



LendingPros Wholesale Rate Sheet

GoLendingPros.com

Ratesheet Code: RS-WS

Effective Date:

1/5/26 7:49 AM

Table of Contents	
Pages	Product
2-3	FannieMae Products
4-5	FreddieMac Products
6	Agency LLPAs
7-8	CalHFA / DPA
9-10	Government Products
11-13	Jumbo Product

Lock Expiration Days	
15 Day	01/20/26
30 Day	02/04/26
45 Day	02/19/26
60 Day	03/06/26

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

2026 Conforming Loan Limits	
# of Units	Loan Limits
1	\$832,750
2	\$1,066,250
3	\$1,288,800
4	\$1,601,750

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

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.

January Pricing Specials	
25 BPS FHA & DPA (Excludes FHA Streamlines/VA IRRRLs/SELECT)	0.250

Announcements

START THE NEW YEAR WITH
JANUARY SPECIALS!

NON-QM & FHA



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

LendingPros, 19000 MacArthur Blvd, Ste 250, Irvine, CA 92612 | LendingPros is a registered DBA of OCMBC, Inc. NMLS ID #2125. Programs and rates are subject to change without notice. Turn time estimates are not warranted or guaranteed. Intended for use by real estate and lending professionals only and not for distribution to consumers. OCMBC, Inc. is licensed in the following states that require specific licensing disclosures: AZ (#0909401), GA (#20571), MA Lender (#ML2125), Rhode Island Licensed Lender. Licensed by the N.J. Department of Banking and Insurance. Licensed by the Department of Financial Protection and Innovation under the California Residential Mortgage Lending Act (#4130724). Not licensed or conducting business in New York. For more licensing information, visit the Nationwide Multistate Licensing System's Consumer Access website www.nmlsconsumeraccess.org. Copyright 2023.

* 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: January 5, 2026

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	95.980	95.911	95.860	95.802	4.875	95.680	95.630	95.579	95.522	5.750	100.300	100.206	100.098	99.974
5.000	96.684	96.627	96.560	96.484	5.000	96.405	96.348	96.281	96.205	5.875	100.766	100.673	100.564	100.440
5.125	97.132	97.075	97.008	96.932	5.125	96.857	96.800	96.733	96.657	6.000	101.210	101.116	101.007	100.884
5.250	98.200	98.143	98.076	98.000	5.250	97.925	97.868	97.801	97.725	6.125	101.613	101.519	101.410	101.287
5.375	98.835	98.778	98.711	98.635	5.375	98.560	98.503	98.436	98.360	6.250	101.482	101.388	101.280	101.156
5.500	99.440	99.383	99.316	99.240	5.500	99.165	99.108	99.041	98.965	6.375	102.005	101.911	101.803	101.679
5.625	99.999	99.941	99.875	99.799	5.625	99.724	99.666	99.600	99.524	6.500	102.374	102.280	102.171	102.048
5.750	100.424	100.363	100.288	100.203	5.750	100.149	100.088	100.013	99.928	6.625	102.580	102.486	102.377	102.254
5.875	100.932	100.871	100.795	100.710	5.875	100.657	100.596	100.520	100.435	6.750	102.594	102.528	102.461	102.385
6.000	101.401	101.340	101.265	101.179	6.000	101.125	101.064	100.989	100.904	6.875	102.807	102.741	102.674	102.598
6.125	101.848	101.787	101.712	101.626	6.125	101.553	101.492	101.417	101.331	7.000	103.230	103.164	103.097	103.021
6.250	102.035	101.973	101.898	101.813	6.250	101.740	101.678	101.603	101.518	7.125	103.507	103.442	103.375	103.299
6.375	102.584	102.523	102.448	102.363	6.375	102.289	102.228	102.153	102.068	7.250	103.702	103.686	103.653	103.615
6.500	102.953	102.892	102.816	102.731	6.500	102.658	102.597	102.521	102.436	7.375	103.983	103.967	103.933	103.895
6.625	103.152	103.091	103.016	102.931	6.625	102.857	102.796	102.721	102.636	7.500	104.248	104.233	104.199	104.161
6.750	103.404	103.351	103.284	103.208	6.750	103.109	103.056	102.989	102.913	7.625	104.536	104.517	104.475	104.427
6.875	103.613	103.560	103.493	103.417	6.875	103.318	103.265	103.198	103.122					
7.000	104.019	103.975	103.927	103.873	7.000	103.724	103.680	103.632	103.578					
7.125	104.311	104.285	104.243	104.195	7.125	104.016	103.990	103.948	103.900					
7.250	104.595	104.571	104.529	104.482	7.250	104.300	104.276	104.234	104.187					
7.375	104.851	104.827	104.785	104.738	7.375	104.556	104.532	104.490	104.443					
7.500	104.981	104.957	104.915	104.868	7.500	104.686	104.662	104.620	104.573					
7.625	105.154	105.130	105.088	105.041	7.625	104.859	104.835	104.793	104.746					

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	99.081	99.038	98.988	98.931	6.000	102.000	101.977	101.919	101.852	5.750	100.074	100.013	99.938	99.853
5.000	99.443	99.400	99.350	99.293	6.125	102.207	102.185	102.126	102.060	5.875	100.587	100.521	100.445	100.360
5.125	99.541	99.508	99.445	99.372	6.250	102.670	102.613	102.563	102.506	6.000	101.118	101.041	100.949	100.844
5.250	100.123	100.092	100.025	99.949	6.375	103.009	102.951	102.901	102.844	6.125	101.624	101.547	101.455	101.350
5.375	100.442	100.411	100.344	100.268	6.500	103.209	103.151	103.101	103.044	6.250	101.837	101.759	101.667	101.563
5.500	100.736	100.705	100.638	100.562	6.625	103.271	103.213	103.163	103.106	6.375	102.447	102.369	102.277	102.173
5.625	101.014	100.983	100.916	100.840	6.750	103.586	103.528	103.478	103.421	6.500	102.875	102.798	102.706	102.601
5.750	101.250	101.222	101.181	101.133	6.875	103.629	103.571	103.521	103.464	6.625	103.131	103.054	102.962	102.857
5.875	101.532	101.510	101.460	101.404	7.000	103.912	103.854	103.804	103.747	6.750	103.498	103.437	103.362	103.277
6.000	101.821	101.799	101.740	101.674	7.125	104.059	104.001	103.951	103.894	6.875	103.768	103.707	103.631	103.546
6.125	102.104	102.082	102.023	101.957	7.250	104.097	104.011	103.911	103.797	7.000	104.228	104.167	104.092	104.007
6.250	102.450	102.392	102.342	102.285	7.375	104.251	104.165	104.065	103.951	7.125	104.542	104.481	104.406	104.321
6.375	102.868	102.811	102.760	102.704	7.500	104.394	104.308	104.208	104.094	7.250	104.628	104.596	104.545	104.488
6.500	103.143	103.086	103.036	102.979	7.625	104.533	104.448	104.347	104.233	7.375	104.937	104.905	104.855	104.798
										7.500	105.224	105.192	105.141	105.084
										7.625	105.498	105.466	105.416	105.359
										7.750	104.667	104.639	104.589	104.532
										7.875	104.903	104.876	104.825	104.768
										8.000	104.911	104.891	104.849	104.802
										8.125	105.178	105.159	105.117	105.069

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	98.060	98.003	97.936	97.860	4.875	95.105	95.055	95.004	94.947	5.375	99.098	99.001	98.883	98.751
5.500	98.665	98.608	98.541	98.465	5.000	95.830	95.773	95.706	95.630	5.500	99.617	99.519	99.402	99.269
5.625	99.224	99.166	99.100	99.024	5.125	96.282	96.225	96.158	96.082	5.625	100.095	99.997	99.880	99.747
5.750	99.649	99.588	99.513	99.428	5.250	97.350	97.293	97.226	97.150	5.750	100.225	100.131	100.023	99.899
5.875	100.157	100.096	100.020	99.935	5.375	97.985	97.928	97.861	97.785	5.875	100.691	100.598	100.489	100.365
6.000	100.626	100.565	100.490	100.404	5.500	98.590	98.533	98.466	98.390	6.000	101.135	101.041	100.932	100.809
6.125	101.073	101.012	100.937	100.851	5.625	99.149	99.091	99.025	98.949	6.125	101.538	101.444	101.335	101.212
6.250	101.260	101.198	101.123	101.038	5.750	99.574	99.513	99.438	99.353	6.250	101.407	101.313	101.205	101.081
6.375	101.809	101.748	101.673	101.588	5.875	100.082	100.021	99.945	99.860	6.375	101.930	101.836	101.728	101.604
6.500	102.178	102.117	102.041	101.956	6.000	100.550	100.489	100.414	100.329	6.500	102.299	102.205	102.096	101.973
6.625	102.377	102.316	102.241	102.156	6.125	100.978	100.917	100.842	100.756	6.625	102.505	102.411	102.302	102.179
6.750	102.629	102.576	102.509	102.433	6.250	101.165	101.103	101.028	100.943	6.750	102.519	102.453	102.386	102.310
6.875	102.838	102.785	102.718	102.642	6.375	101.714	101.653	101.578	101.493	6.875	102.732	102.666	102.599	102.523
7.000	103.244	103.200	103.152	103.098	6.500	102.083	102.022	101.946	101.861	7.000	103.155	103.089	103.022	102.946
7.125	103.536	103.510	103.468	103.420	6.625	102.282	102.221	102.146	102.061	7.125	103.432	103.367	103.300	103.224
7.250	103.820	103.796	103.754	103.707	6.750	102.534	102.481	102.414	102.338	7.250	103.627	103.611	103.578	103.540
7.375	104.076	104.052	104.010	103.963	6.875	102.743	102.690	102.623	102.547	7.375	103.908	103.892	103.858	103.820
7.500	104.206	104.182	104.140	104.093	7.000	103.149	103.105	103.057	103.003	7.500	104.173	104.158	104.124	104.086
7.625	104.379	104.355	104.313	104.266	7.125	103.441	103.415	103.373	103.325	7.625	104.461	104.442	104.400	104.352
7.750	104.242	104.214	104.164	104.107	7.250	103.725	103.701	103.659	103.612					
7.875	104.478	104.451	104.400	104.343	7.375	103.981	103.957	103.915	103.868					
8.000	104.461	104.433	104.383	104.326	7.500	104.111	104.087	104.045	103.998					
8.125	104.678	104.651	104.600	104.543	7.625	104.284	104.260	104.218	104.171					

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	103.193	103.136	103.086	103.029	6.500	103.259	103.201	103.151	103.094					
6.625	103.325	103.268	103.218	103.161	6.625	103.321	103.263	103.213	103.156					
6.750	103.690	103.632	103.582	103.525	6.750	103.636	103.578	103.528	103.471					
6.875	103.792	103.734	103.684	103.627	6.875	103.679	103.621	103.571	103.514					
7.000	104.131	104.073	104.023	103.966	7.000	103.962	103.904	103.854	103.797					
7.125	104.326	104.269	104.219	104.162	7.125	104.109	104.051	104.001	103.944					
7.250	104.233	104.147	104.046	103.932	7.250	104.147	104.061	103.961	103.847					
7.375	104.428	104.342	104.242	104.128	7.375	104.301	104.215	104.115	104.001					
7.500	104.610	104.524	104.423	104.309	7.500	104.444	104.358	104.258	104.144					
7.625	104.785	104.699	104.599	104.485	7.625	104.583	104.498	104.397	104.283					



LendingPros
19000 MacArthur Blvd, Suite 250
Irvine, CA 92612

Effective: January 5, 2026

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	99.551	99.490	99.415	99.329	5.500	97.626	97.565	97.490	97.404	5.375	99.098	96.975	96.900	96.815
5.625	100.152	100.091	100.016	99.930	5.625	98.227	98.166	98.091	98.005	5.500	97.647	97.586	97.510	97.425
5.750	100.436	100.375	100.300	100.214	5.750	98.511	98.450	98.375	98.289	5.625	98.225	98.164	98.088	98.003
5.875	100.897	100.836	100.761	100.675	5.875	98.972	98.911	98.836	98.750	5.750	98.503	98.442	98.366	98.281
6.000	101.408	101.347	101.271	101.186	6.000	99.476	99.415	99.340	99.254	5.875	98.978	98.917	98.842	98.757
6.125	101.791	101.730	101.654	101.569	6.125	99.846	99.785	99.709	99.624	6.000	99.497	99.435	99.360	99.275
6.250	101.989	101.928	101.853	101.767	6.250	100.044	99.983	99.908	99.822	6.125	99.887	99.826	99.750	99.665
6.375	102.373	102.312	102.237	102.151	6.375	100.428	100.367	100.292	100.206	6.250	100.094	100.033	99.958	99.873
6.500	102.675	102.614	102.538	102.453	6.500	100.730	100.669	100.593	100.508	6.375	100.484	100.423	100.347	100.262
6.625	102.978	102.917	102.842	102.756	6.625	101.033	100.972	100.897	100.811	6.500	100.813	100.752	100.676	100.591
6.750	102.465	102.421	102.362	102.296	6.750	100.520	100.476	100.417	100.351	6.625	101.145	101.084	101.009	100.923
6.875	102.778	102.733	102.675	102.608	6.875	100.833	100.788	100.730	100.663	6.750	100.667	100.622	100.563	100.497
7.000	102.957	102.912	102.854	102.787	7.000	101.012	100.967	100.909	100.842	6.875	100.982	100.938	100.879	100.812
7.125	103.163	103.118	103.060	102.993	7.125	101.218	101.173	101.115	101.048	7.000	101.199	101.154	101.096	101.029
7.250	101.888	101.840	101.773	101.697	7.250	99.943	99.895	99.828	99.752	7.125	101.443	101.398	101.340	101.273
7.375	102.469	102.420	102.353	102.277	7.375	100.524	100.475	100.408	100.332	7.250	100.203	100.155	100.088	100.012
7.500	102.441	102.392	102.325	102.250	7.500	100.516	100.467	100.400	100.325	7.375	100.825	100.776	100.709	100.633
7.625	102.456	102.408	102.340	102.265	7.625	100.531	100.483	100.415	100.340	7.500	100.821	100.772	100.705	100.630
7.750	102.937	102.852	102.743	102.620						7.625	100.846	100.798	100.730	100.655
7.875	103.130	103.044	102.935	102.812										
8.000	102.037	101.952	101.843	101.720										
8.125	102.205	102.119	102.010	101.887										

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	100.069	100.025	99.966	99.900	6.000	99.493	99.449	99.390	99.324
6.125	100.239	100.195	100.136	100.070	6.125	99.670	99.626	99.567	99.501
6.250	99.916	99.877	99.802	99.716	6.250	99.357	99.318	99.242	99.157
6.375	100.105	100.056	99.981	99.895	6.375	99.550	99.502	99.426	99.341
6.500	100.234	100.163	100.092	100.011	6.500	99.707	99.636	99.565	99.484
6.625	100.412	100.337	100.270	100.195	6.625	99.913	99.839	99.772	99.696
6.750	100.426	100.352	100.285	100.209	6.750	99.959	99.885	99.818	99.742
6.875	100.579	100.505	100.438	100.362	6.875	100.107	100.033	99.966	99.890
7.000	100.640	100.566	100.499	100.423	7.000	100.196	100.122	100.055	99.979
7.125	100.740	100.665	100.598	100.523	7.125	100.322	100.248	100.181	100.105
7.250	100.461	100.358	100.241	100.108	7.250	100.024	99.921	99.804	99.671
7.375	100.932	100.829	100.712	100.579	7.375	100.528	100.425	100.308	100.175
7.500	100.909	100.806	100.689	100.556	7.500	100.522	100.419	100.302	100.169
7.625	100.898	100.795	100.678	100.545	7.625	100.513	100.410	100.293	100.160

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)					ANNIE MAE HOMEREADY 30 YR FIXED 2:1 BUYDOWN (R101-B)				
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	95.860	95.811	95.760	95.702	5.500	99.501	99.440	99.365	99.279	5.375	98.035	97.978	97.911	97.835
5.000	96.584	96.527	96.460	96.384	5.625	100.102	100.041	99.966	99.880	5.500	98.640	98.583	98.516	98.440
5.125	97.032	96.975	96.908	96.832	5.750	100.386	100.325	100.250	100.164	5.625	99.199	99.141	99.075	98.999
5.250	98.100	98.043	97.976	97.900	5.875	100.847	100.786	100.711	100.625	5.750	99.624	99.563	99.488	99.403
5.375	98.735	98.678	98.611	98.535	6.000	101.358	101.297	101.221	101.136	5.875	100.132	100.071	99.995	99.910
5.500	99.340	99.283	99.216	99.140	6.125	101.741	101.680	101.604	101.519	6.000	100.601	100.540	100.465	100.379
5.625	99.899	99.841	99.775	99.699	6.250	101.939	101.878	101.803	101.717	6.125	101.048	100.987	100.912	100.826
5.750	100.324	100.263	100.188	100.103	6.375	102.323	102.262	102.187	102.101	6.250	101.235	101.173	101.098	101.013
5.875	100.832	100.771	100.695	100.610	6.500	102.625	102.564	102.488	102.403	6.375	101.784	101.723	101.648	101.563
6.000	101.301	101.240	101.165	101.079	6.625	102.928	102.867	102.792	102.706	6.500	102.153	102.092	102.016	101.931
6.125	101.748	101.687	101.612	101.526	6.750	102.415	102.371	102.312	102.246	6.625	102.352	102.291	102.216	102.131
6.250	101.935	101.873	101.798	101.713	6.875	102.728	102.683	102.625	102.558	6.750	102.604	102.551	102.484	102.408
6.375	102.484	102.423	102.348	102.263	7.000	102.907	102.862	102.804	102.737	6.875	102.813	102.760	102.693	102.617
6.500	102.853	102.792	102.716	102.631	7.125	103.113	103.068	103.010	102.943	7.000	103.219	103.175	103.127	103.073
6.625	103.052	102.991	102.916	102.831	7.250	101.838	101.790	101.723	101.647	7.125	103.511	103.485	103.443	103.395
6.750	103.304	103.251	103.184	103.108	7.375	102.419	102.370	102.303	102.227	7.250	103.795	103.771	103.729	103.682
6.875	103.513	103.460	103.393	103.317	7.500	102.391	102.342	102.275	102.200	7.375	104.051	104.027	103.985	103.938
7.000	103.919	103.875	103.827	103.773	7.625	102.406	102.358	102.290	102.215	7.500	104.181	104.157	104.115	104.068
7.125	104.211	104.185	104.143	104.095	7.750	102.887	102.802	102.693	102.570	7.625	104.354	104.330	104.288	104.241
7.250	104.495	104.471	104.429	104.382	7.875	103.080	102.994	102.885	102.762	7.750	104.217	104.189	104.139	104.082
7.375	104.751	104.727	104.685	104.638	8.000	101.987	101.902	101.793	101.670	7.875	104.453	104.426	104.375	104.318
7.500	104.881	104.857	104.815	104.768	8.125	102.155	102.069	101.960	101.837	8.000	104.436	104.408	104.358	104.301
7.625	105.054	105.030	104.988	104.941						8.125	104.653	104.626	104.575	104.518

FANNIE MAE 30 YR FIXED 1:0 BUYDOWN (101-BD10)					FANNIE MAE HB 30 YR FIXED 1:0 BUYDOWN (101 HB-BD10)					NNIE MAE HOMEREADY 30 YR FIXED 1:0 BUYDOWN (R101-B)				
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	95.860	95.811	95.760	95.702	5.500	99.501	99.440	99.365	99.279	5.375	98.035	97.978	97.911	97.835
5.000	96.584	96.527	96.460	96.384	5.625	100.102	100.041	99.966	99.880	5.500	98.640	98.583	98.516	98.440
5.125	97.032	96.975	96.908	96.832	5.750	100.386	100.325	100.250	100.164	5.625	99.199	99.141	99.075	98.999
5.250	98.100	98.043	97.976	97.900	5.875	100.847	100.786	100.711	100.625	5.750	99.624	99.563	99.488	99.403
5.375	98.735	98.678	98.611	98.535	6.000	101.358	101.297	101.221	101.136	5.875	100.132	100.071	99.995	99.910
5.500	99.340	99.283	99.216	99.140	6.125	101.741	101.680	101.604	101.519	6.000	100.601	100.540	100.465	100.379
5.625	99.899	99.841	99.775	99.699	6.250	101.939	101.878	101.803	101.717	6.125	101.048	100.987	100.912	100.826
5.750	100.324	100.263	100.188	100.103	6.375	102.323	102.262	102.187	102.101	6.250	101.235	101.173	101.098	101.013
5.875	100.832	100.771	100.695	100.610	6.500	102.625	102.564	102.488	102.403	6.375	101.784	101.723	101.648	101.563
6.000	101.301	101.240	101.165	101.079	6.625	102.928	102.867	102.792	102.706	6.500	102.153	102.092	102.016	101.931
6.125	101.748	101.687	101.612	101.526	6.750	102.415	102.371	102.312	102.246	6.625	102.352	102.291	102.216	102.131
6.250	101.935	101.873	101.798	101.713	6.875	102.728	102.683	102.625	102.558	6.750	102.604	102.551	102.484	102.408
6.375	102.484	102.423	102.348	102.263	7.000	102.907	102.862	102.804	102.737	6.875	102.813	102.760	102.693	102.617
6.500	102.853	102.792	102.716	102.631	7.125	103.113	103.068	103.010	102.943	7.000	103.219	103.175	103.127	103.073
6.625	103.052	102.991	102.916	102.831	7.250	101.838	101.790	101.723	101.647	7.125	103.511	103.485	103.443	103.395
6.750	103.304	103.251	103.184	103.108	7.375	102.419	102.370	102.303	102.227	7.250	103.795	103.771	103.729	103.682
6.875	103.513	103.460	103.393	103.317	7.500	102.391	102.342	102.275	102.200	7.375	104.051	104.027	103.985	103.938
7.000	103.919	103.875	103.827	103.773	7.625	102.406	102.358	102.290	102.215	7.500	104.181	104.157	104.115	104.068
7.125	104.211	104.185	104.143	104.095	7.750	102.887	102.802	102.693	102.570	7.625	104.354	104.330	104.288	104.241
7.250	104.495	104.471	104.429	104.382	7.875	103.080	102.994	102.885	102.762	7.750	104.217	104.189	104.139	104.082
7.375	104.751	104.727	104.685	104.638	8.000	101.987	101.902	101.793	101.670	7.875	104.453	104.426	104.375	104.318
7.500	104.881	104.857	104.815	104.768	8.125	102.155	102.069	101.960	101.837	8.000	104.436	104.408	104.358	104.301
7.625	105.054	105.030	104.988	104.941						8.125	104.653	104.626	104.575	104.518



LendingPros
19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

SELECT PRICING

Effective: January 5, 2026

SELECT FANNIE MAE CONFORMING FIXED RATE PRICING

SELECT FANNIE MAE 30 YEAR FIXED (101)					SELECT FANNIE MAE 15 YEAR FIXED (115)					
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	
4.875	96.280	96.211	96.160	96.102	4.875	99.381	99.338	99.288	99.231	
5.000	96.984	96.927	96.860	96.784	5.000	99.743	99.700	99.650	99.593	
5.125	97.432	97.375	97.308	97.232	5.125	99.841	99.808	99.745	99.672	
5.250	98.500	98.443	98.376	98.300	5.250	100.423	100.392	100.325	100.249	
5.375	99.135	99.078	99.011	98.935	5.375	100.742	100.711	100.644	100.568	
5.500	99.740	99.683	99.616	99.540	5.500	101.036	101.005	100.938	100.862	
5.625	100.299	100.241	100.175	100.099	5.625	101.314	101.283	101.216	101.140	
5.750	100.724	100.663	100.588	100.503	5.750	101.550	101.522	101.481	101.433	
5.875	101.232	101.171	101.095	101.010	5.875	101.832	101.810	101.760	101.704	
6.000	101.701	101.640	101.565	101.479	6.000	102.121	102.099	102.040	101.974	
6.125	102.148	102.087	102.012	101.926	6.125	102.404	102.382	102.323	102.257	
6.250	102.335	102.273	102.198	102.113	6.250	102.750	102.692	102.642	102.585	
6.375	102.884	102.823	102.748	102.663	6.375	103.168	103.111	103.060	103.004	
6.500	103.253	103.192	103.116	103.031	6.500	103.443	103.386	103.336	103.279	
6.625	103.452	103.391	103.316	103.231						
6.750	103.704	103.651	103.584	103.508						
6.875	103.913	103.860	103.793	103.717						
7.000	104.319	104.275	104.227	104.173						
7.125	104.611	104.585	104.543	104.495						
7.250	104.895	104.871	104.829	104.782						
7.375	105.151	105.127	105.085	105.038						
7.500	105.281	105.257	105.215	105.168						
7.625	105.454	105.430	105.388	105.341						

SELECT FANNIE MAE HB 30 YEAR FIXED (101HB)					SELECT FANNIE MAE HB 15 YEAR FIXED (115HB)					
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	
5.500	99.851	99.790	99.715	99.629	6.000	100.369	100.325	100.266	100.200	
5.625	100.452	100.391	100.316	100.230	6.125	100.539	100.495	100.436	100.370	
5.750	100.736	100.675	100.600	100.514	6.250	100.216	100.177	100.102	100.016	
5.875	101.197	101.136	101.061	100.975	6.375	100.405	100.356	100.281	100.195	
6.000	101.708	101.647	101.571	101.486	6.500	100.534	100.463	100.392	100.311	
6.125	102.091	102.030	101.954	101.869	6.625	100.712	100.637	100.570	100.495	
6.250	102.289	102.228	102.153	102.067	6.750	100.726	100.652	100.585	100.509	
6.375	102.673	102.612	102.537	102.451	6.875	100.879	100.805	100.738	100.662	
6.500	102.975	102.914	102.838	102.753	7.000	100.940	100.866	100.799	100.723	
6.625	103.278	103.217	103.142	103.056	7.125	101.040	100.965	100.898	100.823	
6.750	102.765	102.721	102.662	102.596	7.250	100.761	100.658	100.541	100.408	
6.875	103.078	103.033	102.975	102.908	7.375	101.232	101.129	101.012	100.879	
7.000	103.257	103.212	103.154	103.087	7.500	101.209	101.106	100.989	100.856	
7.125	103.463	103.418	103.360	103.293	7.625	101.198	101.095	100.978	100.845	
7.250	102.188	102.140	102.073	101.997						
7.375	102.769	102.720	102.653	102.577						
7.500	102.741	102.692	102.625	102.550						
7.625	102.756	102.708	102.640	102.565						
7.750	103.237	103.152	103.043	102.920						
7.875	103.430	103.344	103.235	103.112						
8.000	102.337	102.252	102.143	102.020						
8.125	102.505	102.419	102.310	102.187						

SELECT FANNIE MAE BUYDOWN

SELECT FANNIE MAE 30 YR FIXED 2:1 BUYDOWN (101-BD)					SELECT FANNIE MAE HB 30 YR FIXED 2:1 BUYDOWN (101 HE)					
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	
4.875	96.160	96.111	96.060	96.002	5.500	99.801	99.740	99.665	99.579	
5.000	96.884	96.827	96.760	96.684	5.625	100.402	100.341	100.266	100.180	
5.125	97.332	97.275	97.208	97.132	5.750	100.686	100.625	100.550	100.464	
5.250	98.400	98.343	98.276	98.200	5.875	101.147	101.086	101.011	100.925	
5.375	99.035	98.978	98.911	98.835	6.000	101.658	101.597	101.521	101.436	
5.500	99.640	99.583	99.516	99.440	6.125	102.041	101.980	101.904	101.819	
5.625	100.199	100.141	100.075	99.999	6.250	102.239	102.178	102.103	102.017	
5.750	100.624	100.563	100.488	100.403	6.375	102.623	102.562	102.487	102.401	
5.875	101.132	101.071	100.995	100.910	6.500	102.925	102.864	102.788	102.703	
6.000	101.601	101.540	101.465	101.379	6.625	103.228	103.167	103.092	103.006	
6.125	102.048	101.987	101.912	101.826	6.750	102.715	102.671	102.612	102.546	
6.250	102.235	102.173	102.098	102.013	6.875	103.028	102.983	102.925	102.858	
6.375	102.784	102.723	102.648	102.563	7.000	103.207	103.162	103.104	103.037	
6.500	103.153	103.092	103.016	102.931	7.125	103.413	103.368	103.310	103.243	
6.625	103.352	103.291	103.216	103.131	7.250	102.138	102.090	102.023	101.947	
6.750	103.604	103.551	103.484	103.408	7.375	102.719	102.670	102.603	102.527	
6.875	103.813	103.760	103.693	103.617	7.500	102.691	102.642	102.575	102.500	
7.000	104.219	104.175	104.127	104.073	7.625	102.706	102.658	102.590	102.515	
7.125	104.511	104.485	104.443	104.395	7.750	103.187	103.102	102.993	102.870	
7.250	104.795	104.771	104.729	104.682	7.875	103.380	103.294	103.185	103.062	
7.375	105.051	105.027	104.985	104.938	8.000	102.287	102.202	102.093	101.970	
7.500	105.181	105.157	105.115	105.068	8.125	102.455	102.369	102.260	102.137	
7.625	105.354	105.330	105.288	105.241						

SELECT FANNIE MAE 30 YR FIXED 1:0 BUYDOWN (101-BD10)					SELECT FANNIE MAE HB 30 YR FIXED 1:0 BUYDOWN (101 HE)					
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	
4.875	96.160	96.111	96.060	96.002	5.500	99.801	99.740	99.665	99.579	
5.000	96.884	96.827	96.760	96.684	5.625	100.402	100.341	100.266	100.180	
5.125	97.332	97.275	97.208	97.132	5.750	100.686	100.625	100.550	100.464	
5.250	98.400	98.343	98.276	98.200	5.875	101.147	101.086	101.011	100.925	
5.375	99.035	98.978	98.911	98.835	6.000	101.658	101.597	101.521	101.436	
5.500	99.640	99.583	99.516	99.440	6.125	102.041	101.980	101.904	101.819	
5.625	100.199	100.141	100.075	99.999	6.250	102.239	102.178	102.103	102.017	
5.750	100.624	100.563	100.488	100.403	6.375	102.623	102.562	102.487	102.401	
5.875	101.132	101.071	100.995	100.910	6.500	102.925	102.864	102.788	102.703	
6.000	101.601	101.540	101.465	101.379	6.625	103.228	103.167	103.092	103.006	
6.125	102.048	101.987	101.912	101.826	6.750	102.715	102.671	102.612	102.546	
6.250	102.235	102.173	102.098	102.013	6.875	103.028	102.983	102.925	102.858	
6.375	102.784	102.723	102.648	102.563	7.000	103.207	103.162	103.104	103.037	
6.500	103.153	103.092	103.016	102.931	7.125	103.413	103.368	103.310	103.243	
6.625	103.352	103.291	103.216	103.131	7.250	102.138	102.090	102.023	101.947	
6.750	103.604	103.551	103.484	103.408	7.375	102.719	102.670	102.603	102.527	
6.875	103.813	103.760	103.693	103.617	7.500	102.691	102.642	102.575	102.500	
7.000	104.219	104.175	104.127	104.073	7.625	102.706	102.658	102.590	102.515	
7.125	104.511	104.485	104.443	104.395	7.750	103.187	103.102	102.993	102.870	
7.250	104.795	104.771	104.729	104.682	7.875	103.380	103.294	103.185	103.062	
7.375	105.051	105.027	104.985	104.938	8.000	102.287	102.202	102.093	101.970	
7.500	105.181	105.157	105.115	105.068	8.125	102.455	102.369	102.260	102.137	
7.625	105.354	105.330	105.288	105.241						



LendingPros
19000 MacArthur Blvd, Suite 250
Irvine, CA 92612

Effective: January 5, 2026

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	95.960	95.911	95.860	95.802	4.875	95.680	95.630	95.579	95.522	5.750	100.300	100.206	100.098	99.974
5.000	96.684	96.627	96.560	96.484	5.000	96.405	96.348	96.281	96.205	5.875	100.766	100.673	100.564	100.440
5.125	97.132	97.075	97.008	96.932	5.125	96.857	96.800	96.733	96.657	6.000	101.210	101.116	101.007	100.884
5.250	98.200	98.143	98.076	98.000	5.250	97.925	97.868	97.801	97.725	6.125	101.613	101.519	101.410	101.287
5.375	98.835	98.778	98.711	98.635	5.375	98.560	98.503	98.436	98.360	6.250	101.482	101.388	101.280	101.156
5.500	99.440	99.383	99.316	99.240	5.500	99.165	99.108	99.041	98.965	6.375	102.005	101.911	101.803	101.679
5.625	99.999	99.941	99.875	99.799	5.625	99.724	99.666	99.600	99.524	6.500	102.374	102.280	102.171	102.048
5.750	100.424	100.363	100.288	100.203	5.750	100.149	100.088	100.013	99.928	6.625	102.580	102.486	102.377	102.254
5.875	100.932	100.871	100.795	100.710	5.875	100.657	100.596	100.520	100.435	6.750	102.594	102.528	102.461	102.385
6.000	101.401	101.340	101.265	101.179	6.000	101.125	101.064	100.989	100.904	6.875	102.807	102.741	102.674	102.598
6.125	101.848	101.787	101.712	101.626	6.125	101.553	101.492	101.417	101.331	7.000	103.230	103.164	103.097	103.021
6.250	102.035	101.973	101.898	101.813	6.250	101.740	101.678	101.603	101.518	7.125	103.507	103.442	103.375	103.299
6.375	102.584	102.523	102.448	102.363	6.375	102.289	102.228	102.153	102.068	7.250	103.702	103.686	103.653	103.615
6.500	102.953	102.892	102.816	102.731	6.500	102.658	102.597	102.521	102.436	7.375	103.983	103.967	103.933	103.895
6.625	103.152	103.091	103.016	102.931	6.625	102.857	102.796	102.721	102.636	7.500	104.248	104.233	104.199	104.161
6.750	103.404	103.351	103.284	103.208	6.750	103.109	103.056	102.989	102.913	7.625	104.536	104.517	104.475	104.427
6.875	103.613	103.560	103.493	103.417	6.875	103.318	103.265	103.198	103.122					
7.000	104.019	103.975	103.927	103.873	7.000	103.724	103.680	103.632	103.578					
7.125	104.311	104.285	104.243	104.195	7.125	104.016	103.990	103.948	103.900					
7.250	104.595	104.571	104.529	104.482	7.250	104.300	104.276	104.234	104.187					
7.375	104.851	104.827	104.785	104.738	7.375	104.556	104.532	104.490	104.443					
7.500	104.981	104.957	104.915	104.868	7.500	104.686	104.662	104.620	104.573					
7.625	105.154	105.130	105.088	105.041	7.625	104.859	104.835	104.793	104.746					

FREDDIE MAC 15 YEAR FIXED (215)					FREDDIE MAC 10 YEAR FIXED (210)					HOME POSSIBLE 30 YEAR FIXED (HP201)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	99.081	99.038	98.988	98.931	6.000	102.000	101.977	101.919	101.852	5.875	100.582	100.521	100.445	100.360
5.000	99.443	99.400	99.350	99.293	6.125	102.207	102.185	102.126	102.060	6.000	101.051	100.990	100.915	100.829
5.125	99.541	99.508	99.445	99.372	6.250	102.670	102.613	102.563	102.506	6.125	101.498	101.437	101.362	101.276
5.250	100.123	100.092	100.025	99.949	6.375	103.009	102.951	102.901	102.844	6.250	101.685	101.623	101.548	101.463
5.375	100.442	100.411	100.344	100.268	6.500	103.209	103.151	103.101	103.044	6.375	102.234	102.173	102.098	102.013
5.500	100.736	100.705	100.638	100.562	6.625	103.271	103.213	103.163	103.106	6.500	102.603	102.542	102.466	102.381
5.625	101.014	100.983	100.916	100.840	6.750	103.586	103.528	103.478	103.421	6.625	102.802	102.741	102.666	102.581
5.750	101.250	101.222	101.181	101.133	6.875	103.629	103.571	103.521	103.464	6.750	103.054	103.001	102.934	102.858
5.875	101.532	101.510	101.460	101.404	7.000	103.912	103.854	103.804	103.747	6.875	103.263	103.210	103.143	103.067
6.000	101.821	101.799	101.740	101.674	7.125	104.059	104.001	103.951	103.894	7.000	103.669	103.625	103.577	103.523
6.125	102.104	102.082	102.023	101.957	7.250	104.097	104.011	103.911	103.797	7.125	103.961	103.935	103.893	103.845
6.250	102.450	102.392	102.342	102.285	7.375	104.251	104.165	104.065	103.951	7.250	104.245	104.221	104.179	104.132
6.375	102.868	102.811	102.760	102.704	7.500	104.394	104.308	104.208	104.094	7.375	104.501	104.477	104.435	104.388
6.500	103.143	103.086	103.036	102.979	7.625	104.533	104.448	104.347	104.233	7.500	104.631	104.607	104.565	104.518
										7.625	104.804	104.780	104.738	104.691
										7.750	104.667	104.639	104.589	104.532
										7.875	104.903	104.876	104.825	104.768
										8.000	104.886	104.858	104.808	104.751
										8.125	105.103	105.076	105.025	104.968

FREDDIE MAC HOMEONE 30 YEAR FIXED (201 HomeOne)														
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
5.875	100.932	100.871	100.795	100.710										
6.000	101.401	101.340	101.265	101.179										
6.125	101.848	101.787	101.712	101.626										
6.250	102.035	101.973	101.898	101.813										
6.375	102.584	102.523	102.448	102.363										
6.500	102.953	102.892	102.816	102.731										
6.625	103.152	103.091	103.016	102.931										
6.750	103.404	103.351	103.284	103.208										
6.875	103.613	103.560	103.493	103.417										
7.000	104.019	103.975	103.927	103.873										
7.125	104.311	104.285	104.243	104.195										
7.250	104.595	104.571	104.529	104.482										
7.375	104.851	104.827	104.785	104.738										
7.500	104.981	104.957	104.915	104.868										
7.625	105.154	105.130	105.088	105.041										
7.750	105.017	104.989	104.939	104.882										
7.875	105.253	105.226	105.175	105.118										
8.000	105.236	105.208	105.158	105.101										
8.125	105.453	105.426	105.375	105.318										

FREDDIE MAC SUPER CONFORMING FIXED RATE PRICING

FREDDIE MAC SC 30 YEAR FIXED (201SC)					FREDDIE MAC SC 20 YEAR FIXED (220SC)					FREDDIE MAC SC 15 YEAR FIXED (215SC)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.500	99.551	99.490	99.415	99.329	5.750	98.103	98.042	97.966	97.881	6.000	99.528	99.484	99.425	99.359
5.625	100.152	100.091	100.016	99.930	5.875	98.578	98.517	98.442	98.357	6.125	99.705	99.661	99.602	99.536
5.750	100.436	100.375	100.300	100.214	6.000	99.097	99.035	98.960	98.875	6.250	99.401	99.362	99.287	99.201
5.875	100.897	100.836	100.761	100.675	6.125	99.487	99.426	99.350	99.265	6.375	99.613	99.564	99.489	99.403
6.000	101.408	101.347	101.271	101.186	6.250	99.694	99.633	99.558	99.473	6.500	99.784	99.712	99.641	99.561
6.125	101.791	101.730	101.654	101.569	6.375	100.084	100.023	99.947	99.862	6.625	100.004	99.930	99.863	99.787
6.250	101.989	101.928	101.853	101.767	6.500	100.413	100.352	100.276	100.191	6.750	100.057	99.983	99.916	99.840
6.375	102.373	102.312	102.237	102.151	6.625	100.745	100.684	100.609	100.523	6.875	100.215	100.141	100.074	99.998
6.500	102.675	102.614	102.538	102.453	6.750	100.267	100.222	100.163	100.097	7.000	100.311	100.236	100.169	100.093
6.625	102.978	102.917	102.842	102.756	6.875	100.582	100.538	100.479	100.412	7.125	100.440	100.366	100.299	100.223
6.750	102.465	102.421	102.362	102.296	7.000	100.799	100.754	100.696	100.629	7.250	100.189	100.086	99.969	99.836
6.875	102.778	102.733	102.675	102.608	7.125	101.043	100.998	100.940	100.873	7.375	100.693	100.590	100.473	100.340
7.000	102.957	102.912	102.854	102.787	7.250	99.803	99.755	99.688	99.612	7.500	100.687	100.584	100.467	100.334
7.125	103.163	103.118	103.060	102.993	7.375	100.425	100.376	100.309	100.233	7.625	100.678	100.575	100.458	100.325
7.250	101.888	101.840	101.773	101.697	7.500	100.421	100.372	100.305	100.230					
7.375	102.469	102.420	102.353	102.277	7.625	100.446	100.398	100.330	100.255					
7.500	102.441	102.392	102.325	102.250										
7.625	102.456	102.408	102.340	102.265										
7.750	102.937	102.852	102.743	102.620										
7.875	103.130	103.044	102.935	102.812										
8.000	102.037	101.952	101.843	101.720										
8.125	102.205	102.119	102.010	101.887										



LendingPros
19000 MacArthur Blvd, Suite 250
Irvine, CA 92612

Effective: January 5, 2026

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)					DIE MAC HOME POSSIBLE 30 YR FIXED 2:1 BUYDOWN (R201)				
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	95.860	95.811	95.760	95.702	6.000	101.358	101.297	101.221	101.136	5.375	98.035	97.978	97.911	97.835
5.000	96.584	96.527	96.460	96.384	6.125	101.741	101.680	101.604	101.519	5.500	98.640	98.583	98.516	98.440
5.125	97.032	96.975	96.908	96.832	6.250	101.939	101.878	101.803	101.717	5.625	99.199	99.141	99.075	98.999
5.250	98.100	98.043	97.976	97.900	6.375	102.323	102.262	102.187	102.101	5.750	99.624	99.563	99.488	99.403
5.375	98.735	98.678	98.611	98.535	6.500	102.625	102.564	102.488	102.403	5.875	100.132	100.071	99.995	99.910
5.500	99.340	99.283	99.216	99.140	6.625	102.928	102.867	102.792	102.706	6.000	100.601	100.540	100.465	100.379
5.625	99.899	99.841	99.775	99.699	6.750	102.415	102.371	102.312	102.246	6.125	101.048	100.987	100.912	100.826
5.750	100.324	100.263	100.188	100.103	6.875	102.728	102.683	102.625	102.558	6.250	101.235	101.173	101.098	101.013
5.875	100.832	100.771	100.695	100.610	7.000	102.907	102.862	102.804	102.737	6.375	101.784	101.723	101.648	101.563
6.000	101.301	101.240	101.165	101.079	7.125	103.113	103.068	103.010	102.943	6.500	102.153	102.092	102.016	101.931
6.125	101.748	101.687	101.612	101.526	7.250	101.838	101.790	101.723	101.647	6.625	102.352	102.291	102.216	102.131
6.250	101.935	101.873	101.798	101.713	7.375	102.419	102.370	102.303	102.227	6.750	102.604	102.551	102.484	102.408
6.375	102.484	102.423	102.348	102.263	7.500	102.391	102.342	102.275	102.200	6.875	102.813	102.760	102.693	102.617
6.500	102.853	102.792	102.716	102.631	7.625	102.406	102.358	102.290	102.215	7.000	103.219	103.175	103.127	103.073
6.625	103.052	102.991	102.916	102.831	7.750	102.887	102.802	102.693	102.570	7.125	103.511	103.485	103.443	103.395
6.750	103.304	103.251	103.184	103.108	7.875	103.080	102.994	102.885	102.762	7.250	103.795	103.771	103.729	103.682
6.875	103.513	103.460	103.393	103.317	8.000	101.987	101.902	101.793	101.670	7.375	104.051	104.027	103.985	103.938
7.000	103.919	103.875	103.827	103.773	8.125	102.155	102.069	101.960	101.837	7.500	104.181	104.157	104.115	104.068
7.125	104.211	104.185	104.143	104.095						7.625	104.354	104.330	104.288	104.241
7.250	104.495	104.471	104.429	104.382						7.750	104.217	104.189	104.139	104.082
7.375	104.751	104.727	104.685	104.638						7.875	104.453	104.426	104.375	104.318
7.500	104.881	104.857	104.815	104.768						8.000	104.436	104.408	104.358	104.301
7.625	105.054	105.030	104.988	104.941						8.125	104.653	104.626	104.575	104.518

FREDDIE MAC 30 YR FIXED 1:0 BUYDOWN (201-BD10)					FREDDIE MAC SC 30 YR FIXED 1:0 BUYDOWN (201 SC-BD10)					DIE MAC HOME POSSIBLE 30 YR FIXED 1:0 BUYDOWN (R201)				
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	95.860	95.811	95.760	95.702	6.000	101.358	101.297	101.221	101.136	5.375	98.035	97.978	97.911	97.835
5.000	96.584	96.527	96.460	96.384	6.125	101.741	101.680	101.604	101.519	5.500	98.640	98.583	98.516	98.440
5.125	97.032	96.975	96.908	96.832	6.250	101.939	101.878	101.803	101.717	5.625	99.199	99.141	99.075	98.999
5.250	98.100	98.043	97.976	97.900	6.375	102.323	102.262	102.187	102.101	5.750	99.624	99.563	99.488	99.403
5.375	98.735	98.678	98.611	98.535	6.500	102.625	102.564	102.488	102.403	5.875	100.132	100.071	99.995	99.910
5.500	99.340	99.283	99.216	99.140	6.625	102.928	102.867	102.792	102.706	6.000	100.601	100.540	100.465	100.379
5.625	99.899	99.841	99.775	99.699	6.750	102.415	102.371	102.312	102.246	6.125	101.048	100.987	100.912	100.826
5.750	100.324	100.263	100.188	100.103	6.875	102.728	102.683	102.625	102.558	6.250	101.235	101.173	101.098	101.013
5.875	100.832	100.771	100.695	100.610	7.000	102.907	102.862	102.804	102.737	6.375	101.784	101.723	101.648	101.563
6.000	101.301	101.240	101.165	101.079	7.125	103.113	103.068	103.010	102.943	6.500	102.153	102.092	102.016	101.931
6.125	101.748	101.687	101.612	101.526	7.250	101.838	101.790	101.723	101.647	6.625	102.352	102.291	102.216	102.131
6.250	101.935	101.873	101.798	101.713	7.375	102.419	102.370	102.303	102.227	6.750	102.604	102.551	102.484	102.408
6.375	102.484	102.423	102.348	102.263	7.500	102.391	102.342	102.275	102.200	6.875	102.813	102.760	102.693	102.617
6.500	102.853	102.792	102.716	102.631	7.625	102.406	102.358	102.290	102.215	7.000	103.219	103.175	103.127	103.073
6.625	103.052	102.991	102.916	102.831	7.750	102.887	102.802	102.693	102.570	7.125	103.511	103.485	103.443	103.395
6.750	103.304	103.251	103.184	103.108	7.875	103.080	102.994	102.885	102.762	7.250	103.795	103.771	103.729	103.682
6.875	103.513	103.460	103.393	103.317	8.000	101.987	101.902	101.793	101.670	7.375	104.051	104.027	103.985	103.938
7.000	103.919	103.875	103.827	103.773	8.125	102.155	102.069	101.960	101.837	7.500	104.181	104.157	104.115	104.068
7.125	104.211	104.185	104.143	104.095						7.625	104.354	104.330	104.288	104.241
7.250	104.495	104.471	104.429	104.382						7.750	104.217	104.189	104.139	104.082
7.375	104.751	104.727	104.685	104.638						7.875	104.453	104.426	104.375	104.318
7.500	104.881	104.857	104.815	104.768						8.000	104.436	104.408	104.358	104.301
7.625	105.054	105.030	104.988	104.941						8.125	104.653	104.626	104.575	104.518





LendingPros
19000 MacArthur Blvd, Suite 250
Irvine, CA 92612

Effective: January 5, 2026

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	98.631	98.530	98.540	98.430	5.000	98.249	98.141	98.144	98.015	5.250	98.611	98.497	98.493	98.344
4.875	98.978	98.875	98.881	98.762	5.125	98.663	98.552	98.552	98.413	5.375	99.016	98.899	98.891	98.733
5.000	99.316	99.209	99.212	99.083	5.250	99.119	99.005	99.001	98.852	5.500	99.384	99.263	99.252	99.083
5.125	99.656	99.546	99.545	99.406	5.375	99.669	99.551	99.544	99.385	5.625	99.744	99.620	99.605	99.427
5.250	99.958	99.844	99.840	99.691	5.500	100.085	99.964	99.953	99.785	5.750	100.060	99.932	99.914	99.726
5.375	100.232	100.115	100.107	99.949	5.625	100.350	100.225	100.211	100.033	5.875	100.311	100.180	100.158	99.961
5.500	100.419	100.298	100.287	100.118	5.750	100.582	100.454	100.436	100.248	6.000	100.520	100.385	100.360	100.153
5.625	100.524	100.399	100.385	100.207	5.875	100.768	100.637	100.615	100.418	6.125	100.669	100.531	100.503	100.286
5.750	100.633	100.505	100.487	100.299	6.000	100.925	100.790	100.765	100.558	6.250	100.865	100.724	100.692	100.465
5.875	100.750	100.618	100.597	100.400	6.125	101.040	100.902	100.874	100.657	6.375	101.080	100.935	100.899	100.663
6.000	100.891	100.756	100.731	100.524	6.250	101.243	101.101	101.069	100.842	6.500	101.156	101.007	100.968	100.722
6.125	101.069	100.931	100.902	100.685	6.375	101.523	101.378	101.343	101.106	6.625	101.022	100.870	100.827	100.572
6.250	101.263	101.122	101.090	100.863	6.500	101.671	101.523	101.484	101.238	6.750	100.975	100.820	100.774	100.508
6.375	101.431	101.286	101.250	101.014	6.625	101.619	101.467	101.425	101.169	6.875	0.000	0.000	0.000	0.000
6.500	101.515	101.366	101.327	101.081	6.750	101.618	101.462	101.416	101.151	7.000	#N/A	#N/A	#N/A	#N/A
6.625	101.473	101.321	101.279	101.023	6.875	0.000	0.000	0.000	0.000	7.125	#N/A	#N/A	#N/A	#N/A
6.750	101.474	101.318	101.273	101.007	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)					FANNIE MAE 7/6 ARM HB (107HB-275)					FANNIE MAE 10/6 ARM HB (110HB-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	98.982	98.882	98.892	98.782	5.000	98.595	98.488	98.491	98.361	5.250	98.954	98.840	98.836	98.687
4.875	99.330	99.226	99.232	99.113	5.125	99.008	98.897	98.897	98.758	5.375	99.358	99.241	99.233	99.075
5.000	99.667	99.560	99.563	99.434	5.250	99.463	99.349	99.345	99.196	5.500	99.724	99.603	99.592	99.424
5.125	100.007	99.896	99.896	99.757	5.375	100.012	99.894	99.887	99.728	5.625	100.082	99.958	99.944	99.765
5.250	100.309	100.195	100.191	100.042	5.500	100.427	100.306	100.295	100.127	5.750	100.396	100.269	100.251	100.063
5.375	100.583	100.465	100.458	100.299	5.625	100.691	100.567	100.552	100.374	5.875	100.646	100.515	100.493	100.296
5.500	100.770	100.649	100.638	100.469	5.750	100.923	100.795	100.778	100.590	6.000	100.853	100.719	100.694	100.486
5.625	100.876	100.751	100.737	100.559	5.875	101.110	100.979	100.957	100.760	6.125	101.003	100.864	100.836	100.619
5.750	100.986	100.858	100.840	100.653	6.000	101.268	101.133	101.108	100.901	6.250	101.199	101.057	101.025	100.799
5.875	101.105	100.973	100.952	100.755	6.125	101.385	101.247	101.218	101.001	6.375	101.414	101.269	101.233	100.997
6.000	101.248	101.113	101.088	100.881	6.250	101.589	101.447	101.416	101.189	6.500	101.490	101.341	101.302	101.056
6.125	101.428	101.290	101.262	101.045	6.375	101.871	101.726	101.691	101.455	6.625	101.357	101.205	101.162	100.906
6.250	101.625	101.483	101.451	101.225	6.500	102.021	101.873	101.834	101.588	6.750	101.311	101.155	101.109	100.844
6.375	101.794	101.649	101.613	101.377	6.625	101.971	101.819	101.776	101.521	6.875	0.000	0.000	0.000	0.000
6.500	101.879	101.731	101.692	101.446	6.750	101.971	101.815	101.769	101.504	7.000	#N/A	#N/A	#N/A	#N/A
6.625	101.839	101.687	101.644	101.389	6.875	0.000	0.000	0.000	0.000	7.125	#N/A	#N/A	#N/A	#N/A
6.750	101.841	101.685	101.640	101.374	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	98.381	98.280	98.290	98.180	5.000	97.999	97.891	97.894	97.765	5.250	98.361	98.247	98.243	98.094
4.875	98.728	98.625	98.631	98.512	5.125	98.413	98.302	98.302	98.163	5.375	98.766	98.649	98.641	98.483
5.000	99.066	98.959	98.962	98.833	5.250	98.869	98.755	98.751	98.602	5.500	99.134	99.013	99.002	98.833
5.125	99.406	99.296	99.295	99.156	5.375	99.419	99.301	99.294	99.135	5.625	99.494	99.370	99.355	99.177
5.250	99.708	99.594	99.590	99.441	5.500	99.835	99.714	99.703	99.535	5.750	99.810	99.682	99.664	99.476
5.375	99.982	99.865	99.857	99.699	5.625	100.100	99.975	99.961	99.783	5.875	100.061	99.930	99.908	99.711
5.500	100.169	100.048	100.037	99.868	5.750	100.332	100.204	100.186	99.998	6.000	100.270	100.135	100.110	99.903
5.625	100.274	100.149	100.135	99.957	5.875	100.518	100.387	100.365	100.168	6.125	100.419	100.281	100.253	100.036
5.750	100.383	100.255	100.237	100.049	6.000	100.675	100.540	100.515	100.308	6.250	100.615	100.474	100.442	100.215
5.875	100.500	100.368	100.347	100.150	6.125	100.790	100.652	100.624	100.407	6.375	100.830	100.685	100.649	100.413
6.000	100.641	100.506	100.481	100.274	6.250	100.993	100.851	100.819	100.592	6.500	100.906	100.757	100.718	100.472
6.125	100.819	100.681	100.652	100.435	6.375	101.273	101.128	101.093	100.856	6.625	100.772	100.620	100.577	100.322
6.250	101.013	100.872	100.840	100.613	6.500	101.421	101.273	101.234	100.988	6.750	100.725	100.570	100.524	100.258
6.375	101.181	101.036	101.000	100.764	6.625	101.369	101.217	101.175	100.919	6.875	0.000	0.000	0.000	0.000
6.500	101.265	101.116	101.077	100.831	6.750	101.368	101.212	101.166	100.901	7.000	#N/A	#N/A	#N/A	#N/A
6.625	101.223	101.071	101.029	100.773	6.875	0.000	0.000	0.000	0.000	7.125	#N/A	#N/A	#N/A	#N/A
6.750	101.224	101.068	101.023	100.757	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 5/6 ARM SC (205SC-275)					FREDDIE MAC 7/6 ARM SC (207SC-275)					FREDDIE MAC 10/6 ARM SC (210SC-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	98.732	98.632	98.642	98.532	5.000	98.345	98.238	98.241	98.111	5.250	98.704	98.590	98.586	98.437
4.875	99.080	98.976	98.982	98.863	5.125	98.758	98.647	98.647	98.508	5.375	99.108	98.991	98.983	98.825
5.000	99.417	99.310	99.313	99.184	5.250	99.213	99.099	99.095	98.946	5.500	99.474	99.353	99.342	99.174
5.125	99.757	99.646	99.646	99.507	5.375	99.762	99.644	99.637	99.478	5.625	99.832	99.708	99.694	99.515
5.250	100.059	99.945	99.941	99.792	5.500	100.177	100.056	100.045	99.877	5.750	100.146	100.019	100.001	99.813
5.375	100.333	100.215	100.208	100.049	5.625	100.441	100.317	100.302	100.124	5.875	100.396	100.265	100.243	100.046
5.500	100.520	100.399	100.388	100.219	5.750	100.673	100.545	100.528	100.340	6.000	100.603	100.469	100.444	100.236
5.625	100.626	100.501	100.487	100.309	5.875	100.860	100.729	100.707	100.510	6.125	100.753	100.614	100.586	100.369
5.750	100.736	100.608	100.590	100.403	6.000	101.018	100.883	100.858	100.651	6.250	100.949	100.807	100.775	100.549
5.875	100.855	100.723	100.702	100.505	6.125	101.135	100.997	100.968	100.751	6.375	101.164	101.019	100.983	100.747
6.000	100.998	100.863	100.838	100.631	6.250	101.339	101.197	101.166	100.939	6.500	101.240	101.091	101.052	100.806
6.125	101.178	101.040	101.012	100.795	6.375	101.621	101.476	101.441	101.205	6.625	101.107	100.955	100.912	100.656
6.250	101.375	101.233	101.201	100.975	6.500	101.771	101.623	101.584	101.338	6.750	101.061	100.905	100.859	100.594
6.375	101.544	101.399	101.363	101.127	6.625	101.721	101.569	101.526	101.271	6.875	0.000	0.000	0.000	0.000
6.500	101.629	101.481	101.442	101.196	6.750	101.721	101.565	101.519	101.254	7.000	#N/A	#N/A	#N/A	#N/A
6.625	101.589	101.437	101.394	101.139	6.875	0.000	0.000	0.000	0.000	7.125	#N/A	#N/A	#N/A	#N/A
6.750	101.591	101.435	101.390	101.124	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





LendingPros
19000 MacArthur Blvd, Suite 250
Irvine, CA 92612

Effective: January 5, 2026

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 **		HR/HP/FTHB + AMI 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		FTHB + AMI LLPA Waiver			0.000									
Texas Cash out		-1.000	*Adj caps are only applicable to standard Agency Fixed/ARM and Sub Financing adj											
HB 20YR & 25YR Term		-1.500												
> 6 Financed Properties		-0.500	**Minimum Loan Amount \$75,000**			NC Floor Price								
Escrow Waiver (Non-CA)		-0.250	***All loan level price adjustments are cumulative***											
State Adjustors: NC		-0.375	Max Final Price Including comp Cannot Exceed (4.00) for all Agency Programs											
FICO => 700 & LTV<= 80%		0.300						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: January 5, 2026

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	95.960	95.911	95.860	95.802	4.875	95.680	95.630	95.579	95.522	5.000	97.448	97.351	97.233	97.101
5.000	96.684	96.627	96.560	96.484	5.000	96.405	96.348	96.281	96.205	5.125	97.804	97.707	97.589	97.456
5.125	97.132	97.075	97.008	96.932	5.125	96.857	96.800	96.733	96.657	5.250	98.625	98.527	98.410	98.277
5.250	98.200	98.143	98.076	98.000	5.250	97.925	97.868	97.801	97.725	5.375	99.173	99.076	98.958	98.826
5.375	98.835	98.778	98.711	98.635	5.375	98.560	98.503	98.436	98.360	5.500	99.692	99.594	99.477	99.344
5.500	99.440	99.383	99.316	99.240	5.500	99.165	99.108	99.041	98.965	5.625	100.170	100.072	99.955	99.822
5.625	99.999	99.941	99.875	99.799	5.625	99.724	99.666	99.600	99.524	5.750	100.300	100.206	100.098	99.974
5.750	100.424	100.363	100.288	100.203	5.750	100.149	100.088	100.013	99.928	5.875	100.766	100.673	100.564	100.440
5.875	100.932	100.871	100.795	100.710	5.875	100.657	100.596	100.520	100.435	6.000	101.210	101.116	101.007	100.884
6.000	101.401	101.340	101.265	101.179	6.000	101.125	101.064	100.989	100.904	6.125	101.613	101.519	101.410	101.287
6.125	101.848	101.787	101.712	101.626	6.125	101.553	101.492	101.417	101.331	6.250	101.482	101.388	101.280	101.156
6.250	102.035	101.973	101.898	101.813	6.250	101.740	101.678	101.603	101.518	6.375	102.005	101.911	101.803	101.679
6.375	102.584	102.523	102.448	102.363	6.375	102.289	102.228	102.153	102.068	6.500	102.374	102.280	102.171	102.048
6.500	102.953	102.892	102.816	102.731	6.500	102.658	102.597	102.521	102.436	6.625	102.580	102.486	102.377	102.254
6.625	103.152	103.091	103.016	102.931	6.625	102.857	102.796	102.721	102.636	6.750	102.594	102.528	102.461	102.385
6.750	103.404	103.351	103.284	103.208	6.750	103.109	103.056	102.989	102.913	6.875	102.807	102.741	102.674	102.598
6.875	103.613	103.560	103.493	103.417	6.875	103.318	103.265	103.198	103.122					
7.000	104.019	103.975	103.927	103.873	7.000	103.724	103.680	103.632	103.578					
7.125	104.311	104.285	104.243	104.195	7.125	104.016	103.990	103.948	103.900					
7.250	104.595	104.571	104.529	104.482	7.250	104.300	104.276	104.234	104.187					
7.375	104.851	104.827	104.785	104.738	7.375	104.556	104.532	104.490	104.443					
7.500	104.981	104.957	104.915	104.868	7.500	104.686	104.662	104.620	104.573					
7.625	105.154	105.130	105.088	105.041	7.625	104.859	104.835	104.793	104.746					

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	
5.000	99.443	99.400	99.350	99.293	5.000	100.085	100.025	99.958	99.883	
5.125	99.541	99.508	99.445	99.372	5.125	100.118	100.070	99.987	99.892	
5.250	100.123	100.092	100.025	99.949	5.250	100.622	100.575	100.491	100.396	
5.375	100.442	100.411	100.344	100.268	5.375	100.875	100.827	100.744	100.649	
5.500	100.736	100.705	100.638	100.562	5.500	101.108	101.060	100.977	100.882	
5.625	101.014	100.983	100.916	100.840	5.625	101.324	101.277	101.193	101.098	
5.750	101.250	101.222	101.181	101.133	5.750	101.532	101.510	101.452	101.385	
5.875	101.532	101.510	101.460	101.404	5.875	101.772	101.750	101.692	101.625	
6.000	101.821	101.799	101.740	101.674	6.000	102.000	101.977	101.919	101.852	
6.125	102.104	102.082	102.023	101.957	6.125	102.207	102.185	102.126	102.060	
6.250	102.450	102.392	102.342	102.285	6.250	102.670	102.613	102.563	102.506	
6.375	102.868	102.811	102.760	102.704	6.375	103.009	102.951	102.901	102.844	
6.500	103.143	103.086	103.036	102.979	6.500	103.209	103.151	103.101	103.044	
6.625	103.275	103.218	103.168	103.111	6.625	103.271	103.213	103.163	103.106	

Project Overview		
Project Details		



LendingPros
19000 MacArthur Blvd, Suite 250
Irvine, CA 92612

Effective: January 5, 2026

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	99.551	99.490	99.415	99.329	5.500	97.626	97.565	97.490	97.404	5.375	97.037	96.975	96.900	96.815
5.625	100.152	100.091	100.016	99.930	5.625	98.227	98.166	98.091	98.005	5.500	97.647	97.586	97.510	97.425
5.750	100.436	100.375	100.300	100.214	5.750	98.511	98.450	98.375	98.289	5.625	98.225	98.164	98.088	98.003
5.875	100.897	100.836	100.761	100.675	5.875	98.972	98.911	98.836	98.750	5.750	98.503	98.442	98.366	98.281
6.000	101.408	101.347	101.271	101.186	6.000	99.476	99.415	99.340	99.254	5.875	98.978	98.917	98.842	98.757
6.125	101.791	101.730	101.654	101.569	6.125	99.846	99.785	99.709	99.624	6.000	99.497	99.435	99.360	99.275
6.250	101.989	101.928	101.853	101.767	6.250	100.044	99.983	99.908	99.822	6.125	99.887	99.826	99.750	99.665
6.375	102.373	102.312	102.237	102.151	6.375	100.428	100.367	100.292	100.206	6.250	100.094	100.033	99.958	99.873
6.500	102.675	102.614	102.538	102.453	6.500	100.730	100.669	100.593	100.508	6.375	100.484	100.423	100.347	100.262
6.625	102.978	102.917	102.842	102.756	6.625	101.033	100.972	100.897	100.811	6.500	100.813	100.752	100.676	100.591
6.750	102.465	102.421	102.362	102.296	6.750	100.520	100.476	100.417	100.351	6.625	101.145	101.084	101.009	100.923
6.875	102.778	102.733	102.675	102.608	6.875	100.833	100.788	100.730	100.663	6.750	100.667	100.622	100.563	100.497
7.000	102.957	102.912	102.854	102.787	7.000	101.012	100.967	100.909	100.842	6.875	100.982	100.938	100.879	100.812
7.125	103.163	103.118	103.060	102.993	7.125	101.218	101.173	101.115	101.048	7.000	101.199	101.154	101.096	101.029
7.250	101.888	101.840	101.773	101.697	7.250	99.943	99.895	99.828	99.752	7.125	101.443	101.398	101.340	101.273
7.375	102.469	102.420	102.353	102.277	7.375	100.524	100.475	100.408	100.332	7.250	100.203	100.155	100.088	100.012
7.500	102.441	102.392	102.325	102.250	7.500	100.516	100.467	100.400	100.325	7.375	100.825	100.776	100.709	100.633
7.625	102.456	102.408	102.340	102.265	7.625	100.531	100.483	100.415	100.340	7.500	100.821	100.772	100.705	100.630
7.750	102.937	102.852	102.743	102.620						7.625	100.846	100.798	100.730	100.655
7.875	103.130	103.044	102.935	102.812										
8.000	102.037	101.952	101.843	101.720										
8.125	102.205	102.119	102.010	101.887										
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	100.069	100.025	99.966	99.900	6.000	99.493	99.449	99.390	99.324					
6.125	100.239	100.195	100.136	100.070	6.125	99.670	99.626	99.567	99.501					
6.250	99.916	99.877	99.802	99.716	6.250	99.357	99.318	99.242	99.157					
6.375	100.105	100.056	99.981	99.895	6.375	99.550	99.502	99.426	99.341					
6.500	100.234	100.163	100.092	100.011	6.500	99.707	99.636	99.565	99.484					
6.625	100.412	100.337	100.270	100.195	6.625	99.913	99.839	99.772	99.696					
6.750	100.426	100.352	100.285	100.209	6.750	99.959	99.885	99.818	99.742					
6.875	100.579	100.505	100.438	100.362	6.875	100.107	100.033	99.966	99.890					
7.000	100.640	100.566	100.499	100.423	7.000	100.196	100.122	100.055	99.979					
7.125	100.740	100.665	100.598	100.523	7.125	100.322	100.248	100.181	100.105					
7.250	100.461	100.358	100.241	100.108	7.250	100.024	99.921	99.804	99.671					
7.375	100.932	100.829	100.712	100.579	7.375	100.528	100.425	100.308	100.175					
7.500	100.909	100.806	100.689	100.556	7.500	100.522	100.419	100.302	100.169					
7.625	100.898	100.795	100.678	100.545	7.625	100.513	100.410	100.293	100.160					

--	--	--

--	--	--

--	--	--

--	--	--



Effective: January 5, 2026

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 **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
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: January 5, 2026

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

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
6.490	100.212	100.050	99.879	6.490	98.712	98.550	98.379	6.490	99.462	99.300	99.129
6.500	100.242	100.080	99.909	6.500	98.742	98.580	98.409	6.500	99.492	99.330	99.159
6.625	100.746	100.584	100.413	6.625	99.246	99.084	98.913	6.625	99.996	99.834	99.663
6.750	101.219	101.057	100.886	6.750	99.719	99.557	99.386	6.750	100.469	100.307	100.136
6.875	101.446	101.267	101.127	6.875	99.946	99.767	99.627	6.875	100.696	100.517	100.377
6.990	101.938	101.759	101.619	6.990	100.438	100.259	100.119	6.990	101.188	101.009	100.869
7.000	101.968	101.789	101.649	7.000	100.468	100.289	100.149	7.000	101.218	101.039	100.899
7.125	102.432	102.253	102.113	7.125	100.932	100.753	100.613	7.125	101.682	101.503	101.363
7.250	102.875	102.696	102.556	7.250	101.375	101.196	101.056	7.250	102.125	101.946	101.806
7.375	102.225	102.012	101.838	7.375	100.725	100.512	100.338	7.375	101.475	101.262	101.088
7.490	102.668	102.455	102.281	7.490	101.177	100.964	100.790	7.490	101.927	101.714	101.540
7.500	102.707	102.494	102.320	7.500	101.207	100.994	100.820	7.500	101.957	101.744	101.570
7.625	103.141	102.928	102.754	7.625	101.641	101.428	101.254	7.625	102.391	102.178	102.004
7.750	103.554	103.341	103.167	7.750	102.054	101.841	101.667	7.750	102.804	102.591	102.417
7.875	102.361	102.132	101.925	7.875	100.861	100.632	100.425	7.875	101.611	101.382	101.175
7.990	102.763	102.534	102.327	7.990	101.263	101.034	100.827	7.990	102.013	101.784	101.577
8.000	102.793	102.564	102.357	8.000	101.293	101.064	100.857	8.000	102.043	101.814	101.607
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
6.490	98.212	98.050	97.879	6.490	96.712	96.550	96.379	6.490	97.549	97.462	97.300
6.500	98.242	98.080	97.909	6.500	96.742	96.580	96.409	6.500	97.579	97.492	97.330
6.625	98.746	98.584	98.413	6.625	97.246	97.084	96.913	6.625	98.083	97.996	97.834
6.750	99.219	99.057	98.886	6.750	97.719	97.557	97.386	6.750	98.556	98.469	98.307
6.875	99.446	99.267	99.127	6.875	97.946	97.767	97.627	6.875	98.792	98.696	98.517
6.990	99.938	99.759	99.619	6.990	98.438	98.259	98.119	6.990	99.284	99.188	99.009
7.000	99.968	99.789	99.649	7.000	98.468	98.289	98.149	7.000	99.314	99.218	99.039
7.125	100.432	100.253	100.113	7.125	98.932	98.753	98.613	7.125	99.778	99.682	99.503
7.250	100.875	100.696	100.556	7.250	99.375	99.196	99.056	7.250	100.221	100.125	99.946
7.375	100.225	100.012	99.838	7.375	98.725	98.512	98.338	7.375	99.588	99.475	99.262
7.490	100.668	100.455	100.281	7.490	99.177	98.964	98.790	7.490	100.040	99.927	99.714
7.500	100.707	100.494	100.320	7.500	99.207	98.994	98.820	7.500	100.070	99.957	99.744
7.625	101.141	100.928	100.754	7.625	99.641	99.428	99.254	7.625	100.504	100.391	100.178
7.750	101.554	101.341	101.167	7.750	100.054	99.841	99.667	7.750	100.917	100.804	100.591
7.875	100.361	100.132	99.925	7.875	98.861	98.632	98.425	7.875	99.734	99.611	99.382
7.990	100.763	100.534	100.327	7.990	99.263	99.034	98.827	7.990	100.136	100.013	99.784
8.000	100.793	100.564	100.357	8.000	99.293	99.064	98.857	8.000	100.166	100.043	99.814
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		
FICO 600 - 619	DTI >50		Floor Price
-1.500	-0.250		98.000



FHA 30 Year Fixed 2:1 Buydown - (30I-BD)					FHA 30 Year Fixed HB 2:1 Buydown - (30I HB-BD)					FHA 30 Year Fixed 1:0 Buydown - (30I-BD10)					FHA 30 Year Fixed HB 1:0 Buydown - (30I HB-BD10)				
Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day	
5.000	98.274	98.232	98.156		5.250	99.136	99.044	98.977		5.000	98.274	98.232	98.156		5.250	99.136	99.044	98.977	
5.125	98.627	98.585	98.510		5.375	99.193	99.101	99.034		5.125	98.627	98.585	98.510		5.375	99.193	99.101	99.034	
5.250	99.384	99.343	99.267		5.500	99.871	99.779	99.712		5.250	99.384	99.343	99.267		5.500	99.871	99.779	99.712	
5.375	99.983	99.890	99.824		5.625	100.307	100.215	100.148		5.375	99.983	99.890	99.824		5.625	100.307	100.215	100.148	
5.500	100.488	100.396	100.329		5.750	100.727	100.635	100.568		5.500	100.488	100.396	100.329		5.750	100.727	100.635	100.568	
5.625	100.965	100.873	100.806		5.875	100.714	100.672	100.605		5.625	100.965	100.873	100.806		5.875	100.714	100.672	100.605	
5.750	101.248	101.156	101.089		6.000	101.209	101.167	101.100		5.750	101.248	101.156	101.089		6.000	101.209	101.167	101.100	
5.875	101.474	101.432	101.365		6.125	101.606	101.564	101.497		5.875	101.474	101.432	101.365		6.125	101.606	101.564	101.497	
6.000	102.095	102.053	101.986		6.250	101.565	101.523	101.456		6.000	102.095	102.053	101.986		6.250	101.565	101.523	101.456	
6.125	102.589	102.548	102.481		6.375	101.518	101.476	101.409		6.125	102.589	102.548	102.481		6.375	101.518	101.476	101.409	
6.250	102.510	102.468	102.401		6.500	101.920	101.878	101.811		6.250	102.510	102.468	102.401		6.500	101.920	101.878	101.811	
6.375	102.799	102.757	102.690		6.625	102.264	102.222	102.155		6.375	102.799	102.757	102.690		6.625	102.264	102.222	102.155	
6.500	103.341	103.299	103.232		6.750	101.816	101.774	101.707		6.500	103.341	103.299	103.232		6.750	101.816	101.774	101.707	
6.625	103.732	103.691	103.624		6.875	102.272	102.205	102.180		6.625	103.732	103.691	103.624		6.875	102.272	102.205	102.180	
6.750	103.321	103.279	103.212		7.000	102.528	102.461	102.436		6.750	103.321	103.279	103.212		7.000	102.528	102.461	102.436	
6.875	103.653	103.586	103.561		7.125	102.811	102.744	102.719		6.875	103.653	103.586	103.561		7.125	102.811	102.744	102.719	
7.000	104.234	104.167	104.142		7.250	102.657	102.591	102.565		7.000	104.234	104.167	104.142		7.250	102.657	102.591	102.565	

FICO 3700		FICO 800-819		VA Loan Amount >\$950K		Select (FICO 2880 & \$2250,000 & N/A on DPAs)
0.375		-0.750		-0.375		0.350
FICO 680-699		FICO 820-839		Loan Amount <=\$100,000		60 Day Lock (From 45 Day Price)
0.250		-1.500		-0.375		0.500
FICO 850-879		FICO 880-879		VA Cashout 80% LTV		3+ Units
0.250		-3.000		-3.000		-0.500
FICO 640-659		No FICO Score		Manufactured Home (Purchase/Rate-Term/Cashout)		NC Floor Price
0.000		-3.000		-1.250		99.750
FICO 600-639		Loan Amount >=\$100,000 <=\$249,999		Manufactured Home (Streamline/RRRL)		
-0.250		0.250		-1.250		

Effective: January 5, 2026

SELECT FHA Pricing

SELECT FCHA 30 - 25 Year Fixed - (.301 & .325)				
Rate	15 Day	30 Day	45 Day	
5.000	98.824	98.782	98.706	
5.125	99.177	99.135	99.060	
5.250	99.934	99.893	99.817	
5.375	100.533	100.440	100.374	
5.500	101.038	100.946	100.879	
5.625	101.515	101.423	101.356	
5.750	101.798	101.706	101.639	
5.875	102.024	101.982	101.915	
6.000	102.645	102.603	102.536	
6.125	103.139	103.098	103.031	
6.250	103.060	103.018	102.951	
6.375	103.349	103.307	103.240	
6.500	103.891	103.849	103.782	
6.625	104.282	104.241	104.174	
6.750	103.871	103.829	103.762	
6.875	104.203	104.136	104.111	
7.000	104.784	104.717	104.692	

[illegible]

SELECT PHA 30 Day Fixed 2.1 Buydown - (301-RD)				
Rate	15 Day	30 Day	45 Day	
5.000	96.624	96.582	96.506	
5.125	96.977	96.935	96.860	
5.250	97.734	96.693	96.617	
5.375	100.333	100.240	100.174	
5.500	100.838	100.746	100.679	
5.625	101.315	101.223	101.156	
5.750	101.598	101.506	101.439	
5.875	101.824	101.782	101.715	
6.000	102.445	102.403	102.336	
6.125	102.939	102.898	102.831	
6.250	102.860	102.818	102.778	
6.375	103.149	103.107	103.040	
6.500	103.691	103.649	103.582	
6.625	104.062	104.041	103.974	
6.750	103.081	103.629	103.562	
6.875	104.003	103.936	103.911	
7.000	104.584	104.517	104.492	

SELECT	FHA 30 Year Fixed 1-0 Buydown - (301-8D101)			
	15 Day	30 Day	45 Day	
5.000	96.624	98.582	98.506	
5.125	96.977	98.935	98.860	
5.250	97.334	99.693	99.617	
5.375	100.733	100.240	100.174	
5.500	100.838	100.746	100.679	
5.625	101.315	101.223	101.156	
5.750	101.598	101.506	101.439	
5.875	101.824	101.762	101.715	
6.000	102.445	102.403	102.336	
6.125	102.939	102.898	102.831	
6.250	102.860	102.818	102.751	
6.375	103.149	103.107	103.040	
6.500	103.691	103.649	103.582	
6.625	104.062	104.041	103.974	
6.750	104.081	103.629	103.562	
6.875	104.003	103.936	103.911	
7.000	104.584	104.517	104.492	

SELECT HA 30 Year Fixed HB - (301HB)				
Rate	15 Day	30 Day	45 Day	
5.250	99.736	99.644	99.577	
5.375	99.793	99.701	99.634	
5.500	100.471	100.379	100.312	
5.625	100.907	100.815	100.748	
5.750	101.327	101.235	101.168	
5.875	101.314	101.272	101.205	
6.000	101.809	101.767	101.700	
6.125	102.206	102.164	102.097	
6.250	102.165	102.123	102.056	
6.375	102.118	102.076	102.009	
6.500	102.520	102.478	102.411	
6.625	102.864	102.822	102.755	
6.750	102.416	102.374	102.307	
6.875	102.872	102.805	102.780	
7.000	103.128	103.061	103.036	
7.125	103.411	103.344	103.319	
7.250	103.257	103.191	103.165	

SELECT FBA 30 Year Fixed HH 2:1 Buydown - (30) HH-80				
Rate	15 Day	30 Day	45 Day	
5.250	99.486	99.394	99.327	
5.375	99.543	99.451	99.384	
5.500	100.221	100.129	100.062	
5.625	100.657	100.565	100.498	
5.750	101.077	100.985	100.918	
5.875	101.064	101.022	100.955	
6.000	101.559	101.517	101.450	
6.125	101.956	101.914	101.847	
6.250	101.915	101.873	101.806	
6.375	101.868	101.826	101.759	
6.500	102.270	102.228	102.161	
6.625	102.614	102.572	102.505	
6.750	102.166	102.124	102.057	
6.875	102.622	102.555	102.530	
7.000	102.878	102.811	102.786	
7.125	103.161	103.094	103.069	
7.250	103.007	102.941	102.915	

SELECT FHA 30 Year Fixed BH 1.0 Buydown... (301 BH)				
Rate	15 Day	30 Day	45 Day	
5.250	99.486	99.394	99.327	
5.375	99.543	99.451	99.384	
5.500	100.221	100.129	100.062	
5.625	100.657	100.565	100.498	
5.750	101.077	100.985	100.918	
5.875	101.064	101.022	100.955	
6.000	101.559	101.517	101.450	
6.125	101.956	101.914	101.847	
6.250	101.915	101.873	101.806	
6.375	101.868	101.826	101.759	
6.500	102.270	102.228	102.161	
6.625	102.614	102.572	102.505	
6.750	102.166	102.124	102.057	
6.875	102.622	102.555	102.530	
7.000	102.878	102.811	102.786	
7.125	103.161	103.094	103.069	
7.250	103.007	102.941	102.915	

[illegible]

SELECT FHA Streaming 10 - 35 Year Fixed - D001SL 4.5				
Rate	15 Day	30 Day	45 Day	60 Day
4.750	97.142	97.100		97.025
4.875	97.903	97.861		97.786
5.000	98.714	98.672		98.596
5.125	99.067	99.025		98.950
5.250	99.824	99.783		99.707
5.375	100.423	100.330		100.264
5.500	100.928	100.836		100.769
5.625	101.405	101.313		101.246
5.750	101.688	101.596		101.529
5.875	101.914	101.872		101.805
6.000	102.535	102.493		102.428
6.125	103.029	102.988		102.921
6.250	102.950	102.908		102.841
6.375	103.239	103.197		103.130
6.500	103.781	103.739		103.672
6.625	104.172	104.131		104.064
6.750	103.761	103.719		103.652

SELECT FHA Streamline 30 Year Fixed HB - (301SLHB)				
Rate	15 Day	30 Day	45 Day	
5.250	99.311	99.219	99.152	
5.375	99.368	99.276	99.209	
5.500	100.046	99.954	99.887	
5.625	100.482	100.390	100.323	
5.750	100.902	100.810	100.743	
5.875	100.889	100.847	100.780	
6.000	101.384	101.342	101.275	
6.125	101.781	101.739	101.672	
6.250	101.740	101.698	101.631	
6.375	101.693	101.651	101.584	
6.500	102.095	102.053	101.986	
6.625	102.439	102.397	102.330	
6.750	101.991	101.949	101.882	
6.875	102.447	102.380	102.355	
7.000	102.703	102.636	102.611	
7.125	102.986	102.919	102.894	
7.250	102.832	102.766	102.740	

[illegible][illegible]

LLPAs

FICO 2700
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	-0.625
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

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: January 5, 2026

VA & USDA Pricing

VA 30 - 25 Year Fixed (401 & 425)				
Rate	15 Day	30 Day	45 Day	
5.000	98.099	98.057	97.981	
5.125	98.574	98.532	98.457	
5.250	99.348	99.306	99.230	
5.375	100.047	99.955	99.888	
5.500	100.489	100.397	100.330	
5.625	100.925	100.833	100.766	
5.750	101.169	101.077	101.010	
5.875	101.349	101.307	101.240	
6.000	101.833	101.791	101.724	
6.125	102.311	102.269	102.202	
6.250	102.425	102.384	102.317	
6.375	102.097	102.055	101.988	
6.500	102.575	102.533	102.467	
6.625	102.862	102.820	102.754	
6.750	103.365	103.324	103.257	
6.875	103.464	103.397	103.372	
7.000	103.893	103.826	103.801	

VA 20 Year Fixed - (420)				
Rate	15 Day	30 Day	45 Day	
5.000	97.299	97.257	97.181	
5.125	97.774	97.732	97.657	
5.250	98.548	98.506	98.430	
5.375	99.247	99.155	99.088	
5.500	99.689	99.597	99.530	
5.625	100.125	100.033	99.966	
5.750	100.369	100.277	100.210	
5.875	100.549	100.507	100.440	
6.000	101.033	100.991	100.924	
6.125	101.511	101.469	101.402	
6.250	101.625	101.584	101.517	
6.375	101.297	101.255	101.188	
6.500	101.775	101.733	101.667	
6.625	102.062	102.020	101.954	
6.750	102.565	102.524	102.457	

VA 15 Year Fixed - (415)				
Rate	15 Day	30 Day	45 Day	
5.000	99.430	99.394	99.294	
5.125	99.773	99.738	99.638	
5.250	100.396	100.361	100.260	
5.375	100.488	100.461	100.369	
5.500	100.799	100.772	100.680	
5.625	101.104	101.077	100.985	
5.750	101.196	101.169	101.077	
5.875	101.562	101.581	101.506	
6.000	101.906	101.925	101.850	

VA 30 Year Fixed HB - (401HB)				
Rate	15 Day	30 Day	45 Day	
5.250	99.173	99.081	99.014	
5.375	99.277	99.185	99.118	
5.500	99.711	99.619	99.552	
5.625	100.170	100.078	100.011	
5.750	100.886	100.594	100.527	
5.875	100.557	100.515	100.448	
6.000	100.989	100.947	100.880	
6.125	101.512	101.471	101.404	
6.250	101.365	101.323	101.256	
6.375	101.117	101.075	101.008	
6.500	101.590	101.548	101.481	
6.625	101.877	101.835	101.768	
6.750	101.608	101.566	101.499	
6.875	102.109	102.042	102.017	
7.000	102.301	102.234	102.209	
7.125	102.532	102.465	102.440	
7.250	102.352	102.286	102.260	

VA 30 Year Fixed 2:1 Buydown - (401-BD)				
Rate	15 Day	30 Day	45 Day	
5.000	97.999	97.957	97.881	
5.125	98.474	98.432	98.357	
5.250	99.248	99.206	99.130	
5.375	99.947	99.855	99.788	
5.500	100.389	100.297	100.230	
5.625	100.825	100.733	100.666	
5.750	101.069	100.977	100.910	
5.875	101.249	101.207	101.140	
6.000	101.733	101.691	101.624	
6.125	102.211	102.169	102.102	
6.250	102.325	102.284	102.217	
6.375	101.997	101.955	101.888	
6.500	102.475	102.433	102.367	
6.625	102.762	102.720	102.654	
6.750	103.265	103.224	103.157	
6.875	103.364	103.297	103.272	
7.000	103.793	103.726	103.701	

VA HB 30 Year Fixed 2:1 Buydown - (401HB-BD)				
Rate	15 Day	30 Day	45 Day	
5.250	99.023	98.931	98.864	
5.375	99.127	99.035	98.968	
5.500	99.561	99.469	99.402	
5.625	100.020	99.928	99.861	
5.750	100.536	100.444	100.377	
5.875	100.407	100.365	100.298	
6.000	100.839	100.797	100.730	
6.125	101.362	101.321	101.254	
6.250	101.215	101.173	101.106	
6.375	100.967	100.925	100.858	
6.500	101.440	101.398	101.331	
6.625	101.727	101.685	101.618	
6.750	101.458	101.416	101.349	
6.875	101.959	101.892	101.867	
7.000	102.151	102.084	102.059	
7.125	102.382	102.315	102.290	
7.250	102.202	102.136	102.110	

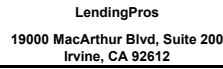
VA 30 Year Fixed 1:0 Buydown - (401-BD10)				
Rate	15 Day	30 Day	45 Day	
5.000	97.999	97.957	97.881	
5.125	98.474	98.432	98.357	
5.250	99.248	99.206	99.130	
5.375	99.947	99.855	99.788	
5.500	100.389	100.297	100.230	
5.625	100.825	100.733	100.666	
5.750	101.069	100.977	100.910	
5.875	101.249	101.207	101.140	
6.000	101.733	101.691	101.624	
6.125	102.211	102.169	102.102	
6.250	102.325	102.284	102.217	
6.375	101.997	101.955	101.888	
6.500	102.475	102.433	102.367	
6.625	102.762	102.720	102.654	
6.750	103.265	103.224	103.157	
6.875	103.364	103.297	103.272	
7.000	103.793	103.726	103.701	

VA HB 30 Year Fixed 1:0 Buydown - (401HB-BD10)				
Rate	15 Day	30 Day	45 Day	
5.250	99.023	98.931	98.864	
5.375	99.127	99.035	98.968	
5.500	99.561	99.469	99.402	
5.625	100.020	99.928	99.861	
5.750	100.536	100.444	100.377	
5.875	100.407	100.365	100.298	
6.000	100.839	100.797	100.730	
6.125	101.362	101.321	101.254	
6.250	101.215	101.173	101.106	
6.375	100.967	100.925	100.858	
6.500	101.440	101.398	101.331	
6.625	101.727	101.685	101.618	
6.750	101.458	101.416	101.349	
6.875	101.959	101.892	101.867	
7.000	102.151	102.084	102.059	
7.125	102.382	102.315	102.290	
7.250	102.202	102.136	102.110	

USDA 30 - 25 Year Fixed - (501)				
Rate	15 Day	30 Day	45 Day	
5.250	98.753	98.711	98.635	
5.375	99.452	99.360	99.293	
5.500	99.894	99.802	99.735	
5.625	100.330	100.238	100.171	
5.750	100.574	100.482	100.415	
5.875	100.754	100.712	100.645	
6.000	101.238	101.196	101.129	
6.125	101.716	101.674	101.607	
6.250	101.830	101.789	101.722	
6.375	101.502	101.460	101.393	
6.500	101.980	101.938	101.872	
6.625	102.267	102.225	102.159	
6.750	102.770	102.729	102.662	
6.875	102.869	102.802	102.777	
7.000	103.298	103.231	103.206	
7.125	103.573	103.506	103.481	
7.250	103.622	103.555	103.530	

LLPAs

FICO >700	FICO 690-619	VA Loan Amount >\$950K	Select (FICO >680 & >\$250,000 & N/A on DPAs)
0.375	-0.750	-0.375	0.350
FICO 680-699	FICO 580-599	Loan Amount <\$100,000	60 Day Lock (From 45 Day Price)
0.250	-1.500	-0.375	-0.500
FICO 660-679	FICO 550-579	VA Cashout >90% LTV	3-4 Units
0.250	-3.000	-3.00	-0.500
FICO 640-659	No FICO Score	Manufactured Home (Purchase/Rate-Term/Cashout)	NC Floor Price
0.000	-3.000	-1.250	99.750
FICO 620-639	Loan Amount >=\$100,000 <=\$249,999	Manufactured Home (Streamline/RRRL)	
-0.250	0.250	-1.250	



Effective: January 5, 2026

SELECT VA 30 - 25 Year Fixed (401 & 425)					SELECT VA 15 Year Fixed (-415)					SELECT VA 30 Year Fixed 2:1 Buydown - (401-BD)					SELECT VA 30 Year Fixed 1:0 Buydown - (401-BD10)				
Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day	
5.000	98.449	98.407	98.331		5.000	99.780	99.744	99.644		5.000	98.349	98.307	98.231		5.000	98.349	98.307	98.231	
5.125	98.924	98.882	98.807		5.125	100.123	100.088	99.988		5.125	98.824	98.782	98.707		5.125	98.824	98.782	98.707	
5.250	99.698	99.656	99.580		5.250	100.746	100.711	100.610		5.250	99.598	99.556	99.480		5.250	99.598	99.556	99.480	
5.375	100.397	100.305	100.238		5.375	100.838	100.811	100.719		5.375	100.297	100.205	100.138		5.375	100.297	100.205	100.138	
5.500	100.839	100.747	100.680		5.500	101.149	101.122	101.030		5.500	100.739	100.647	100.580		5.500	100.739	100.647	100.580	
5.625	101.275	101.183	101.116		5.625	101.454	101.427	101.335		5.625	101.175	101.083	101.016		5.625	101.175	101.083	101.016	
5.750	101.519	101.427	101.360		5.750	101.546	101.519	101.427		5.750	101.419	101.327	101.260		5.750	101.419	101.327	101.260	
5.875	101.699	101.657	101.590		5.875	101.912	101.931	101.896		5.875	101.599	101.557	101.490		5.875	101.599	101.557	101.490	
6.000	102.183	102.141	102.074		6.000	102.256	102.275	102.200		6.000	102.083	102.041	101.974		6.000	102.083	102.041	101.974	
6.125	102.661	102.619	102.552							6.125	102.561	102.519	102.452		6.125	102.561	102.519	102.452	
6.250	102.775	102.734	102.667							6.250	102.675	102.634	102.567		6.250	102.675	102.634	102.567	
6.375	102.447	102.405	102.338							6.375	102.347	102.305	102.238		6.375	102.347	102.305	102.238	
6.500	102.925	102.883	102.817							6.500	102.825	102.783	102.717		6.500	102.825	102.783	102.717	
6.625	103.212	103.170	103.104							6.625	103.112	103.070	103.004		6.625	103.112	103.070	103.004	
6.750	103.715	103.674	103.607							6.750	103.615	103.574	103.507		6.750	103.615	103.574	103.507	
6.875	103.814	103.747	103.722							6.875	103.714	103.647	103.622		6.875	103.714	103.647	103.622	
7.000	104.243	104.176	104.151							7.000	104.143	104.076	104.051		7.000	104.143	104.076	104.051	

SELECT VA 30 Year Fixed HB - (40/HB)				
Rate	15 Day	30 Day	45 Day	
5.250	99.523	99.431	99.364	
5.375	99.627	99.535	99.468	
5.500	100.061	99.969	99.902	
5.625	100.520	100.428	100.361	
5.750	101.036	100.944	100.877	
5.875	100.907	100.865	100.798	
6.000	101.339	101.297	101.230	
6.125	101.862	101.821	101.754	
6.250	101.715	101.673	101.606	
6.375	101.467	101.425	101.358	
6.500	101.940	101.898	101.831	
6.625	102.227	102.185	102.118	
6.750	101.958	101.916	101.849	
6.875	102.459	102.392	102.367	
7.000	102.651	102.584	102.559	
7.125	102.882	102.815	102.790	
7.250	102.702	102.636	102.610	

SELECT VAH3 30 Day Fixed 2:1 Buydown (45th-B)				
Rate	15 Day	30 Day	45th-B	
5.250	99.373	99.281	99.214	
5.375	99.477	99.385	99.318	
5.500	99.811	99.819	99.752	
5.625	100.370	100.278	100.211	
5.750	100.886	100.794	100.727	
5.875	100.757	100.715	100.648	
6.000	101.189	101.147	101.086	
6.125	101.712	101.671	101.604	
6.250	101.565	101.523	101.456	
6.375	101.317	101.275	101.208	
6.500	101.790	101.748	101.681	
6.625	102.077	102.035	101.968	
6.750	101.808	101.766	101.699	
6.875	102.309	102.242	102.217	
7.000	102.501	102.434	102.409	
7.125	102.732	102.665	102.640	
7.250	102.552	102.486	102.460	

SELECT VA HS 30 Year Fixed 1:10 Buydown - 401HS-B				
Rate	15 Day	30 Day	401HS-B	
5.250	99.373	99.281	99.214	
5.375	99.477	99.385	99.318	
5.500	99.911	99.819	99.752	
5.625	100.370	100.278	100.211	
5.750	100.886	100.794	100.727	
5.875	100.757	100.715	100.648	
6.000	101.189	101.147	101.080	
6.125	101.712	101.671	101.604	
6.250	101.565	101.523	101.456	
6.375	101.317	101.275	101.208	
6.500	101.790	101.748	101.681	
6.625	102.077	102.035	101.968	
6.750	101.808	101.766	101.699	
6.875	102.309	102.242	102.217	
7.000	102.501	102.434	102.409	
7.125	102.732	102.665	102.640	
7.250	102.552	102.486	102.460	

[illegible]

SELECT VAIRRR, 30 - 25 Year Fixed (401R1 & 425R1)				
Rate	15 Day	30 Day	45 Day	
4.750	97.087	97.045	96.970	
4.875	97.723	97.681	97.606	
5.000	98.574	98.532	98.456	
5.125	99.049	99.007	98.932	
5.250	99.823	99.781	99.705	
5.375	100.522	100.430	100.363	
5.500	100.964	100.872	100.805	
5.625	101.400	101.308	101.241	
5.750	101.644	101.552	101.485	
5.875	101.824	101.782	101.715	
6.000	102.308	102.266	102.199	
6.125	102.786	102.744	102.677	
6.250	102.900	102.859	102.792	
6.375	102.572	102.530	102.463	
6.500	103.050	103.008	102.942	
6.625	103.337	103.295	103.229	
6.750	103.840	103.799	103.732	

SELECT VA IRRRL 30 Year Fixed HB - (401RLHB)			
Rate	15 Day	30 Day	45 Day
5.250	99.198	99.106	99.039
5.375	99.302	99.210	99.143
5.500	99.736	99.644	99.577
5.625	100.195	100.103	100.036
5.750	100.711	100.619	100.552
5.875	100.582	100.540	100.473
6.000	101.014	100.972	100.905
6.125	101.537	101.496	101.429
6.250	101.590	101.348	101.281
6.375	101.142	101.100	101.033
6.500	101.615	101.573	101.506
6.625	101.902	101.860	101.793
6.750	101.633	101.591	101.524
6.875	102.134	102.067	102.042
7.000	102.326	102.259	102.234
7.125	102.557	102.490	102.465
7.250	102.377	102.311	102.285

[illegible][illegible]

FICO 2700		FICO 600-619		VA Loan Amount >\$950K	
0.375		-0.750		-0.825	
FICO 680-699		FICO 680-699		Loan Amount <\$100,000	60 Day Lock (From 45 Day Price)
0.250		-0.375		-0.375	-0.500
FICO 550-579		FICO 550-579		VA Cashout <30% LTV	34 Units
0.250		-3.000		-3.000	-0.500
FICO 640-659		No FICO Score		Manufactured Home (Purchase/Rate-Term/Cashout)	NC Floor Price
0.000		-3.000		-1.250	99.750
FICO 600-639		Loan Amount >= \$100,000 <= \$249,999		Manufactured Home (Streamline/IRRRL)	
0.250		-0.250		-1.250	



LendingPros
19000 MacArthur Blvd, Suite 250
Irvine, CA 92612

Effective: January 5, 2026

FHA/VA ARM PRICING

FHA 5/1 ARM - (305)			
Rate	15 Day	30 Day	45 Day
4.625	98.416	98.325	98.320
4.750	98.152	98.048	98.027
4.875	98.724	98.620	98.599
5.000	99.273	99.170	99.148
5.125	99.528	99.424	99.402
5.250	98.988	98.872	98.834
5.375	99.549	99.433	99.395
5.500	100.081	99.965	99.927
5.625	100.310	100.194	100.156
5.750	99.380	99.252	99.197
5.875	99.912	99.784	99.729
6.000	100.428	100.299	100.244
6.125	100.620	100.492	100.437

FHA 5/1 ARM HB - (305HB)			
Rate	15 Day	30 Day	45 Day
4.625	97.826	97.735	97.730
4.750	97.607	97.503	97.482
4.875	98.150	98.047	98.025
5.000	98.667	98.563	98.542
5.125	98.880	98.777	98.755
5.250	98.423	98.307	98.269
5.375	98.941	98.825	98.786
5.500	99.419	99.303	99.265
5.625	99.584	99.468	99.430
5.750	98.786	98.658	98.603
5.875	99.254	99.126	99.071
6.000	99.698	99.569	99.515
6.125	99.812	99.684	99.629

VA 5/1 ARM - (405)			
Rate	15 Day	30 Day	45 Day
4.625	0.000	0.000	0.000
4.750	0.000	0.000	0.000
4.875	0.000	0.000	0.000
5.000	0.000	0.000	0.000
5.125	0.000	0.000	0.000
5.250	0.000	0.000	0.000
5.375	0.000	0.000	0.000
5.500	0.000	0.000	0.000
5.625	0.000	0.000	0.000
5.750	0.000	0.000	0.000
5.875	0.000	0.000	0.000
6.000	0.000	0.000	0.000
6.125	0.000	0.000	0.000

VA 5/1 ARM HB - (405HB)			
Rate	15 Day	30 Day	45 Day
4.625	0.000	0.000	0.000
4.750	0.000	0.000	0.000
4.875	0.000	0.000	0.000
5.000	0.000	0.000	0.000
5.125	0.000	0.000	0.000
5.250	0.000	0.000	0.000
5.375	0.000	0.000	0.000
5.500	0.000	0.000	0.000
5.625	0.000	0.000	0.000
5.750	0.000	0.000	0.000
5.875	0.000	0.000	0.000
6.000	0.000	0.000	0.000
6.125	0.000	0.000	0.000

LLPAs

FICO 720	FICO 680-619	VA Loan Amount >\$50K	Select (FICO >680 & \$5250,000 & N/A on DPAs)
0.375	-0.750	-0.375	0.350
FICO 680-659	FICO 650-599	Loan Amount <\$100,000	
0.250	-1.500	-0.375	
FICO 660-679	FICO 550-579	VA Cashout >90% LTV	3-4 Units
0.250	-3.000	-3.00	-0.500
FICO 640-659	No FICO Score	Manufactured Home (Purchase/Rate-Term/Cashout)	NC Floor Price
0.000	-3.000	-1.250	99.750
FICO 620-639	Loan Amount >=\$100,000 <=\$249,999	Manufactured Home (Streamline/IRRRL)	
-0.250	0.250	-1.250	



LendingPros
19000 MacArthur Blvd, Suite 250
Irvine, CA 92612

Effective: January 5, 2026

FHA Streamline & VA IRRRL Pricing

FHA Streamline 30 - 25 Year Fixed - (301SL & 325SL)				
Rate	15 Day	30 Day	45 Day	
4.750	96.792	96.750	96.675	
4.875	97.553	97.511	97.436	
5.000	98.364	98.322	98.246	
5.125	98.717	98.675	98.600	
5.250	99.474	99.433	99.357	
5.375	100.073	99.980	99.914	
5.500	100.578	100.486	100.419	
5.625	101.055	100.963	100.896	
5.750	101.338	101.246	101.179	
5.875	101.564	101.422	101.455	
6.000	102.185	102.143	102.076	
6.125	102.679	102.638	102.571	
6.250	102.600	102.558	102.491	
6.375	102.889	102.847	102.780	
6.500	103.431	103.389	103.322	
6.625	103.822	103.781	103.714	
6.750	103.411	103.369	103.302	

FHA Streamline 20 Year Fixed - (320SL)				
Rate	15 Day	30 Day	45 Day	
5.375	99.248	99.155	99.089	
5.500	99.753	99.661	99.594	
5.625	100.230	100.138	100.071	
5.750	100.513	100.421	100.354	
5.875	100.739	100.697	100.630	
6.000	101.360	101.318	101.251	
6.125	101.854	101.813	101.746	
6.250	101.775	101.733	101.666	
6.375	102.064	102.022	101.955	
6.500	102.606	102.564	102.497	
6.625	102.997	102.956	102.889	
6.750	102.586	102.544	102.477	
6.875	102.918	102.851	102.826	
7.000	103.499	103.432	103.407	
7.125	103.948	103.881	103.856	

FHA Streamline 15 Year Fixed - (315SL)				
Rate	15 Day	30 Day	45 Day	
5.000	99.670	99.634	99.634	
5.125	99.891	99.856	99.755	
5.250	100.498	100.462	100.362	
5.375	100.489	100.462	100.370	
5.500	100.863	100.836	100.744	
5.625	101.209	101.182	101.090	
5.750	101.340	101.314	101.222	
5.875	101.753	101.772	101.697	
6.000	102.232	102.251	102.176	

FHA Streamline 30 Year Fixed HB - (301SLHB)				
Rate	15 Day	30 Day	45 Day	
5.250	98.961	98.869	98.802	
5.375	99.018	98.926	98.859	
5.500	99.696	99.604	99.537	
5.625	100.132	100.040	99.973	
5.750	100.552	100.460	100.393	
5.875	100.539	100.497	100.430	
6.000	101.034	100.992	100.925	
6.125	101.431	101.389	101.322	
6.250	101.390	101.348	101.281	
6.375	101.343	101.301	101.234	
6.500	101.745	101.703	101.636	
6.625	102.089	102.047	101.980	
6.750	101.641	101.599	101.532	
6.875	102.097	102.030	102.005	
7.000	102.353	102.286	102.261	
7.125	102.636	102.569	102.544	
7.250	102.482	102.416	102.390	

VA IRRRL 30 - 25 Year Fixed (401RL & 425RL)				
Rate	15 Day	30 Day	45 Day	
4.750	96.737	96.695	96.620	
4.875	97.373	97.331	97.256	
5.000	98.224	98.182	98.106	
5.125	98.699	98.657	98.582	
5.250	99.473	99.431	99.355	
5.375	100.172	100.080	100.013	
5.500	100.614	100.522	100.455	
5.625	101.050	100.958	100.891	
5.750	101.294	101.202	101.135	
5.875	101.474	101.432	101.365	
6.000	101.958	101.916	101.849	
6.125	102.436	102.394	102.327	
6.250	102.550	102.509	102.442	
6.375	102.222	102.180	102.113	
6.500	102.700	102.658	102.592	
6.625	102.987	102.945	102.879	
6.750	103.490	103.449	103.382	

VA IRRRL 20 Year Fixed - (420RL)				
Rate	15 Day	30 Day	45 Day	
5.375	99.122	99.030	98.963	
5.500	99.564	99.472	99.405	
5.625	100.000	99.908	99.841	
5.750	100.244	100.152	100.085	
5.875	100.424	100.382	100.315	
6.000	100.908	100.866	100.799	
6.125	101.386	101.344	101.277	
6.250	101.500	101.459	101.392	
6.375	101.172	101.130	101.063	
6.500	101.650	101.608	101.542	
6.625	101.937	101.895	101.829	
6.750	102.440	102.399	102.332	
6.875	102.539	102.472	102.447	
7.000	102.968	102.901	102.876	
7.125	103.243	103.176	103.151	

VA IRRRL 15 Year Fixed - (415RL)				
Rate	15 Day	30 Day	45 Day	
5.000	99.305	99.269	99.169	
5.125	99.648	99.613	99.513	
5.250	100.271	100.236	100.135	
5.375	100.363	100.336	100.244	
5.500	100.674	100.647	100.555	
5.625	100.979	100.952	100.860	
5.750	101.071	101.044	100.952	
5.875	101.437	101.456	101.381	
6.000	101.781	101.800	101.725	

VA IRRRL 30 Year Fixed HB - (401RLHB)				
Rate	15 Day	30 Day	45 Day	
5.250	98.848	98.756	98.689	
5.375	98.952	98.860	98.793	
5.500	99.386	99.294	99.227	
5.625	99.845	99.753	99.686	
5.750	100.361	100.269	100.202	
5.875	100.232	100.190	100.123	
6.000	100.664	100.622	100.555	
6.125	101.187	101.146	101.079	
6.250	101.040	100.998	100.931	
6.375	100.792	100.750	100.683	
6.500	101.265	101.223	101.156	
6.625	101.552	101.510	101.443	
6.750	101.283	101.241	101.174	
6.875	101.784	101.717	101.692	
7.000	101.976	101.909	101.884	
7.125	102.207	102.140	102.115	
7.250	102.027	101.961	101.935	

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 >30% 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+ Units	
-0.500	
VA IRRRL ≥180% CLTV	
-1.000	
NC Floor Price	
99.750	



LendingPros
19000 MacArthur Blvd, Suite 250
Irvine, CA 92612

Effective:

Monday, January 5, 2026

Jumbo Signature Pricing

Jumbo Signature 30 Year Fixed - (901DI)

Note Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.375	100.407	100.314	100.126	99.939
6.500	100.629	100.535	100.348	100.160
6.625	100.753	100.659	100.471	100.284
6.750	100.914	100.820	100.633	100.445
6.875	101.044	100.950	100.762	100.575
7.000	101.201	101.108	100.920	100.733
7.125	101.333	101.239	101.051	100.864
7.250	101.447	101.353	101.166	100.978
7.375	101.523	101.429	101.241	101.054
7.500	101.587	101.493	101.305	101.118
7.625	101.639	101.545	101.357	101.170
7.750	101.691	101.597	101.410	101.222
7.875	101.743	101.649	101.462	101.274
8.000	101.795	101.701	101.514	101.326
8.125	101.847	101.754	101.566	101.379
8.250	101.900	101.806	101.618	101.431
8.375	101.952	101.858	101.670	101.483
8.500	102.004	101.910	101.723	101.535
8.625	102.056	101.962	101.775	101.587

Jumbo Signature 10/6 ARM - (9106DI)

Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.250	96.967	96.873	96.685	96.498
6.375	97.425	97.331	97.143	96.956
6.500	97.887	97.794	97.606	97.419
6.625	98.347	98.253	98.066	97.878
6.750	98.811	98.718	98.530	98.343
6.875	99.273	99.179	98.992	98.804
7.000	99.739	99.645	99.457	99.270
7.125	100.202	100.108	99.920	99.733
7.250	100.669	100.575	100.388	100.200
7.375	101.137	101.043	100.856	100.668
7.500	101.602	101.508	101.321	101.133
7.625	102.072	101.978	101.790	101.603
7.750	102.538	102.444	102.257	102.069
7.875	103.004	102.911	102.723	102.536
8.000	103.471	103.377	103.189	103.002

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	98.514	98.405	98.233	98.014
5.875	98.887	98.778	98.606	98.387
6.000	99.260	99.150	98.978	98.760
6.125	99.568	99.459	99.287	99.068
6.250	99.878	99.768	99.596	99.378
6.375	100.159	100.050	99.878	99.659
6.500	100.440	100.331	100.159	99.940
6.625	100.729	100.619	100.447	100.229
6.750	101.017	100.907	100.735	100.517
6.875	101.253	101.144	100.972	100.753
7.000	101.490	101.381	101.209	100.990
7.125	101.194	101.085	100.913	100.694
7.250	100.899	100.789	100.617	100.399
7.375	101.098	100.989	100.817	100.598
7.500	101.299	101.189	101.017	100.799
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	98.514	98.405	98.233	98.014
5.875	98.887	98.778	98.606	98.387
6.000	99.260	99.150	98.978	98.760
6.125	99.568	99.459	99.287	99.068
6.250	99.878	99.768	99.596	99.378
6.375	100.159	100.050	99.878	99.659
6.500	100.440	100.331	100.159	99.940
6.625	100.729	100.619	100.447	100.229
6.750	101.017	100.907	100.735	100.517
6.875	101.253	101.144	100.972	100.753
7.000	101.490	101.381	101.209	100.990
7.125	101.194	101.085	100.913	100.694
7.250	100.899	100.789	100.617	100.399
7.375	101.098	100.989	100.817	100.598
7.500	101.299	101.189	101.017	100.799
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	95.814	95.705	95.533	95.314
5.375	96.101	95.991	95.820	95.601
5.500	96.398	96.289	96.117	95.898
5.625	96.657	96.548	96.376	96.157
5.750	96.914	96.805	96.633	96.414
5.875	97.318	97.209	97.037	96.818
6.000	97.716	97.607	97.435	97.216
6.125	97.940	97.831	97.659	97.440
6.250	98.119	98.009	97.838	97.619
6.375	98.337	98.228	98.056	97.837
6.500	98.557	98.448	98.276	98.057
6.625	98.727	98.618	98.446	98.227
6.750	98.899	98.789	98.617	98.399
6.875	99.095	98.986	98.814	98.595
7.000	99.293	99.183	99.011	98.793

Jumbo Pro 30 Year Fixed 2:1 Buydown - (901SP-BD)				
Rate	15 Day	30 Day	45 Day	60 Day
5.750	98.514	98.405	98.233	98.014
5.875	98.887	98.778	98.606	98.387
6.000	99.260	99.150	98.978	98.760
6.125	99.568	99.459	99.287	99.068
6.250	99.878	99.768	99.596	99.378
6.375	100.159	100.050	99.878	99.659
6.500	100.440	100.331	100.159	99.940
6.625	100.729	100.619	100.447	100.229
6.750	101.017	100.907	100.735	100.517
6.875	101.253	101.144	100.972	100.753
7.000	101.490	101.381	101.209	100.990
7.125	101.194	101.085	100.913	100.694
7.250	100.899	100.789	100.617	100.399
7.375	101.098	100.989	100.817	100.598
7.500	101.299	101.189	101.017	100.799
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	97.050	96.941	96.769	96.550
5.625	97.389	97.279	97.108	96.889
5.750	97.728	97.619	97.447	97.228
5.875	98.056	97.947	97.775	97.556
6.000	98.385	98.276	98.104	97.885
6.125	98.690	98.580	98.408	98.190
6.250	98.995	98.885	98.713	98.495
6.375	99.213	99.103	98.932	98.713
6.500	99.432	99.322	99.150	98.932
6.625	99.704	99.595	99.423	99.204
6.750	99.977	99.868	99.696	99.477

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	95.973	95.848	95.723	95.535		6.000	N/A	N/A	N/A	N/A	
6.125	96.545	96.420	96.295	96.107		6.125	N/A	N/A	N/A	N/A	
6.250	96.895	96.760	96.635	96.447		6.250	N/A	N/A	N/A	N/A	
6.375	97.167	97.042	96.917	96.729		6.375	N/A	N/A	N/A	N/A	
6.500	97.457	97.332	97.207	97.019		6.500	N/A	N/A	N/A	N/A	
6.625	97.978	97.853	97.728	97.541		6.625	N/A	N/A	N/A	N/A	
6.750	98.302	98.177	98.052	97.865		6.750	N/A	N/A	N/A	N/A	
6.875	98.554	98.429	98.304	98.116		6.875	N/A	N/A	N/A	N/A	
7.000	99.180	99.055	98.930	98.742		7.000	N/A	N/A	N/A	N/A	
7.125	99.623	99.498	99.373	99.185		7.125	N/A	N/A	N/A	N/A	
7.250	100.075	99.950	99.825	99.638		7.250	N/A	N/A	N/A	N/A	
7.375	100.324	100.199	100.074	99.886		7.375	N/A	N/A	N/A	N/A	
7.500	100.843	100.718	100.593	100.405		7.500	N/A	N/A	N/A	N/A	
7.625	101.120	100.995	100.870	100.683		7.625	N/A	N/A	N/A	N/A	
7.750	101.282	101.157	101.032	100.844		7.750	N/A	N/A	N/A	N/A	
7.875	101.491	101.366	101.241	101.053		7.875	N/A	N/A	N/A	N/A	
8.000	101.869	101.744	101.619	101.432		8.000	N/A	N/A	N/A	N/A	
8.125	102.105	101.980	101.855	101.668		8.125	N/A	N/A	N/A	N/A	
8.250	102.336	102.211	102.086	101.899		8.250	N/A	N/A	N/A	N/A	
8.375	102.517	102.392	102.267	102.079		8.375	N/A	N/A	N/A	N/A	
8.500	102.833	102.708	102.583	102.395		8.500	N/A	N/A	N/A	N/A	
8.625	103.025	102.900	102.775	102.588		8.625	N/A	N/A	N/A	N/A	

Jumbo Elite 30 Year Fixed Interest Only - (901EM-IO)				
Rate	15 Day	30 Day	45 Day	60 Day
6.000	95.973	95.848	95.723	95.535
6.125	96.545	96.420	96.295	96.107
6.250	96.885	96.760	96.635	96.447
6.375	97.167	97.042	96.917	96.729
6.500	97.457	97.332	97.207	97.019
6.625	97.978	97.853	97.728	97.541
6.750	98.302	98.177	98.052	97.865
6.875	98.554	98.429	98.304	98.116
7.000	99.180	99.055	98.930	98.742
7.125	99.623	99.498	99.373	99.185
7.250	100.075	99.950	99.825	99.638
7.375	100.324	100.199	100.074	99.886
7.500	100.843	100.718	100.593	100.405
7.625	101.120	100.995	100.870	100.683
7.750	101.282	101.157	101.032	100.844
7.875	101.491	101.366	101.241	101.053
8.000	101.869	101.744	101.619	101.432
8.125	102.105	101.980	101.855	101.668
8.250	102.336	102.211	102.086	101.899
8.375	102.517	102.392	102.267	102.079
8.500	102.833	102.708	102.583	102.395
8.625	103.025	102.900	102.775	102.588

[illegible][illegible]

LendingPros
19000 MacArthur Blvd, Suite 250
Irvine, CA 92612

Effective: Monday, January 5, 2026

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