.500	101.237	101.112	100.987	100.799
7.625	101.516	101.391	101.266	101.078
7.750	101.678	101.553	101.428	101.240
7.875	101.887	101.762	101.637	101.450
8.000	102.129	102.004	101.879	101.691
8.125	102.366	102.241	102.116	101.928
8.250	102.598	102.473	102.348	102.160
8.375	102.779	102.654	102.529	102.341
8.500	102.988	102.863	102.738	102.550
8.625	103.180	103.055	102.930	102.743

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LendingPros
19000 MacArthur Blvd, Suite 250
Irvine, CA 92612

Effective: Friday, November 14, 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	99.374	99.312	99.062
6.375	99.874	99.812	99.562
6.500	100.374	100.312	100.062
6.625	100.874	100.812	100.562
6.750	101.124	101.062	100.812
6.875	101.374	101.312	101.062
7.000	101.874	101.812	101.562
7.125	102.124	102.062	101.812
7.250	102.374	102.312	102.062
7.375	102.624	102.562	102.312
7.500	102.874	102.812	102.562
7.625	103.374	103.312	103.062
7.750	103.624	103.562	103.312
7.875	103.874	103.812	103.562
8.000	104.374	104.312	104.062
8.125	104.624	104.562	104.312
8.250	104.874	104.812	104.562
8.375	105.124	105.062	104.812

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	99.374	99.312	99.062
6.375	99.874	99.812	99.562
6.500	100.374	100.312	100.062
6.625	100.874	100.812	100.562
6.750	101.124	101.062	100.812
6.875	101.374	101.312	101.062
7.000	101.874	101.812	101.562
7.125	102.124	102.062	101.812
7.250	102.374	102.312	102.062
7.375	102.624	102.562	102.312
7.500	102.874	102.812	102.562
7.625	103.374	103.312	103.062
7.750	103.624	103.562	103.312
7.875	103.874	103.812	103.562
8.000	104.374	104.312	104.062
8.125	104.624	104.562	104.312
8.250	104.874	104.812	104.562
8.375	105.124	105.062	104.812

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	99.374	99.312	99.062
6.375	99.874	99.812	99.562
6.500	100.374	100.312	100.062
6.625	100.874	100.812	100.562
6.750	101.124	101.062	100.812
6.875	101.374	101.312	101.062
7.000	101.874	101.812	101.562
7.125	102.124	102.062	101.812
7.250	102.374	102.312	102.062
7.375	102.624	102.562	102.312
7.500	102.874	102.812	102.562
7.625	103.374	103.312	103.062
7.750	103.624	103.562	103.312
7.875	103.874	103.812	103.562
8.000	104.374	104.312	104.062
8.125	104.624	104.562	104.312
8.250	104.874	104.812	104.562
8.375	105.124	105.062	104.812

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	99.624	99.562	99.312
6.375	100.124	100.062	99.812
6.500	100.624	100.562	100.312
6.625	101.124	101.062	100.812
6.750	101.374	101.312	101.062
6.875	101.624	101.562	101.312
7.000	102.124	102.062	101.812
7.125	102.374	102.312	102.062
7.250	102.624	102.562	102.312
7.375	102.874	102.812	102.562
7.500	103.124	103.062	102.812
7.625	103.624	103.562	103.312
7.750	103.874	103.812	103.562
7.875	104.124	104.062	103.812
8.000	104.624	104.562	104.312
8.125	104.874	104.812	104.562
8.250	105.124	105.062	104.812
8.375	105.374	105.312	105.062

Loan Level Price Adjustments (LLPAs)

CLTV

FICO	<=50	50.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
780+	0.625	0.500	0.500	0.375	0.125	-0.125	-1.500
760-779	0.500	0.500	0.375	0.250	0.000	-0.375	-1.750
740-759	0.500	0.375	0.250	0.000	-0.375	-0.500	-2.000
720-739	0.375	0.250	0.000	-0.375	-0.500	-1.000	-2.500
700-719	0.250	0.000	-0.375	-0.500	-1.000	-1.500	-3.250
680-699	0.000	-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	-0.250	-0.250	-0.250	-0.250	-0.500		
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	-0.250	-0.250	-0.250	-0.250	-0.250		
Escrow Waived	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

Maximum Net Price
101.000