

Ratesheet Code: RS-WS

Effective Date:

2/9/26 8:17 AM

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Lock Expiration Days	
15 Day	02/24/26
30 Day	03/11/26
45 Day	03/26/26
60 Day	04/10/26
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
	Phone: 949-679-7400
Lock Desk:	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.

February Pricing Specials	
FHA & DPA (Includes FHA Streamline, does not include Select)	0.375
FHA SELECT	0.125

Announcements

SWEET DEALS TO LOVE WITH FEBRUARY SPECIALS!
UP TO 75 BPS PRICE IMPROVEMENT



Temporary Property Eligibility Restrictions

Non-Owner properties located in the following City/County are NOT eligible to be locked:
•Baltimore City, Maryland
(Properties located in Baltimore County are not restricted)

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



Effective: February 9, 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	96.828	96.687	96.540	96.374	4.875	96.489	96.348	96.201	96.035	5.750	100.425	100.335	100.247	100.148
4.990	97.425	97.299	97.168	97.021	4.990	97.086	96.960	96.829	96.682	5.875	100.900	100.810	100.722	100.623
5.125	97.827	97.724	97.618	97.499	5.125	97.513	97.410	97.304	97.185	5.990	101.322	101.232	101.144	101.044
5.250	98.598	98.546	98.495	98.437	5.250	98.296	98.245	98.193	98.135	6.125	101.745	101.655	101.567	101.467
5.375	99.186	99.134	99.083	99.025	5.375	98.909	98.857	98.806	98.748	6.250	101.334	101.252	101.171	101.080
5.500	99.761	99.710	99.658	99.600	5.500	99.486	99.435	99.383	99.325	6.375	101.880	101.799	101.718	101.627
5.625	100.296	100.245	100.193	100.135	5.625	100.021	99.970	99.918	99.860	6.500	102.258	102.176	102.095	102.004
5.750	100.604	100.544	100.486	100.419	5.750	100.329	100.269	100.211	100.144	6.625	102.466	102.385	102.304	102.213
5.875	101.129	101.069	101.010	100.944	5.875	100.834	100.774	100.715	100.649	6.750	102.414	102.382	102.353	102.320
5.990	101.567	101.507	101.448	101.382	5.990	101.272	101.212	101.153	101.087	6.875	102.624	102.593	102.563	102.530
6.125	101.999	101.939	101.880	101.814	6.125	101.704	101.644	101.585	101.519	6.990	103.000	102.968	102.939	102.906
6.250	102.119	102.067	102.015	101.957	6.250	101.824	101.772	101.720	101.662	7.125	103.314	103.294	103.277	103.258
6.375	102.659	102.607	102.555	102.497	6.375	102.364	102.312	102.260	102.202	7.250	103.610	103.596	103.581	103.565
6.500	103.019	102.967	102.916	102.858	6.500	102.724	102.672	102.621	102.563	7.375	103.881	103.867	103.852	103.836
6.625	103.200	103.148	103.096	103.038	6.625	102.905	102.853	102.801	102.743	7.500	104.136	104.123	104.108	104.091
6.750	103.430	103.393	103.356	103.315	6.750	103.135	103.098	103.061	103.020	7.625	104.342	104.329	104.314	104.297
6.875	103.651	103.614	103.578	103.536	6.875	103.356	103.319	103.283	103.241	7.750	104.491	104.463	104.434	104.401
6.990	104.044	104.021	103.998	103.972	6.990	103.749	103.726	103.703	103.677	7.875	104.728	104.700	104.671	104.638
7.125	104.385	104.364	104.342	104.317	7.125	104.090	104.069	104.047	104.022	7.990	104.699	104.671	104.642	104.608
7.250	104.665	104.644	104.622	104.597	7.250	104.370	104.349	104.327	104.302	8.125	104.912	104.884	104.855	104.822
7.375	104.770	104.749	104.727	104.702	7.375	104.475	104.454	104.432	104.407					
7.500	105.007	104.986	104.963	104.939	7.500	104.712	104.691	104.668	104.644					
7.625	105.224	105.203	105.181	105.156	7.625	104.929	104.908	104.886	104.861					

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	99.159	99.123	99.092	99.057	5.990	101.521	101.467	101.420	101.367	5.750	100.254	100.194	100.136	100.069
4.990	99.483	99.447	99.416	99.381	6.125	101.724	101.667	101.613	101.551	5.875	100.779	100.719	100.660	100.594
5.125	99.583	99.547	99.516	99.481	6.250	102.209	102.140	102.093	102.040	5.990	101.236	101.175	101.117	101.050
5.250	100.086	100.043	100.004	99.959	6.375	102.543	102.474	102.427	102.374	6.125	101.756	101.696	101.638	101.571
5.375	100.399	100.356	100.316	100.272	6.500	102.734	102.666	102.619	102.566	6.250	101.847	101.795	101.743	101.685
5.500	100.683	100.640	100.601	100.556	6.625	102.786	102.718	102.671	102.618	6.375	102.463	102.411	102.360	102.302
5.625	100.966	100.922	100.883	100.839	6.750	103.098	103.030	102.983	102.930	6.500	102.902	102.850	102.799	102.741
5.750	101.164	101.125	101.094	101.058	6.875	103.126	103.058	103.011	102.958	6.625	103.164	103.112	103.061	103.003
5.875	101.440	101.402	101.370	101.335	6.990	103.367	103.299	103.252	103.199	6.750	103.314	103.284	103.255	103.222
5.990	101.681	101.642	101.611	101.576	7.125	103.524	103.455	103.409	103.355	6.875	103.609	103.579	103.550	103.517
6.125	101.940	101.901	101.870	101.835	7.250	103.526	103.430	103.336	103.230	6.990	104.034	104.004	103.975	103.942
6.250	102.105	102.037	101.990	101.937	7.375	103.661	103.565	103.471	103.365	7.125	104.396	104.367	104.338	104.304
6.375	102.518	102.450	102.403	102.350	7.500	103.791	103.694	103.600	103.494	7.250	104.643	104.616	104.586	104.553
6.500	102.786	102.718	102.671	102.618	7.625	103.914	103.817	103.723	103.617	7.375	104.963	104.935	104.906	104.873
6.625	102.908	102.840	102.793	102.740	7.750	104.037	103.940	103.847	103.740	7.500	105.259	105.232	105.202	105.169
6.750	103.259	103.190	103.143	103.090	7.875	104.160	104.063	103.970	103.863	7.625	105.543	105.515	105.486	105.453
6.875	103.344	103.276	103.229	103.176	7.990	104.042	103.946	103.852	103.746	7.750	104.577	104.541	104.505	104.463
6.990	103.635	103.567	103.520	103.467	8.125	104.156	104.060	103.966	103.860	7.875	104.794	104.759	104.722	104.681
										7.990	104.759	104.723	104.687	104.645
										8.125	104.964	104.929	104.892	104.850

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	98.411	98.359	98.308	98.250	4.875	95.914	95.773	95.626	95.460	5.750	100.350	100.260	100.172	100.073
5.500	98.986	98.935	98.883	98.825	4.990	96.511	96.385	96.254	96.107	5.875	100.825	100.735	100.647	100.548
5.625	99.521	99.470	99.418	99.360	5.125	96.938	96.835	96.729	96.610	5.990	101.247	101.157	101.069	100.969
5.750	99.829	99.769	99.711	99.644	5.250	97.721	97.670	97.618	97.560	6.125	101.670	101.580	101.492	101.392
5.875	100.354	100.294	100.235	100.169	5.375	98.334	98.282	98.231	98.173	6.250	101.259	101.177	101.096	101.005
5.990	100.792	100.732	100.673	100.607	5.500	98.911	98.860	98.808	98.750	6.375	101.805	101.724	101.643	101.552
6.125	101.224	101.164	101.105	101.039	5.625	99.446	99.395	99.343	99.285	6.500	102.183	102.101	102.020	101.929
6.250	101.344	101.292	101.240	101.182	5.750	99.754	99.694	99.636	99.569	6.625	102.391	102.310	102.229	102.138
6.375	101.884	101.832	101.780	101.722	5.875	100.259	100.199	100.140	100.074	6.750	102.339	102.307	102.278	102.245
6.500	102.244	102.192	102.141	102.083	5.990	100.697	100.637	100.578	100.512	6.875	102.549	102.518	102.488	102.455
6.625	102.425	102.373	102.321	102.263	6.125	101.129	101.069	101.010	100.944	6.990	102.925	102.893	102.864	102.831
6.750	102.665	102.618	102.581	102.540	6.250	101.249	101.197	101.145	101.087	7.125	103.239	103.219	103.202	103.183
6.875	102.876	102.839	102.803	102.761	6.375	101.789	101.737	101.685	101.627	7.250	103.535	103.521	103.506	103.490
6.990	103.269	103.246	103.223	103.197	6.500	102.149	102.097	102.046	101.988	7.375	103.806	103.792	103.777	103.761
7.125	103.610	103.589	103.567	103.542	6.625	102.330	102.278	102.226	102.168	7.500	104.061	104.048	104.033	104.016
7.250	103.890	103.869	103.847	103.822	6.750	102.560	102.523	102.486	102.445	7.625	104.267	104.254	104.239	104.222
7.375	103.995	103.974	103.952	103.927	6.875	102.781	102.744	102.708	102.666	7.750	104.416	104.388	104.359	104.326
7.500	104.232	104.211	104.188	104.164	6.990	103.174	103.151	103.128	103.102	7.875	104.653	104.625	104.596	104.563
7.625	104.449	104.428	104.406	104.381	7.125	103.515	103.494	103.472	103.447	7.990	104.624	104.596	104.567	104.533
7.750	104.152	104.116	104.080	104.038	7.250	103.795	103.774	103.752	103.727	8.125	104.837	104.809	104.780	104.747
7.875	104.369	104.334	104.297	104.256	7.375	103.900	103.879	103.857	103.832					
7.990	104.334	104.298	104.262	104.220	7.500	104.137	104.116	104.093	104.069					
8.125	104.539	104.504	104.467	104.425	7.625	104.354	104.333	104.311	104.286					



LendingPros
19000 MacArthur Blvd, Suite 250
Irvine, CA 92612

Effective: February 9, 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	99.749	99.688	99.630	99.563	5.500	97.824	97.763	97.705	97.638	5.375	99.282	97.252	97.193	97.127
5.625	100.349	100.288	100.230	100.163	5.625	98.420	98.360	98.301	98.235	5.500	97.941	97.881	97.822	97.756
5.750	100.631	100.571	100.513	100.446	5.750	98.686	98.626	98.568	98.501	5.625	98.527	98.467	98.408	98.342
5.875	101.087	101.027	100.968	100.902	5.875	99.142	99.082	99.023	98.957	5.750	98.805	98.745	98.686	98.620
5.990	101.571	101.511	101.453	101.386	5.990	99.626	99.566	99.508	99.441	5.875	99.270	99.210	99.151	99.085
6.125	101.938	101.878	101.819	101.753	6.125	99.993	99.933	99.874	99.808	5.990	99.738	99.678	99.619	99.553
6.250	101.418	101.336	101.255	101.164	6.250	99.473	99.391	99.310	99.219	6.125	100.149	100.089	100.031	99.964
6.375	101.810	101.728	101.647	101.556	6.375	99.865	99.783	99.702	99.611	6.250	99.633	99.551	99.470	99.379
6.500	102.111	102.029	101.948	101.857	6.500	100.166	100.084	100.003	99.912	6.375	100.015	99.933	99.852	99.761
6.625	102.401	102.319	102.239	102.147	6.625	100.456	100.374	100.294	100.202	6.500	100.338	100.256	100.175	100.084
6.750	101.994	101.935	101.877	101.810	6.750	100.049	99.990	99.932	99.865	6.625	100.651	100.569	100.488	100.397
6.875	102.316	102.257	102.198	102.132	6.875	100.371	100.312	100.253	100.187	6.750	100.277	100.218	100.159	100.093
6.990	102.479	102.419	102.361	102.294	6.990	100.534	100.474	100.416	100.349	6.875	100.571	100.512	100.454	100.387
7.125	102.697	102.638	102.579	102.513	7.125	100.752	100.693	100.634	100.568	6.990	100.753	100.693	100.635	100.568
7.250	101.799	101.755	101.712	101.662	7.250	99.854	99.810	99.767	99.717	7.125	100.989	100.930	100.871	100.805
7.375	102.230	102.187	102.143	102.093	7.375	100.285	100.242	100.198	100.148	7.250	100.345	100.301	100.258	100.208
7.500	102.285	102.242	102.198	102.148	7.500	100.340	100.297	100.253	100.203	7.375	100.495	100.452	100.408	100.358
7.625	102.329	102.286	102.242	102.192	7.625	100.384	100.341	100.297	100.247	7.500	100.558	100.515	100.471	100.421
7.750	102.698	102.611	102.523	102.423	7.750	100.753	100.666	100.578	100.478	7.625	100.605	100.561	100.517	100.468
7.875	102.816	102.730	102.642	102.542	7.875	100.836	100.750	100.662	100.562	7.750	100.973	100.886	100.799	100.699
7.990	101.785	101.698	101.610	101.511	7.990	99.805	99.718	99.630	99.531	7.875	101.146	101.060	100.972	100.872
8.125	101.850	101.763	101.675	101.575	8.125	99.870	99.783	99.695	99.595	7.990	100.115	100.028	99.940	99.841

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
5.990	99.903	99.848	99.801	99.748	5.990	99.254	99.199	99.153	99.099
6.125	100.060	100.005	99.958	99.905	6.125	99.456	99.401	99.354	99.301
6.250	99.510	99.441	99.370	99.291	6.250	98.910	98.841	98.770	98.691
6.375	99.705	99.626	99.556	99.476	6.375	99.095	99.016	98.946	98.866
6.500	99.823	99.739	99.676	99.605	6.500	99.235	99.151	99.088	99.017
6.625	100.006	99.921	99.859	99.788	6.625	99.440	99.356	99.293	99.222
6.750	100.009	99.924	99.862	99.791	6.750	99.476	99.392	99.330	99.259
6.875	100.178	100.093	100.031	99.960	6.875	99.618	99.534	99.471	99.400
6.990	100.220	100.136	100.073	100.002	6.990	99.679	99.595	99.532	99.461
7.125	100.324	100.240	100.177	100.106	7.125	99.801	99.717	99.654	99.583
7.250	100.061	99.949	99.839	99.715	7.250	99.882	99.770	99.660	99.536
7.375	100.532	100.420	100.311	100.187	7.375	99.938	99.825	99.716	99.592
7.500	100.497	100.385	100.275	100.151	7.500	99.918	99.806	99.696	99.572
7.625	100.468	100.355	100.246	100.122	7.625	99.900	99.787	99.678	99.554
7.750	101.465	101.352	101.243	101.119	7.750	100.907	100.794	100.685	100.561
7.875	101.509	101.396	101.287	101.163	7.875	101.014	100.901	100.792	100.668
7.990	100.424	100.312	100.203	100.079	7.990	99.938	99.826	99.717	99.593

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	96.728	96.587	96.440	96.274	5.375	99.057	98.997	98.939	98.872	5.375	98.386	98.334	98.283	98.225
4.990	97.325	97.199	97.068	96.921	5.500	99.699	99.638	99.580	99.513	5.500	98.961	98.910	98.858	98.800
5.125	97.727	97.624	97.518	97.399	5.625	100.299	100.238	100.180	100.113	5.625	99.496	99.445	99.393	99.335
5.250	98.498	98.446	98.395	98.337	5.750	100.581	100.521	100.463	100.396	5.750	99.804	99.744	99.686	99.619
5.375	99.086	99.034	98.983	98.925	5.875	101.037	100.977	100.918	100.852	5.875	100.329	100.269	100.210	100.144
5.500	99.661	99.610	99.558	99.500	5.990	101.521	101.461	101.403	101.336	5.990	100.767	100.707	100.648	100.582
5.625	100.196	100.145	100.093	100.035	6.125	101.888	101.828	101.769	101.703	6.125	101.199	101.139	101.080	101.014
5.750	100.504	100.444	100.386	100.319	6.250	101.368	101.286	101.205	101.114	6.250	101.319	101.267	101.215	101.157
5.875	101.029	100.969	100.910	100.844	6.375	101.760	101.678	101.597	101.506	6.375	101.859	101.807	101.755	101.697
5.990	101.467	101.407	101.348	101.282	6.500	102.061	101.979	101.898	101.807	6.500	102.219	102.167	102.116	102.058
6.125	101.899	101.839	101.780	101.714	6.625	102.351	102.269	102.189	102.097	6.625	102.400	102.348	102.296	102.238
6.250	102.019	101.967	101.915	101.857	6.750	101.944	101.885	101.827	101.760	6.750	102.630	102.593	102.556	102.515
6.375	102.559	102.507	102.455	102.397	6.875	102.266	102.207	102.148	102.082	6.875	102.851	102.814	102.778	102.736
6.500	102.919	102.867	102.816	102.758	6.990	102.429	102.369	102.311	102.244	6.990	103.244	103.221	103.198	103.172
6.625	103.100	103.048	102.996	102.938	7.125	102.647	102.588	102.529	102.463	7.125	103.585	103.564	103.542	103.517
6.750	103.330	103.293	103.256	103.215	7.250	101.749	101.705	101.662	101.612	7.250	103.865	103.844	103.822	103.797
6.875	103.551	103.514	103.478	103.436	7.375	102.180	102.137	102.093	102.043	7.375	103.970	103.949	103.927	103.902
6.990	103.944	103.921	103.898	103.872	7.500	102.235	102.192	102.148	102.098	7.500	104.207	104.186	104.163	104.139
7.125	104.285	104.264	104.242	104.217	7.625	102.279	102.236	102.192	102.142	7.625	104.424	104.403	104.381	104.356
7.250	104.565	104.544	104.522	104.497	7.750	102.648	102.561	102.473	102.373	7.750	104.127	104.091	104.055	104.013
7.375	104.670	104.649	104.627	104.602	7.875	102.766	102.680	102.592	102.492	7.875	104.344	104.309	104.272	104.231
7.500	104.907	104.886	104.863	104.839	7.990	101.735	101.648	101.560	101.461	7.990	104.309	104.273	104.237	104.195
7.625	105.124	105.103	105.081	105.056	8.125	101.800	101.713	101.625	101.525	8.125	104.514	104.479	104.442	104.400

FANNIE MAE 30 YR FIXED 1:0 BUYDOWN (101-BD10)					FANNIE MAE HB 30 YR FIXED 1:0 BUYDOWN (101 HB-BD10)					ANNIE MAE HOMEReady 30 YR FIXED 1:0 BUYDOWN (R101-B1)				
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	96.728	96.587	96.440	96.274	5.500	99.699	99.638	99.580	99.513	5.375	98.386	98.334	98.283	98.225
4.990	97.325	97.199	97.068	96.921	5.625	100.299	100.238	100.180	100.113	5.500	98.961	98.910	98.858	98.800
5.125	97.727	97.624	97.518	97.399	5.750	100.581	100.521	100.463	100.396	5.625	99.496	99.445	99.393	99.335
5.250	98.498	98.446	98.395	98.337	5.875	101.037	100.977	100.918	100.852	5.750	99.804	99.744	99.686	99.619
5.375	99.086	99.034	98.983	98.925	5.990	101.521	101.461	101.403	101.336	5.875	100.329	100.269	100.210	100.144
5.500	99.661	99.610	99.558	99.500	6.125	101.888	101.828	101.769	101.703	5.990	100.767	100.707	100.648	100.582
5.625	100.196	100.145	100.093	100.035	6.250	101.368	101.286	101.205	101.114	6.125	101.199			



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 19000 MacArthur Blvd, Suite 200
 Irvine, CA 92612

SELECT PRICING

Effective: February 9, 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	97.128	96.987	96.840	96.674	4.875	99.459	99.423	99.392	99.357
4.990	97.725	97.599	97.468	97.321	4.990	99.783	99.747	99.716	99.681
5.125	98.127	98.024	97.918	97.799	5.125	99.883	99.847	99.816	99.781
5.250	98.898	98.846	98.795	98.737	5.250	100.386	100.343	100.304	100.259
5.375	99.486	99.434	99.383	99.325	5.375	100.699	100.656	100.616	100.572
5.500	100.061	100.010	99.958	99.900	5.500	100.983	100.940	100.901	100.856
5.625	100.596	100.545	100.493	100.435	5.625	101.266	101.222	101.183	101.139
5.750	100.904	100.844	100.786	100.719	5.750	101.464	101.425	101.394	101.358
5.875	101.429	101.369	101.310	101.244	5.875	101.740	101.702	101.670	101.635
5.990	101.867	101.807	101.748	101.682	5.990	101.981	101.942	101.911	101.876
6.125	102.299	102.239	102.180	102.114	6.125	102.240	102.201	102.170	102.135
6.250	102.419	102.367	102.315	102.257	6.250	102.405	102.337	102.290	102.237
6.375	102.959	102.907	102.855	102.797	6.375	102.818	102.750	102.703	102.650
6.500	103.319	103.267	103.216	103.158	6.500	103.086	103.018	102.971	102.918
6.625	103.500	103.448	103.396	103.338	6.625	103.208	103.140	103.093	103.040
6.750	103.730	103.693	103.656	103.615	6.750	103.559	103.490	103.443	103.390
6.875	103.951	103.914	103.878	103.836	6.875	103.644	103.576	103.529	103.476
6.990	104.344	104.321	104.298	104.272					
7.125	104.685	104.664	104.642	104.617					
7.250	104.965	104.944	104.922	104.897					
7.375	105.070	105.049	105.027	105.002					
7.500	105.307	105.286	105.263	105.239					
7.625	105.524	105.503	105.481	105.456					
7.750	105.227	105.191	105.155	105.113					
7.875									

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	100.049	99.988	99.930	99.863	5.990	100.203	100.148	100.101	100.048
5.625	100.649	100.588	100.530	100.463	6.125	100.360	100.305	100.258	100.205
5.750	100.931	100.871	100.813	100.746	6.250	99.810	99.741	99.670	99.591
5.875	101.387	101.327	101.268	101.202	6.375	100.005	99.926	99.856	99.776
5.990	101.871	101.811	101.753	101.686	6.500	100.123	100.039	99.976	99.905
6.125	102.238	102.178	102.119	102.053	6.625	100.306	100.221	100.159	100.088
6.250	101.718	101.636	101.555	101.464	6.750	100.309	100.224	100.162	100.091
6.375	102.110	102.028	101.947	101.856	6.875	100.478	100.393	100.331	100.260
6.500	102.411	102.329	102.248	102.157	6.990	100.520	100.436	100.373	100.302
6.625	102.701	102.619	102.539	102.447	7.125	100.624	100.540	100.477	100.406
6.750	102.294	102.235	102.177	102.110	7.250	100.361	100.249	100.139	100.015
6.875	102.616	102.557	102.498	102.432	7.375	100.832	100.720	100.611	100.487
6.990	102.779	102.719	102.661	102.594	7.500	100.797	100.685	100.575	100.451
7.125	102.997	102.938	102.879	102.813	7.625	100.768	100.655	100.546	100.422
7.250	102.099	102.055	102.012	101.962	7.750	101.765	101.652	101.543	101.419
7.375	102.530	102.487	102.443	102.393	7.875	101.809	101.696	101.587	101.463
7.500	102.585	102.542	102.498	102.448					
7.625	102.629	102.586	102.542	102.492					
7.750	102.998	102.911	102.823	102.723					
7.875	103.116	103.030	102.942	102.842					
7.990	102.085	101.998	101.910	101.811					
8.125	102.150	102.063	101.975	101.875					

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-H)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	97.028	96.887	96.740	96.574	5.500	99.999	99.938	99.880	99.813
4.990	97.625	97.499	97.368	97.221	5.625	100.599	100.538	100.480	100.413
5.125	98.027	97.924	97.818	97.699	5.750	100.881	100.821	100.763	100.696
5.250	98.798	98.746	98.695	98.637	5.875	101.337	101.277	101.218	101.152
5.375	99.386	99.334	99.283	99.225	5.990	101.821	101.761	101.703	101.636
5.500	99.961	99.910	99.858	99.800	6.125	102.188	102.128	102.069	102.003
5.625	100.496	100.445	100.393	100.335	6.250	101.668	101.586	101.505	101.414
5.750	100.804	100.744	100.686	100.619	6.375	102.060	101.978	101.897	101.806
5.875	101.329	101.269	101.210	101.144	6.500	102.361	102.279	102.198	102.107
5.990	101.767	101.707	101.648	101.582	6.625	102.651	102.569	102.489	102.397
6.125	102.199	102.139	102.080	102.014	6.750	102.244	102.185	102.127	102.060
6.250	102.319	102.267	102.215	102.157	6.875	102.566	102.507	102.448	102.382
6.375	102.859	102.807	102.755	102.697	6.990	102.729	102.669	102.611	102.544
6.500	103.219	103.167	103.116	103.058	7.125	102.947	102.888	102.829	102.763
6.625	103.400	103.348	103.296	103.238	7.250	102.049	102.005	101.962	101.912
6.750	103.630	103.593	103.556	103.515	7.375	102.480	102.437	102.393	102.343
6.875	103.851	103.814	103.778	103.736	7.500	102.535	102.492	102.448	102.398
6.990	104.244	104.221	104.198	104.172	7.625	102.579	102.536	102.492	102.442
7.125	104.585	104.564	104.542	104.517	7.750	102.948	102.861	102.773	102.673
7.250	104.865	104.844	104.822	104.797	7.875	103.066	102.980	102.892	102.792
7.375	104.970	104.949	104.927	104.902	7.990	102.035	101.948	101.860	101.761
7.500	105.207	105.186	105.163	105.139	8.125	102.100	102.013	101.925	101.825
7.625	105.424	105.403	105.381	105.356					

SELECT FANNIE MAE 30 YR FIXED 1:0 BUYDOWN (101-BD10)					SELECT FANNIE MAE HB 30 YR FIXED 1:0 BUYDOWN (101-H)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	97.028	96.887	96.740	96.574	5.500	99.999	99.938	99.880	99.813
4.990	97.625	97.499	97.368	97.221	5.625	100.599	100.538	100.480	100.413
5.125	98.027	97.924	97.818	97.699	5.750	100.881	100.821	100.763	100.696
5.250	98.798	98.746	98.695	98.637	5.875	101.337	101.277	101.218	101.152
5.375	99.386	99.334	99.283	99.225	5.990	101.821	101.761	101.703	101.636
5.500	99.961	99.910	99.858	99.800	6.125	102.188	102.128	102.069	102.003
5.625	100.496	100.445	100.393	100.335	6.250	101.668	101.586	101.505	101.414
5.750	100.804	100.744	100.686	100.619	6.375	102.060	101.978	101.897	101.806
5.875	101.329	101.269	101.210	101.144	6.500	102.361	102.279	102.198	102.107
5.990	101.767	101.707	101.648	101.582	6.625	102.651	102.569	102.489	102.397
6.125	102.199	102.139	102.080	102.014	6.750	102.244	102.185	102.127	102.060
6.250	102.319	102.267	102.215	102.157	6.875	102.566	102.507	102.448	102.382
6.375	102.859	102.807	102.755	102.697	6.990	102.729	102.669	102.611	102.544
6.500	103.219	103.167	103.116	103.058	7.125	102.947	102.888	102.829	102.763
6.625	103.400	103.348	103.296	103.238	7.250	102.049	102.005	101.962	101.912
6.750	103.630	103.593	103.556	103.515	7.375	102.480	102.437	102.393	102.343
6.875	103.851	103.814	103.778	103.736	7.500	102.535	102.492	102.448	102.398
6.990	104.244	104.221	104.198	104.172	7.625	102.579	102.536	102.492	102.442
7.125	104.585	104.564	104.542	104.517	7.750	102.948	102.861	102.773	102.673
7.250	104.865	104.844	104.822	104.797	7.875	103.066	102.980	102.892	102.792
7.375	104.970	104.949	104.927	104.902	7.990	102.035	101.948	101.860	101.761
7.500	105.207	105.186	105.163	105.139	8.125	102.100	102.013	101.925	101.825
7.625	105.424	105.403	105.381	105.356	8.250	101.302	101.156	101.009	100.843



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 Irvine, CA 92612

Effective: February 9, 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	96.828	96.687	96.540	96.374	4.875	96.489	96.348	96.201	96.035	5.500	99.880	99.799	99.718	99.627
4.990	97.425	97.299	97.168	97.021	4.990	97.086	96.960	96.829	96.682	5.625	100.362	100.281	100.200	100.109
5.125	97.827	97.724	97.618	97.499	5.125	97.513	97.410	97.304	97.185	5.750	100.425	100.335	100.247	100.148
5.250	98.598	98.546	98.495	98.437	5.250	98.296	98.245	98.193	98.135	5.875	100.900	100.810	100.722	100.623
5.375	99.186	99.134	99.083	99.025	5.375	98.909	98.857	98.806	98.748	5.990	101.322	101.232	101.144	101.044
5.500	99.761	99.710	99.658	99.600	5.500	99.486	99.435	99.383	99.325	6.125	101.745	101.655	101.567	101.467
5.625	100.296	100.245	100.193	100.135	5.625	100.021	99.970	99.918	99.860	6.250	101.334	101.252	101.171	101.080
5.750	100.604	100.544	100.486	100.419	5.750	100.329	100.269	100.211	100.144	6.375	101.880	101.799	101.718	101.627
5.875	101.129	101.069	101.010	100.944	5.875	100.834	100.774	100.715	100.649	6.500	102.258	102.176	102.095	102.004
5.990	101.567	101.507	101.448	101.382	5.990	101.272	101.212	101.153	101.087	6.625	102.486	102.385	102.304	102.213
6.125	101.999	101.939	101.880	101.814	6.125	101.704	101.644	101.585	101.519	6.750	102.414	102.382	102.353	102.320
6.250	102.119	102.067	102.015	101.957	6.250	101.824	101.772	101.720	101.662	6.875	102.624	102.593	102.563	102.530
6.375	102.659	102.607	102.555	102.497	6.375	102.364	102.312	102.260	102.202	6.990	103.000	102.968	102.939	102.906
6.500	103.019	102.967	102.916	102.858	6.500	102.724	102.672	102.621	102.563	7.125	103.314	103.294	103.277	103.258
6.625	103.200	103.148	103.096	103.038	6.625	102.905	102.853	102.801	102.743	7.250	103.610	103.596	103.581	103.565
6.750	103.430	103.393	103.356	103.315	6.750	103.135	103.098	103.061	103.020	7.375	103.881	103.867	103.852	103.836
6.875	103.651	103.614	103.578	103.536	6.875	103.356	103.319	103.283	103.241	7.500	104.136	104.123	104.108	104.091
6.990	104.044	104.021	103.998	103.972	6.990	103.749	103.726	103.703	103.677	7.625	104.342	104.329	104.314	104.297
7.125	104.385	104.364	104.342	104.317	7.125	104.090	104.069	104.047	104.022	7.750	104.491	104.463	104.434	104.401
7.250	104.665	104.644	104.622	104.597	7.250	104.370	104.349	104.327	104.302	7.875	104.728	104.700	104.671	104.638
7.375	104.770	104.749	104.727	104.702	7.375	104.475	104.454	104.432	104.407	7.990	104.699	104.671	104.642	104.608
7.500	105.007	104.986	104.963	104.939	7.500	104.712	104.691	104.668	104.644	8.125	104.912	104.884	104.855	104.822
7.625	105.224	105.203	105.181	105.156	7.625	104.929	104.908	104.886	104.861					
7.750	104.927	104.891	104.855	104.813	7.750	104.632	104.596	104.560	104.518					
7.875	105.144	105.109	105.072	105.031	7.875	104.850	104.815	104.778	104.737					
7.990	105.109	105.073	105.037	104.995	7.990	104.832	104.796	104.760	104.718					
8.125	105.314	105.279	105.242	105.200	8.125	104.984	104.949	104.912	104.870					

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
4.990	99.483	99.447	99.416	99.381	5.500	100.686	100.631	100.585	100.531	5.875	100.779	100.719	100.660	100.594
5.125	99.583	99.547	99.516	99.481	5.625	100.920	100.865	100.818	100.765	5.990	101.217	101.157	101.098	101.032
5.250	100.086	100.043	100.004	99.959	5.750	101.131	101.076	101.029	100.976	6.125	101.649	101.589	101.530	101.464
5.375	100.399	100.356	100.316	100.272	5.875	101.341	101.286	101.239	101.186	6.250	101.769	101.717	101.665	101.607
5.500	100.683	100.640	100.601	100.556	5.990	101.521	101.467	101.420	101.367	6.375	102.309	102.257	102.205	102.147
5.625	100.966	100.922	100.883	100.839	6.125	101.724	101.667	101.613	101.551	6.500	102.669	102.617	102.566	102.508
5.750	101.164	101.125	101.094	101.058	6.250	102.209	102.140	102.093	102.040	6.625	102.850	102.798	102.746	102.688
5.875	101.440	101.402	101.370	101.335	6.375	102.543	102.474	102.427	102.374	6.750	103.080	103.043	103.006	102.965
5.990	101.681	101.642	101.611	101.576	6.500	102.734	102.666	102.619	102.566	6.875	103.301	103.264	103.228	103.186
6.125	101.940	101.901	101.870	101.835	6.625	102.786	102.718	102.671	102.618	6.990	103.694	103.671	103.648	103.622
6.250	102.105	102.037	101.990	101.937	6.750	103.098	103.030	102.983	102.930	7.125	104.035	104.014	103.992	103.967
6.375	102.518	102.450	102.403	102.350	6.875	103.126	103.058	103.011	102.958	7.250	104.315	104.294	104.272	104.247
6.500	102.786	102.718	102.671	102.618	6.990	103.367	103.299	103.252	103.199	7.375	104.420	104.399	104.377	104.352
6.625	102.908	102.840	102.793	102.740	7.125	103.524	103.455	103.409	103.355	7.500	104.657	104.636	104.613	104.589
6.750	103.259	103.190	103.143	103.090	7.250	103.526	103.430	103.336	103.230	7.625	104.874	104.853	104.831	104.806
6.875	103.344	103.276	103.229	103.176						7.750	104.577	104.541	104.505	104.463
6.990	103.635	103.567	103.520	103.467						7.875	104.794	104.759	104.722	104.681
										7.990	104.759	104.723	104.687	104.645
										8.125	104.964	104.929	104.892	104.850

FREDDIE MAC HOMEONE 30 YEAR FIXED (201 HomeOne)				
Rate	15-Day	30-Day	45-Day	60-Day
5.875	101.129	101.069	101.010	100.944
5.990	101.567	101.507	101.448	101.382
6.125	101.999	101.939	101.880	101.814
6.250	102.119	102.067	102.015	101.957
6.375	102.659	102.607	102.555	102.497
6.500	103.019	102.967	102.916	102.858
6.625	103.200	103.148	103.096	103.038
6.750	103.430	103.393	103.356	103.315
6.875	103.651	103.614	103.578	103.536
6.990	104.044	104.021	103.998	103.972
7.125	104.385	104.364	104.342	104.317
7.250	104.665	104.644	104.622	104.597
7.375	104.770	104.749	104.727	104.702
7.500	105.007	104.986	104.963	104.939
7.625	105.224	105.203	105.181	105.156
7.750	104.927	104.891	104.855	104.813
7.875	105.144	105.109	105.072	105.031
7.990	105.109	105.073	105.037	104.995
8.125	105.314	105.279	105.242	105.200

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	99.749	99.688	99.630	99.563	5.500	97.541	97.481	97.422	97.356	5.500	98.661	98.606	98.559	98.506
5.625	100.349	100.288	100.230	100.163	5.625	98.127	98.067	98.008	97.942	5.625	98.919	98.864	98.817	98.764
5.750	100.631	100.571	100.513	100.446	5.750	98.405	98.345	98.286	98.220	5.750	98.915	98.861	98.814	98.761
5.875	101.087	101.027	100.968	100.902	5.875	98.870	98.810	98.751	98.685	5.875	99.148	99.093	99.046	98.993
5.990	101.571	101.511	101.453	101.386	5.990	99.338	99.278	99.219	99.153	5.990	99.439	99.384	99.338	99.284
6.125	101.938	101.878	101.819	101.753	6.125	99.749	99.689	99.631	99.564	6.125	99.641	99.586	99.539	99.486
6.250	101.418	101.336	101.255	101.164	6.250	99.233	99.151	99.070	98.979	6.250	99.095	99.026	98.955	98.876
6.375	101.810	101.728	101.647	101.556	6.375	99.615	99.533	99.452	99.361	6.375	99.280	99.201	99.131	99.051
6.500	102.111	102.029	101.948	101.857	6.500	99.938	99.856	99.775	99.684	6.500	99.420	99.336	99.273	99.202
6.625	102.401	102.319	102.239	102.147	6.625	100.251	100.169	100.088	99.997	6.625	99.629	99.545	99.482	99.411
6.750	101.994	101.935	101.877	101.810	6.750	99.877	99.818	99.759	99.693	6.750	99.667	99.583	99.520	99.449
6.875	102.316	102.257	102.198	102.132	6.875	100.171	100.112	100.054	99.987	6.875	99.815	99.731	99.668	99.598
6.990	102.479	102.419	102.361	102.294	6.990	100.353	100.293	100.235	100.168	6.990	99.880	99.796	99.733	99.663
7.125	102.69													



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FREDDIE MAC FIXED RATE BUYDOWN PRICING

FREDDIE MAC 30 YR FIXED 2:1 BUYDOWN (201-BD)					FREDDIE MAC SC 30 YR FIXED 2:1 BUYDOWN (201-SC-BD)					JIE MAC HOME POSSIBLE 30 YR FIXED 2:1 BUYDOWN (R20)				
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	96.728	96.587	96.440	96.274	5.990	101.521	101.461	101.403	101.336	5.375	98.386	98.334	98.283	98.225
4.990	97.325	97.199	97.068	96.921	6.125	101.888	101.828	101.769	101.703	5.500	98.961	98.910	98.858	98.800
5.125	97.727	97.624	97.518	97.399	6.250	101.368	101.286	101.205	101.114	5.625	99.496	99.445	99.393	99.335
5.250	98.498	98.446	98.395	98.337	6.375	101.760	101.678	101.597	101.506	5.750	99.804	99.744	99.686	99.619
5.375	99.086	99.034	98.983	98.925	6.500	102.061	101.979	101.898	101.807	5.875	100.329	100.269	100.210	100.144
5.500	99.661	99.610	99.558	99.500	6.625	102.351	102.269	102.189	102.097	5.990	100.767	100.707	100.648	100.582
5.625	100.196	100.145	100.093	100.035	6.750	101.944	101.885	101.827	101.760	6.125	101.199	101.139	101.080	101.014
5.750	100.504	100.444	100.386	100.319	6.875	102.266	102.207	102.148	102.082	6.250	101.319	101.267	101.215	101.157
5.875	101.029	100.969	100.910	100.844	6.990	102.429	102.369	102.311	102.244	6.375	101.859	101.807	101.755	101.697
5.990	101.467	101.407	101.348	101.282	7.125	102.647	102.588	102.529	102.463	6.500	102.219	102.167	102.116	102.058
6.125	101.899	101.839	101.780	101.714	7.250	101.749	101.705	101.662	101.612	6.625	102.400	102.348	102.296	102.238
6.250	102.019	101.967	101.915	101.857	7.375	102.180	102.137	102.093	102.043	6.750	102.630	102.593	102.556	102.515
6.375	102.559	102.507	102.455	102.397	7.500	102.235	102.192	102.148	102.098	6.875	102.851	102.814	102.778	102.736
6.500	102.919	102.867	102.816	102.758	7.625	102.279	102.236	102.192	102.142	6.990	103.244	103.221	103.198	103.172
6.625	103.100	103.048	102.996	102.938	7.750	102.648	102.561	102.473	102.373	7.125	103.585	103.564	103.542	103.517
6.750	103.330	103.293	103.256	103.215	7.875	102.766	102.680	102.592	102.492	7.250	103.865	103.844	103.822	103.797
6.875	103.551	103.514	103.478	103.436	7.990	101.735	101.648	101.560	101.461	7.375	103.970	103.949	103.927	103.902
6.990	103.944	103.921	103.898	103.872	8.125	101.800	101.713	101.625	101.525	7.500	104.207	104.186	104.163	104.139
7.125	104.285	104.264	104.242	104.217	8.250	101.002	100.856	100.709	100.543	7.625	104.424	104.403	104.381	104.356
7.250	104.565	104.544	104.522	104.497						7.750	104.127	104.091	104.055	104.013
7.375	104.670	104.649	104.627	104.602						7.875	104.344	104.309	104.272	104.231
7.500	104.907	104.886	104.863	104.839						7.990	104.309	104.273	104.237	104.195
7.625	105.124	105.103	105.081	105.056						8.125	104.514	104.479	104.442	104.400

FREDDIE MAC 30 YR FIXED 1:0 BUYDOWN (201-BD10)					FREDDIE MAC SC 30 YR FIXED 1:0 BUYDOWN (201-SC-BD10)					JIE 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	96.728	96.587	96.440	96.274	5.990	101.521	101.461	101.403	101.336	5.375	98.386	98.334	98.283	98.225
4.990	97.325	97.199	97.068	96.921	6.125	101.888	101.828	101.769	101.703	5.500	98.961	98.910	98.858	98.800
5.125	97.727	97.624	97.518	97.399	6.250	101.368	101.286	101.205	101.114	5.625	99.496	99.445	99.393	99.335
5.250	98.498	98.446	98.395	98.337	6.375	101.760	101.678	101.597	101.506	5.750	99.804	99.744	99.686	99.619
5.375	99.086	99.034	98.983	98.925	6.500	102.061	101.979	101.898	101.807	5.875	100.329	100.269	100.210	100.144
5.500	99.661	99.610	99.558	99.500	6.625	102.351	102.269	102.189	102.097	5.990	100.767	100.707	100.648	100.582
5.625	100.196	100.145	100.093	100.035	6.750	101.944	101.885	101.827	101.760	6.125	101.199	101.139	101.080	101.014
5.750	100.504	100.444	100.386	100.319	6.875	102.266	102.207	102.148	102.082	6.250	101.319	101.267	101.215	101.157
5.875	101.029	100.969	100.910	100.844	6.990	102.429	102.369	102.311	102.244	6.375	101.859	101.807	101.755	101.697
5.990	101.467	101.407	101.348	101.282	7.125	102.647	102.588	102.529	102.463	6.500	102.219	102.167	102.116	102.058
6.125	101.899	101.839	101.780	101.714	7.250	101.749	101.705	101.662	101.612	6.625	102.400	102.348	102.296	102.238
6.250	102.019	101.967	101.915	101.857	7.375	102.180	102.137	102.093	102.043	6.750	102.630	102.593	102.556	102.515
6.375	102.559	102.507	102.455	102.397	7.500	102.235	102.192	102.148	102.098	6.875	102.851	102.814	102.778	102.736
6.500	102.919	102.867	102.816	102.758	7.625	102.279	102.236	102.192	102.142	6.990	103.244	103.221	103.198	103.172
6.625	103.100	103.048	102.996	102.938	7.750	102.648	102.561	102.473	102.373	7.125	103.585	103.564	103.542	103.517
6.750	103.330	103.293	103.256	103.215	7.875	102.766	102.680	102.592	102.492	7.250	103.865	103.844	103.822	103.797
6.875	103.551	103.514	103.478	103.436	7.990	101.735	101.648	101.560	101.461	7.375	103.970	103.949	103.927	103.902
6.990	103.944	103.921	103.898	103.872	8.125	101.800	101.713	101.625	101.525	7.500	104.207	104.186	104.163	104.139
7.125	104.285	104.264	104.242	104.217	8.250					7.625	104.424	104.403	104.381	104.356
7.250	104.565	104.544	104.522	104.497	8.375					7.750	104.127	104.091	104.055	104.013
7.375	104.670	104.649	104.627	104.602	8.500					7.875	104.344	104.309	104.272	104.231
7.500	104.907	104.886	104.863	104.839	8.625					7.990	104.309	104.273	104.237	104.195
7.625	105.124	105.103	105.081	105.056	8.750					8.125	104.514	104.479	104.442	104.400



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SELECT PRICING

Effective: February 9, 2026

SELECT FREDDIE MAC FIXED RATE PRICING

SELECT FREDDIE MAC 30 YEAR FIXED (201)					SELECT FREDDIE MAC 15 YEAR FIXED (215)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	97.128	96.987	96.840	96.674	4.875	99.459	99.423	99.392	99.357
4.990	97.725	97.599	97.468	97.321	4.990	99.783	99.747	99.716	99.681
5.125	98.127	98.024	97.918	97.799	5.125	99.883	99.847	99.816	99.781
5.250	98.898	98.846	98.795	98.737	5.250	100.386	100.343	100.304	100.259
5.375	99.486	99.434	99.383	99.325	5.375	100.699	100.656	100.616	100.572
5.500	100.061	100.010	99.958	99.900	5.500	100.983	100.940	100.901	100.856
5.625	100.596	100.545	100.493	100.435	5.625	101.266	101.222	101.183	101.139
5.750	100.904	100.844	100.786	100.719	5.750	101.464	101.425	101.384	101.358
5.875	101.429	101.369	101.310	101.244	5.875	101.740	101.702	101.670	101.635
5.990	101.867	101.807	101.748	101.682	5.990	101.981	101.942	101.911	101.876
6.125	102.299	102.239	102.180	102.114	6.125	102.240	102.201	102.170	102.135
6.250	102.419	102.367	102.315	102.257	6.250	102.405	102.337	102.290	102.237
6.375	102.959	102.907	102.855	102.797	6.375	102.818	102.750	102.703	102.650
6.500	103.319	103.267	103.216	103.158	6.500	103.086	103.018	102.971	102.918
6.625	103.500	103.448	103.396	103.338	6.625	103.208	103.140	103.093	103.040
6.750	103.730	103.693	103.656	103.615	6.750	103.559	103.490	103.443	103.390
6.875	103.951	103.914	103.878	103.836	6.875	103.644	103.576	103.529	103.476
6.990	104.344	104.321	104.298	104.272	6.990	103.935	103.867	103.820	103.767
7.125	104.685	104.664	104.642	104.617	7.125	104.139	104.070	104.024	103.970
7.250	104.965	104.944	104.922	104.897	7.250	104.062	103.965	103.871	103.765
7.375	105.070	105.049	105.027	105.002					
7.500	105.307	105.286	105.263	105.239					
7.625	105.524	105.503	105.481	105.456					
7.750	105.227	105.191	105.155	105.113					
7.875	105.444	105.409	105.372	105.331					
7.990	105.409	105.373	105.337	105.295					
8.125	105.614	105.579	105.542	105.500					

SELECT FREDDIE MAC 30 YEAR FIXED (201SC)					SELECT FREDDIE MAC 15 YEAR FIXED (215SC)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.500	100.049	99.988	99.930	99.863	5.990	99.739	99.684	99.638	99.584
5.625	100.649	100.588	100.530	100.463	6.125	99.941	99.886	99.839	99.786
5.750	100.931	100.871	100.813	100.746	6.250	99.395	99.326	99.255	99.176
5.875	101.387	101.327	101.268	101.202	6.375	99.580	99.501	99.431	99.351
5.990	101.871	101.811	101.753	101.686	6.500	99.720	99.636	99.573	99.502
6.125	102.238	102.178	102.119	102.053	6.625	99.929	99.845	99.782	99.711
6.250	101.718	101.636	101.555	101.464	6.750	99.967	99.883	99.820	99.749
6.375	102.110	102.028	101.947	101.856	6.875	100.115	100.031	99.968	99.898
6.500	102.411	102.329	102.248	102.157	6.990	100.180	100.096	100.033	99.963
6.625	102.701	102.619	102.539	102.447	7.125	100.305	100.220	100.158	100.087
6.750	102.294	102.235	102.177	102.110	7.250	100.307	100.195	100.085	99.961
6.875	102.616	102.557	102.498	102.432	7.375	100.553	100.440	100.331	100.207
6.990	102.779	102.719	102.661	102.594	7.500	100.533	100.421	100.311	100.187
7.125	102.997	102.938	102.879	102.813	7.625	100.515	100.402	100.293	100.169
7.250	102.099	102.055	102.012	101.962	7.750	101.522	101.409	101.300	101.176
7.375	102.530	102.487	102.443	102.393	7.875	101.629	101.516	101.407	101.283
7.500	102.585	102.542	102.498	102.448	7.990	100.553	100.441	100.332	100.208
7.625	102.629	102.586	102.542	102.492					
7.750	102.998	102.911	102.823	102.723					
7.875	103.116	103.030	102.942	102.842					
7.990	102.085	101.998	101.910	101.811					
8.125	102.150	102.063	101.975	101.875					

FREDDIE MAC FIXED RATE BUYDOWN PRICING

SELECT FREDDIE MAC 30 YR FIXED 2:1 BUYDOWN (201-BD)					SELECT FREDDIE MAC 15 YR FIXED 2:1 BUYDOWN (215-BD)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	97.028	96.887	96.740	96.574	5.990	101.821	101.761	101.703	101.636
4.990	97.625	97.499	97.368	97.221	6.125	102.188	102.128	102.069	102.003
5.125	98.027	97.924	97.818	97.699	6.250	101.668	101.586	101.505	101.414
5.250	98.798	98.746	98.695	98.637	6.375	102.060	101.978	101.897	101.806
5.375	99.386	99.334	99.283	99.225	6.500	102.361	102.279	102.198	102.107
5.500	99.961	99.910	99.858	99.800	6.625	102.651	102.569	102.489	102.397
5.625	100.496	100.445	100.393	100.335	6.750	102.244	102.185	102.127	102.060
5.750	100.804	100.744	100.686	100.619	6.875	102.566	102.507	102.448	102.382
5.875	101.329	101.269	101.210	101.144	6.990	102.729	102.669	102.611	102.544
5.990	101.767	101.707	101.648	101.582	7.125	102.947	102.888	102.829	102.763
6.125	102.199	102.139	102.080	102.014	7.250	102.049	102.005	101.962	101.912
6.250	102.319	102.267	102.215	102.157	7.375	102.480	102.437	102.393	102.343
6.375	102.859	102.807	102.755	102.697	7.500	102.535	102.492	102.448	102.398
6.500	103.219	103.167	103.116	103.058	7.625	102.579	102.536	102.492	102.442
6.625	103.400	103.348	103.296	103.238	7.750	102.948	102.861	102.773	102.673
6.750	103.630	103.593	103.556	103.515	7.875	103.066	102.980	102.892	102.792
6.875	103.851	103.814	103.778	103.736	7.990	102.035	101.948	101.860	101.761
6.990	104.244	104.221	104.198	104.172	8.125	102.100	102.013	101.925	101.825
7.125	104.585	104.564	104.542	104.517	8.250	101.302	101.156	101.009	100.843
7.250	104.865	104.844	104.822	104.797	8.375	102.201	102.055	101.908	101.742
7.375	104.970	104.949	104.927	104.902	8.500	102.364	102.217	102.071	101.905
7.500	105.207	105.186	105.163	105.139					
7.625	105.424	105.403	105.381	105.356					

SELECT FREDDIE MAC 30 YR FIXED 1:0 BUYDOWN (201-BD)					SELECT FREDDIE MAC 15 YR FIXED 1:0 BUYDOWN (215-BD)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	97.028	96.887	96.740	96.574	5.990	101.821	101.761	101.703	101.636
4.990	97.625	97.499	97.368	97.221	6.125	102.188	102.128	102.069	102.003
5.125	98.027	97.924	97.818	97.699	6.250	101.668	101.586	101.505	101.414
5.250	98.798	98.746	98.695	98.637	6.375	102.060	101.978	101.897	101.806
5.375	99.386	99.334	99.283	99.225	6.500	102.361	102.279	102.198	102.107
5.500	99.961	99.910	99.858	99.800	6.625	102.651	102.569	102.489	102.397
5.625	100.496	100.445	100.393	100.335	6.750	102.244	102.185	102.127	102.060
5.750	100.804	100.744	100.686	100.619	6.875	102.566	102.507	102.448	102.382
5.875	101.329	101.269	101.210	101.144	6.990	102.729	102.669	102.611	102.544
5.990	101.767	101.707	101.648	101.582	7.125	102.947	102.888	102.829	102.763
6.125	102.199	102.139	102.080	102.014	7.250	102.049	102.005	101.962	101.912
6.250	102.319	102.267	102.215	102.157	7.375	102.480	102.437	102.393	102.343
6.375	102.859	102.807	102.755	102.697	7.500	102.535	102.492	102.448	102.398
6.500	103.219	103.167	103.116	103.058	7.625	102.579	102.536	102.492	102.442
6.625	103.400	103.348	103.296	103.238	7.750	102.948	102.861	102.773	102.673
6.750	103.630	103.593	103.556	103.515	7.875	103.066	102.980	102.892	102.792
6.875	103.851	103.814	103.778	103.736	7.990	102.035	101.948	101.860	101.761
6.990	104.244	104.221	104.198	104.172	8.125	102.100	102.013	101.925	101.825
7.125	104.585	104.564	104.542	104.517	8.250	101.302	101.156	101.009	100.843
7.250	104.865	104.844	104.822	104.797	8.375	102.201	102.055	101.908	101.742
7.375	104.970	104.949	104.927	104.902	8.500	102.364	102.217	102.071	101.905
7.500	105.207	105.186	105.163	105.139					
7.625	105.424	105.403	105.381	105.356					



LendingPros
19000 MacArthur Blvd, Suite 250
Irvine, CA 92612

Effective: February 9, 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	98.708	98.718	98.705	98.593	5.000	98.763	98.765	98.746	98.615	5.250	99.082	99.075	99.050	98.900
4.875	99.054	99.059	99.044	98.922	5.125	99.160	99.157	99.135	98.994	5.375	99.448	99.437	99.409	99.249
5.000	99.383	99.384	99.366	99.234	5.250	99.591	99.585	99.560	99.410	5.500	99.782	99.767	99.736	99.567
5.125	99.706	99.703	99.682	99.541	5.375	100.107	100.096	100.068	99.908	5.625	100.120	100.101	100.067	99.889
5.250	99.996	99.990	99.965	99.815	5.500	100.508	100.493	100.462	100.293	5.750	100.429	100.406	100.368	100.181
5.375	100.268	100.257	100.229	100.069	5.625	100.787	100.768	100.734	100.555	5.875	100.697	100.669	100.629	100.432
5.500	100.457	100.442	100.411	100.242	5.750	100.998	100.975	100.937	100.750	6.000	100.916	100.884	100.840	100.634
5.625	100.573	100.554	100.520	100.342	5.875	101.110	101.082	101.042	100.845	6.125	101.065	101.029	100.982	100.766
5.750	100.700	100.676	100.639	100.451	6.000	101.222	101.190	101.146	100.940	6.250	101.229	101.189	101.139	100.914
5.875	100.843	100.816	100.775	100.578	6.125	101.336	101.300	101.253	101.037	6.375	101.364	101.320	101.267	101.033
6.000	100.970	100.938	100.894	100.688	6.250	101.573	101.533	101.483	101.258	6.500	101.398	101.350	101.294	101.050
6.125	101.071	101.035	100.988	100.772	6.375	101.942	101.898	101.845	101.611	6.625	101.280	101.227	101.168	100.915
6.250	101.248	101.208	101.158	100.933	6.500	102.078	102.029	101.973	101.729	6.750	101.233	101.176	101.114	100.851
6.375	101.490	101.445	101.392	101.158	6.625	101.861	101.809	101.750	101.496					
6.500	101.586	101.538	101.482	101.238	6.750	101.753	101.696	101.634	101.371					
6.625	101.465	101.412	101.353	101.100										
6.750	101.418	101.361	101.298	101.036										

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	99.062	99.072	99.059	98.947	5.000	99.111	99.113	99.094	98.963	5.250	99.428	99.421	99.396	99.246
4.875	99.408	99.413	99.398	99.276	5.125	99.507	99.504	99.483	99.342	5.375	99.792	99.781	99.753	99.593
5.000	99.737	99.738	99.720	99.588	5.250	99.938	99.931	99.906	99.756	5.500	100.125	100.110	100.079	99.910
5.125	100.059	100.057	100.035	99.894	5.375	100.452	100.441	100.413	100.253	5.625	100.461	100.442	100.408	100.229
5.250	100.350	100.343	100.318	100.168	5.500	100.853	100.837	100.806	100.637	5.750	100.768	100.744	100.707	100.519
5.375	100.621	100.610	100.582	100.423	5.625	101.131	101.112	101.078	100.900	5.875	101.034	101.007	100.966	100.769
5.500	100.811	100.796	100.765	100.596	5.750	101.342	101.319	101.281	101.094	6.000	101.252	101.220	101.177	100.970
5.625	100.929	100.909	100.875	100.697	5.875	101.455	101.427	101.387	101.189	6.125	101.401	101.365	101.318	101.103
5.750	101.057	101.033	100.996	100.808	6.000	101.568	101.536	101.492	101.286	6.250	101.565	101.525	101.476	101.250
5.875	101.202	101.175	101.134	100.937	6.125	101.684	101.648	101.601	101.385	6.375	101.701	101.657	101.604	101.369
6.000	101.331	101.299	101.255	101.049	6.250	101.923	101.882	101.833	101.607	6.500	101.735	101.687	101.631	101.387
6.125	101.434	101.398	101.351	101.135	6.375	102.293	102.249	102.196	101.962	6.625	101.617	101.565	101.506	101.252
6.250	101.613	101.573	101.523	101.298	6.500	102.430	102.382	102.326	102.082	6.750	101.571	101.514	101.452	101.189
6.375	101.856	101.812	101.759	101.524	6.625	102.215	102.163	102.104	101.850					
6.500	101.954	101.906	101.850	101.606	6.750	102.109	102.052	101.990	101.727					
6.625	101.834	101.782	101.722	101.469										
6.750	101.787	101.730	101.668	101.405										

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	98.458	98.468	98.455	98.343	5.000	98.513	98.515	98.496	98.365	5.250	98.832	98.825	98.800	98.650
4.875	98.804	98.809	98.794	98.672	5.125	98.910	98.907	98.885	98.744	5.375	99.198	99.187	99.159	98.999
5.000	99.133	99.134	99.116	98.984	5.250	99.341	99.335	99.310	99.160	5.500	99.532	99.517	99.486	99.317
5.125	99.456	99.453	99.432	99.291	5.375	99.857	99.846	99.818	99.658	5.625	99.870	99.851	99.817	99.639
5.250	99.746	99.740	99.715	99.565	5.500	100.258	100.243	100.212	100.043	5.750	100.179	100.156	100.118	99.931
5.375	100.018	100.007	99.979	99.819	5.625	100.537	100.518	100.484	100.305	5.875	100.447	100.419	100.379	100.182
5.500	100.207	100.192	100.161	99.992	5.750	100.748	100.725	100.687	100.500	6.000	100.666	100.634	100.590	100.384
5.625	100.323	100.304	100.270	100.092	5.875	100.860	100.832	100.792	100.595	6.125	100.815	100.779	100.732	100.516
5.750	100.450	100.426	100.389	100.201	6.000	100.972	100.940	100.896	100.690	6.250	100.979	100.939	100.889	100.664
5.875	100.593	100.566	100.525	100.328	6.125	101.086	101.050	101.003	100.787	6.375	101.114	101.070	101.017	100.783
6.000	100.720	100.688	100.644	100.438	6.250	101.323	101.283	101.233	101.008	6.500	101.148	101.100	101.044	100.800
6.125	100.821	100.785	100.738	100.522	6.375	101.692	101.648	101.595	101.361	6.625	101.030	100.977	100.918	100.665
6.250	100.998	100.958	100.908	100.683	6.500	101.828	101.779	101.723	101.479	6.750	100.983	100.926	100.864	100.601
6.375	101.240	101.195	101.142	100.908	6.625	101.611	101.559	101.500	101.246					
6.500	101.336	101.288	101.232	100.988	6.750	101.503	101.446	101.384	101.121					
6.625	101.215	101.162	101.103	100.850										
6.750	101.168	101.111	101.048	100.786										

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	98.812	98.822	98.809	98.697	5.000	98.861	98.863	98.844	98.713	5.250	99.178	99.171	99.146	98.996
4.875	99.158	99.163	99.148	99.026	5.125	99.257	99.254	99.233	99.092	5.375	99.542	99.531	99.503	99.343
5.000	99.487	99.488	99.470	99.338	5.250	99.688	99.681	99.656	99.506	5.500	99.875	99.860	99.829	99.660
5.125	99.809	99.807	99.785	99.644	5.375	100.202	100.191	100.163	100.003	5.625	100.211	100.192	100.158	99.979
5.250	100.100	100.093	100.068	99.918	5.500	100.603	100.587	100.556	100.387	5.750	100.518	100.494	100.457	100.289
5.375	100.371	100.360	100.332	100.173	5.625	100.881	100.862	100.828	100.650	5.875	100.784	100.757	100.716	100.519
5.500	100.561	100.546	100.515	100.346	5.750	101.092	101.069	101.031	100.844	6.000	101.002	100.970	100.927	100.720
5.625	100.679	100.659	100.625	100.447	5.875	101.205	101.177	101.137	100.939	6.125	101.151	101.115	101.068	100.853
5.750	100.807	100.783	100.746	100.558	6.000	101.318	101.286	101.242	101.036	6.250	101.315	101.275	101.226	101.000
5.875	100.952	100.925	100.884	100.687	6.125	101.434	101.398	101.351	101.135	6.375	101.451	101.407	101.354	101.119
6.000	101.081	101.049	101.005	100.799	6.250	101.673	101.632	101.583	101.357	6.500	101.485	101.437	101.381	101.137
6.125	101.184	101.148	101.101	100.885	6.375	102.043	101.999	101.946	101.712	6.625	101.367	101.315	101.256	101.002
6.250	101.363	101.323	101.273	101.048	6.500	102.180	102.132	102.076	101.832	6.750	101.321	101.264	101.202	100.939
6.375	101.606	101.562	101.509	101.274	6.625	101.965	101.913	101.854	101.600					
6.500	101.704	101.656	101.600	101.356	6.750	101.859	101.802	101.740	101.477					
6.625	101.584	101.532	101.472	101.219										
6.750	101.537	101.480	101.											



Effective: February 9, 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	-1.125	-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*

Loan Amt \$75,000 <= \$100,000	-1.000	LTV > 80% AND FICO >= 680	0.000	<p>* 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**</p>
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		<p>NC Floor Price</p>
HB 20YR & 25YR Term	-1.500	**Minimum Loan Amount \$75,000**		
> 6 Financed Properties	-0.500	***All loan level price adjustments are cumulative*** max Final Price including comp cannot Exceed (4.00) for all Agency Programs		
Escrow Waiver (Non-CA)	-0.250			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



Effective: February 9, 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	96.828	96.687	96.540	96.374	4.875	96.489	96.348	96.201	96.035	4.990	97.724	97.581	97.436	97.272
4.990	97.425	97.299	97.168	97.021	4.990	97.086	96.960	96.829	96.682	5.125	98.082	97.960	97.837	97.698
5.125	97.827	97.724	97.618	97.499	5.125	97.513	97.410	97.304	97.185	5.250	98.810	98.728	98.648	98.556
5.250	98.598	98.546	98.495	98.437	5.250	98.296	98.245	98.193	98.135	5.375	99.357	99.276	99.195	99.104
5.375	99.186	99.134	99.083	99.025	5.375	98.909	98.857	98.806	98.748	5.500	99.880	99.799	99.718	99.627
5.500	99.761	99.710	99.658	99.600	5.500	99.486	99.435	99.383	99.325	5.625	100.362	100.281	100.200	100.109
5.625	100.296	100.245	100.193	100.135	5.625	100.021	99.970	99.918	99.860	5.750	100.425	100.335	100.247	100.148
5.750	100.604	100.544	100.486	100.419	5.750	100.329	100.269	100.211	100.144	5.875	100.900	100.810	100.722	100.623
5.875	101.129	101.069	101.010	100.944	5.875	100.834	100.774	100.715	100.649	5.990	101.322	101.232	101.144	101.044
5.990	101.567	101.507	101.448	101.382	5.990	101.272	101.212	101.153	101.087	6.125	101.745	101.655	101.567	101.467
6.125	101.999	101.939	101.880	101.814	6.125	101.704	101.644	101.585	101.519	6.250	101.334	101.252	101.171	101.080
6.250	102.119	102.067	102.015	101.957	6.250	101.824	101.772	101.720	101.662	6.375	101.880	101.799	101.718	101.627
6.375	102.659	102.607	102.555	102.497	6.375	102.364	102.312	102.260	102.202	6.500	102.258	102.176	102.095	102.004
6.500	103.019	102.967	102.916	102.858	6.500	102.724	102.672	102.621	102.563	6.625	102.466	102.385	102.304	102.213
6.625	103.200	103.148	103.096	103.038	6.625	102.905	102.853	102.801	102.743	6.750	102.414	102.382	102.353	102.320
6.750	103.430	103.393	103.356	103.315	6.750	103.135	103.098	103.061	103.020	6.875	102.624	102.593	102.563	102.530
6.875	103.651	103.614	103.578	103.536	6.875	103.356	103.319	103.283	103.241	6.990	103.000	102.968	102.939	102.906
6.990	104.044	104.021	103.998	103.972	6.990	103.749	103.726	103.703	103.677	7.125	103.314	103.294	103.277	103.258
7.125	104.385	104.364	104.342	104.317	7.125	104.090	104.069	104.047	104.022	7.250	103.610	103.596	103.581	103.565
7.250	104.665	104.644	104.622	104.597	7.250	104.370	104.349	104.327	104.302	7.375	103.881	103.867	103.852	103.836
7.375	104.770	104.749	104.727	104.702	7.375	104.475	104.454	104.432	104.407	7.500	104.136	104.123	104.108	104.091
7.500	105.007	104.986	104.963	104.939	7.500	104.712	104.691	104.668	104.644	7.625	104.342	104.329	104.314	104.297
7.625	105.224	105.203	105.181	105.156	7.625	104.929	104.908	104.886	104.861					
7.750	104.927	104.891	104.855	104.813	7.750	104.632	104.596	104.560	104.518					
7.875	105.144	105.109	105.072	105.031	7.875	104.850	104.815	104.778	104.737					
7.990	105.109	105.073	105.037	104.995	7.990	104.832	104.796	104.760	104.718					
8.125	105.314	105.279	105.242	105.200	8.125	104.984	104.949	104.912	104.870					

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
4.990	99.483	99.447	99.416	99.381	4.990	99.618	99.559	99.504	99.442
5.125	99.583	99.547	99.516	99.481	5.125	99.669	99.609	99.554	99.492
5.250	100.086	100.043	100.004	99.959	5.250	100.170	100.111	100.057	99.997
5.375	100.399	100.356	100.316	100.272	5.375	100.431	100.376	100.329	100.276
5.500	100.683	100.640	100.601	100.556	5.500	100.686	100.631	100.585	100.531
5.625	100.966	100.922	100.883	100.839	5.625	100.920	100.865	100.818	100.765
5.750	101.164	101.125	101.094	101.058	5.750	101.131	101.076	101.029	100.976
5.875	101.440	101.402	101.370	101.335	5.875	101.341	101.286	101.239	101.186
5.990	101.681	101.642	101.611	101.576	5.990	101.521	101.467	101.420	101.367
6.125	101.940	101.901	101.870	101.835	6.125	101.724	101.667	101.613	101.551
6.250	102.105	102.037	101.990	101.937	6.250	102.209	102.140	102.093	102.040
6.375	102.518	102.450	102.403	102.350	6.375	102.543	102.474	102.427	102.374
6.500	102.786	102.718	102.671	102.618	6.500	102.734	102.666	102.619	102.566
6.625	102.908	102.840	102.793	102.740	6.625	102.786	102.718	102.671	102.618
6.750	103.259	103.190	103.143	103.090	6.750	103.098	103.030	102.983	102.930
6.875	103.344	103.276	103.229	103.176	6.875	103.126	103.058	103.011	102.958
6.990	103.635	103.567	103.520	103.467	6.990	103.367	103.299	103.252	103.199
7.125	103.839	103.770	103.724	103.670	7.125	103.524	103.455	103.409	103.355
7.250	103.762	103.665	103.571	103.465	7.250	103.526	103.430	103.336	103.230



LendingPros
19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

SELECT PRICING

Effective: February 9, 2026

SELECT ALT AGENCY 2nd Home/Investment

SELECT Alt Agency 30 Yr Fixed (SELECT AIA101)					SELECT Alt Agency 15 Yr Fixed (SELECT AIA115)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	97.128	96.987	96.840	96.674	5.990	101.981	101.942	101.911	101.876
4.990	97.725	97.599	97.468	97.321	6.125	102.240	102.201	102.170	102.135
5.125	98.127	98.024	97.918	97.799	6.250	102.405	102.337	102.290	102.237
5.250	98.898	98.846	98.795	98.737	6.375	102.818	102.750	102.703	102.650
5.375	99.486	99.434	99.383	99.325	6.500	103.086	103.018	102.971	102.918
5.500	100.061	100.010	99.958	99.900	6.625	103.208	103.140	103.093	103.040
5.625	100.596	100.545	100.493	100.435	6.750	103.559	103.490	103.443	103.390
5.750	100.904	100.844	100.786	100.719	6.875	103.644	103.576	103.529	103.476
5.875	101.429	101.369	101.310	101.244	6.990	103.935	103.867	103.820	103.767
5.990	101.867	101.807	101.748	101.682	7.125	104.139	104.070	104.024	103.970
6.125	102.299	102.239	102.180	102.114	7.250	104.062	103.965	103.871	103.765
6.250	102.419	102.367	102.315	102.257	7.375	104.243	104.147	104.053	103.947
6.375	102.959	102.907	102.855	102.797	7.500	104.414	104.317	104.223	104.117
6.500	103.319	103.267	103.216	103.158	7.625	104.580	104.484	104.390	104.284
6.625	103.500	103.448	103.396	103.338	7.750	104.747	104.651	104.557	104.450
6.750	103.730	103.693	103.656	103.615	7.875	104.914	104.818	104.724	104.617
6.875	103.951	103.914	103.878	103.836					
6.990	104.344	104.321	104.298	104.272					
7.125	104.685	104.664	104.642	104.617					
7.250	104.965	104.944	104.922	104.897					
7.375	105.070	105.049	105.027	105.002					
7.500	105.307	105.286	105.263	105.239					
7.625	105.524	105.503	105.481	105.456					

SELECT Alt Agency 30 Yr Fixed High Bal (SELECT AIA101HE)					SELECT Alt Agency 15 Yr Fixed High Bal (SELECT AIA115HE)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.500	100.049	99.988	99.930	99.863	5.990	100.203	100.148	100.101	100.048
5.625	100.649	100.588	100.530	100.463	6.125	100.360	100.305	100.258	100.205
5.750	100.931	100.871	100.813	100.746	6.250	99.810	99.741	99.670	99.591
5.875	101.387	101.327	101.268	101.202	6.375	100.005	99.926	99.856	99.776
5.990	101.871	101.811	101.753	101.686	6.500	100.123	100.039	99.976	99.905
6.125	102.238	102.178	102.119	102.053	6.625	100.306	100.221	100.159	100.088
6.250	101.718	101.636	101.555	101.464	6.750	100.309	100.224	100.162	100.091
6.375	102.110	102.028	101.947	101.856	6.875	100.478	100.393	100.331	100.260
6.500	102.411	102.329	102.248	102.157	6.990	100.520	100.436	100.373	100.302
6.625	102.701	102.619	102.539	102.447	7.125	100.624	100.540	100.477	100.406
6.750	102.294	102.235	102.177	102.110	7.250	100.361	100.249	100.139	100.015
6.875	102.616	102.557	102.498	102.432	7.375	100.832	100.720	100.611	100.487
6.990	102.779	102.719	102.661	102.594	7.500	100.797	100.685	100.575	100.451
7.125	102.997	102.938	102.879	102.813	7.625	100.768	100.655	100.546	100.422
7.250	102.099	102.055	102.012	101.962					
7.375	102.530	102.487	102.443	102.393					
7.500	102.585	102.542	102.498	102.448					
7.625	102.629	102.586	102.542	102.492					
7.750	102.998	102.911	102.823	102.723					
7.875	103.116	103.030	102.942	102.842					
7.990	102.085	101.998	101.910	101.811					
8.125	102.150	102.063	101.975	101.875					



Effective: February 9, 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	-0.125	-0.375	-0.750	-1.000	-1.625	-3.250			
2nd Home	-0.125	-0.375	-0.750	-1.000	-1.625	-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								
Loan Amt >\$100,000 <= \$249,999	0.250								

MISCELLANEOUS

Texas Cash out	-1.000								
HB 20YR & 25YR Term	-1.500								
> 6 Financed Properties	-0.500								
Escrow Waiver (Non-CA)	-0.250								

*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

* 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**

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	

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



LendingPros
19000 MacArthur Blvd, Suite 250
Irvine, CA 92612

Effective: February 9, 2026

FHA Pricing

FHA 30 - 25 Year Fixed - (301 & 325)				FHA 20 Year Fixed - (320)				FHA 15 Year Fixed - (315)				FHA 30 Year Fixed HB - (301HB)			
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
4.990	98.910	98.865	98.837	4.990	98.087	98.042	98.014	4.990	99.920	99.886	99.863	5.250	99.895	99.783	99.705
5.125	99.263	99.219	99.190	5.125	98.453	98.409	98.380	5.125	100.155	100.121	100.097	5.375	99.952	99.840	99.762
5.250	100.021	99.976	99.948	5.250	99.211	99.166	99.138	5.250	100.761	100.727	100.704	5.500	100.630	100.518	100.439
5.375	100.698	100.653	100.625	5.375	99.788	99.743	99.715	5.375	100.491	100.456	100.424	5.625	101.066	100.954	100.876
5.500	101.103	100.990	100.912	5.500	100.293	100.180	100.102	5.500	100.865	100.830	100.799	5.750	101.486	101.374	101.296
5.625	101.580	101.468	101.390	5.625	100.770	100.658	100.580	5.625	101.211	101.176	101.144	5.875	101.183	101.105	101.041
5.750	101.863	101.751	101.673	5.750	101.053	100.941	100.863	5.750	101.343	101.307	101.276	5.990	101.686	101.608	101.544
5.875	101.956	101.878	101.814	5.875	101.146	101.068	101.004	5.875	101.177	101.138	101.107	6.125	102.076	101.997	101.933
5.990	102.577	102.498	102.434	5.990	101.765	101.686	101.622	5.990	101.655	101.616	101.585	6.250	102.035	101.956	101.892
6.125	103.072	102.993	102.929	6.125	102.262	102.183	102.119	6.125	101.999	101.961	101.929	6.375	102.090	101.974	101.917
6.250	102.992	102.913	102.849	6.250	102.182	102.103	102.039	6.250	101.749	101.710	101.679	6.500	102.492	102.377	102.320
6.375	103.227	103.111	103.055	6.375	102.417	102.301	102.245	6.375	102.309	102.224	102.178	6.625	102.836	102.720	102.664
6.500	103.770	103.654	103.597	6.500	102.960	102.844	102.787	6.500	102.691	102.606	102.559	6.750	102.388	102.272	102.216
6.625	104.161	104.045	103.988	6.625	103.351	103.235	103.178	6.625	102.920	102.835	102.788	6.875	102.690	102.644	102.595
6.750	103.750	103.634	103.577	6.750	102.940	102.824	102.767	6.750	102.634	102.549	102.502	6.990	102.853	102.807	102.758
6.875	104.208	104.163	104.113	6.875	103.398	103.353	103.303	6.875	103.655	103.570	103.523	7.125	103.104	103.059	103.009
6.990	104.414	104.369	104.319	6.990	103.631	103.585	103.535	6.990	103.716	103.631	103.584	7.250	102.950	102.905	102.855

FHA 30 Year Fixed 2:1 Buydown - (301-BD)				FHA 30 Year Fixed HB 2:1 Buydown - (301 HB-BD)				FHA 30 Year Fixed 1:0 Buydown - (301-BD10)				FHA 30 Year Fixed HB 1:0 Buydown - (301 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
4.990	98.547	98.502	98.474	5.250	99.495	99.383	99.305	4.990	98.547	98.502	98.474	5.250	99.495	99.383	99.305
5.125	98.913	98.869	98.840	5.375	99.552	99.440	99.362	5.125	98.913	98.869	98.840	5.375	99.552	99.440	99.362
5.250	99.671	99.626	99.598	5.500	100.230	100.118	100.039	5.250	99.671	99.626	99.598	5.500	100.230	100.118	100.039
5.375	100.248	100.135	100.057	5.625	100.666	100.554	100.476	5.375	100.248	100.135	100.057	5.625	100.666	100.554	100.476
5.500	100.753	100.640	100.562	5.750	101.086	100.974	100.896	5.500	100.753	100.640	100.562	5.750	101.086	100.974	100.896
5.625	101.230	101.118	101.040	5.875	100.783	100.705	100.641	5.625	101.230	101.118	101.040	5.875	100.783	100.705	100.641
5.750	101.513	101.401	101.323	5.990	101.286	101.208	101.144	5.750	101.513	101.401	101.323	5.990	101.286	101.208	101.144
5.875	101.606	101.528	101.464	6.125	101.676	101.597	101.533	5.875	101.606	101.528	101.464	6.125	101.676	101.597	101.533
5.990	102.225	102.146	102.082	6.250	101.635	101.556	101.492	5.990	102.225	102.146	102.082	6.250	101.635	101.556	101.492
6.125	102.722	102.643	102.579	6.375	101.690	101.574	101.517	6.125	102.722	102.643	102.579	6.375	101.690	101.574	101.517
6.250	102.642	102.563	102.499	6.500	102.092	101.977	101.920	6.250	102.642	102.563	102.499	6.500	102.092	101.977	101.920
6.375	102.877	102.761	102.705	6.625	102.436	102.320	102.264	6.375	102.877	102.761	102.705	6.625	102.436	102.320	102.264
6.500	103.420	103.304	103.247	6.750	101.988	101.872	101.816	6.500	103.420	103.304	103.247	6.750	101.988	101.872	101.816
6.625	103.811	103.695	103.638	6.875	102.290	102.244	102.195	6.625	103.811	103.695	103.638	6.875	102.290	102.244	102.195
6.750	103.400	103.284	103.227	6.990	102.453	102.407	102.358	6.750	103.400	103.284	103.227	6.990	102.453	102.407	102.358
6.875	103.858	103.813	103.763	7.125	102.704	102.659	102.609	6.875	103.858	103.813	103.763	7.125	102.704	102.659	102.609
6.990	104.091	104.045	103.995	7.250	102.550	102.505	102.455	6.990	104.091	104.045	103.995	7.250	102.550	102.505	102.455

LLPAs

FICO ≥700	FICO 600-619	VA Loan Amount >\$950K	FICO 620-639	Loan Amount >\$100,000	60 Day Lock (From 45 Day Price)
0.375	-0.750	-0.375	FICO 640-659	-0.375	-0.500
FICO 660-679	FICO 680-699	VA Cashout ≥80% LTV	0.250	-0.375	3-4 Units
FICO 680-679	FICO 650-679	Manufactured Home (Purchase/Rate-Term/Cashout)	-0.250	-3.000	-0.500
FICO 640-659	No FICO Score	Manufactured Home (Streamline/IRRL)	0.000	-1.250	NC Floor Price
FICO 620-639	Loan Amount >=\$100,000 <=\$249,999		-0.250	-1.250	99.750
	0.250				



LendingPros
19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

SELECT PRICING

Effective: February 9, 2026

SELECT FHA Pricing

SELECT FHA 30 - 25 Year Fixed - (301 & 325)				
Rate	15 Day	30 Day	45 Day	
4.990	99.260	99.215	99.187	
5.125	99.613	99.569	99.540	
5.250	100.371	100.326	100.298	
5.375	100.948	100.835	100.757	
5.500	101.453	101.340	101.262	
5.625	101.930	101.818	101.740	
5.750	102.213	102.101	102.023	
5.875	102.306	102.228	102.164	
5.990	102.927	102.848	102.784	
6.125	103.422	103.343	103.279	
6.250	103.342	103.263	103.199	
6.375	103.577	103.461	103.405	
6.500	104.120	104.004	103.947	
6.625	104.511	104.395	104.338	
6.750	104.100	103.984	103.927	
6.875	104.558	104.513	104.463	
6.990	104.764	104.719	104.669	

SELECT FHA 15 Year Fixed - (315)				
Rate	15 Day	30 Day	45 Day	
4.990	100.270	100.236	100.213	
5.125	100.505	100.471	100.447	
5.250	101.111	101.077	101.054	
5.375	100.841	100.806	100.774	
5.500	101.215	101.180	101.149	
5.625	101.561	101.526	101.494	
5.750	101.693	101.657	101.626	
5.875	101.527	101.488	101.457	
5.990	102.005	101.966	101.935	
6.125	102.349	102.311	102.279	
6.250	102.099	102.060	102.029	
6.375	102.659	102.574	102.528	
6.500	103.041	102.956	102.909	
6.625	103.270	103.185	103.138	
6.750	102.984	102.899	102.852	
6.875	104.005	103.920	103.873	
6.990	104.066	103.981	103.934	

SELECT FHA 30 Year Fixed 2:1 Buydown - (301-BD)				
Rate	15 Day	30 Day	45 Day	
4.990	98.897	98.852	98.824	
5.125	99.263	99.219	99.190	
5.250	100.021	99.976	99.948	
5.375	100.598	100.485	100.407	
5.500	101.103	100.990	100.912	
5.625	101.580	101.468	101.390	
5.750	101.863	101.751	101.673	
5.875	101.956	101.878	101.814	
5.990	102.575	102.496	102.432	
6.125	103.072	102.993	102.929	
6.250	102.992	102.913	102.849	
6.375	103.227	103.111	103.055	
6.500	103.770	103.654	103.597	
6.625	104.161	104.045	103.988	
6.750	103.750	103.634	103.577	
6.875	104.208	104.163	104.113	
6.990	104.441	104.395	104.345	

SELECT FHA 30 Year Fixed 1:0 Buydown - (301-BD10)				
Rate	15 Day	30 Day	45 Day	
4.990	98.897	98.852	98.824	
5.125	99.263	99.219	99.190	
5.250	100.021	99.976	99.948	
5.375	100.598	100.485	100.407	
5.500	101.103	100.990	100.912	
5.625	101.580	101.468	101.390	
5.750	101.863	101.751	101.673	
5.875	101.956	101.878	101.814	
5.990	102.575	102.496	102.432	
6.125	103.072	102.993	102.929	
6.250	102.992	102.913	102.849	
6.375	103.227	103.111	103.055	
6.500	103.770	103.654	103.597	
6.625	104.161	104.045	103.988	
6.750	103.750	103.634	103.577	
6.875	104.208	104.163	104.113	
6.990	104.441	104.395	104.345	

SELECT FHA 30 Year Fixed HB - (301HB)				
Rate	15 Day	30 Day	45 Day	
5.250	100.245	100.133	100.055	
5.375	100.302	100.190	100.112	
5.500	100.980	100.868	100.789	
5.625	101.416	101.304	101.226	
5.750	101.836	101.724	101.646	
5.875	101.533	101.455	101.391	
5.990	102.036	101.958	101.894	
6.125	102.426	102.347	102.283	
6.250	102.385	102.306	102.242	
6.375	102.440	102.324	102.267	
6.500	102.842	102.727	102.670	
6.625	103.186	103.070	103.014	
6.750	102.738	102.622	102.566	
6.875	103.040	102.994	102.945	
6.990	103.203	103.157	103.108	
7.125	103.454	103.409	103.359	
7.250	103.300	103.255	103.205	

SELECT FHA 30 Year Fixed HB 2:1 Buydown - (301 HB-BD)				
Rate	15 Day	30 Day	45 Day	
5.250	99.845	99.733	99.655	
5.375	99.902	99.790	99.712	
5.500	100.580	100.468	100.389	
5.625	101.016	100.904	100.826	
5.750	101.436	101.324	101.246	
5.875	101.133	101.055	100.991	
5.990	101.636	101.558	101.494	
6.125	102.026	101.947	101.883	
6.250	101.985	101.906	101.842	
6.375	102.040	101.924	101.867	
6.500	102.442	102.327	102.270	
6.625	102.786	102.670	102.614	
6.750	102.338	102.222	102.166	
6.875	102.640	102.594	102.545	
6.990	102.803	102.757	102.708	
7.125	103.054	103.009	102.959	
7.250	102.900	102.855	102.805	

SELECT FHA 30 Year Fixed HB 1:0 Buydown - (301 HB-B)				
Rate	15 Day	30 Day	45 Day	
5.250	99.845	99.733	99.655	
5.375	99.902	99.790	99.712	
5.500	100.580	100.468	100.389	
5.625	101.016	100.904	100.826	
5.750	101.436	101.324	101.246	
5.875	101.133	101.055	100.991	
5.990	101.636	101.558	101.494	
6.125	102.026	101.947	101.883	
6.250	101.985	101.906	101.842	
6.375	102.040	101.924	101.867	
6.500	102.442	102.327	102.270	
6.625	102.786	102.670	102.614	
6.750	102.338	102.222	102.166	
6.875	102.640	102.594	102.545	
6.990	102.803	102.757	102.708	
7.125	103.054	103.009	102.959	
7.250	102.900	102.855	102.805	

SELECT FHA Streamline 30 - 25 Year Fixed - (301SL & 3)				
Rate	15 Day	30 Day	45 Day	
4.990	99.137	99.092	99.064	
5.125	99.503	99.459	99.430	
5.250	100.261	100.216	100.188	
5.375	100.838	100.725	100.647	
5.500	101.343	101.230	101.152	
5.625	101.820	101.708	101.630	
5.750	102.103	101.991	101.913	
5.875	102.196	102.118	102.054	
5.990	102.815	102.736	102.672	
6.125	103.312	103.233	103.169	
6.250	103.232	103.153	103.089	
6.375	103.467	103.351	103.295	
6.500	104.010	103.894	103.837	
6.625	104.401	104.285	104.228	
6.750	103.990	103.874	103.817	
6.875	104.448	104.403	104.353	
6.990	104.681	104.635	104.585	

SELECT FHA Streamline 30 Year Fixed HB - (301SLHB)				
Rate	15 Day	30 Day	45 Day	
5.250	99.820	99.708	99.630	
5.375	99.877	99.765	99.687	
5.500	100.555	100.443	100.364	
5.625	100.991	100.879	100.801	
5.750	101.411	101.299	101.221	
5.875	101.108	101.030	100.966	
5.990	101.611	101.533	101.469	
6.125	102.001	101.922	101.858	
6.250	101.960	101.881	101.817	
6.375	102.015	101.899	101.842	
6.500	102.417	102.302	102.245	
6.625	102.761	102.645	102.589	
6.750	102.313	102.197	102.141	
6.875	102.615	102.569	102.520	
6.990	102.778	102.732	102.683	
7.125	103.029	102.984	102.934	
7.250	102.875	102.830	102.780	

SELECT FHA Streamline 30 Year Fixed HB - (301SLHB)				
Rate	15 Day	30 Day	45 Day	
5.250	99.820	99.708	99.630	
5.375	99.877	99.765	99.687	
5.500	100.555	100.443	100.364	
5.625	100.991	100.879	100.801	
5.750	101.411	101.299	101.221	
5.875	101.108	101.030	100.966	
5.990	101.611	101.533	101.469	
6.125	102.001	101.922	101.858	
6.250	101.960	101.881	101.817	
6.375	102.015	101.899	101.842	
6.500	102.417	102.302	102.245	
6.625	102.761	102.645	102.589	
6.750	102.313	102.197	102.141	
6.875	102.615	102.569	102.520	
6.990	102.778	102.732	102.683	
7.125	103.029	102.984	102.934	
7.250	102.875	102.830	102.780	

SELECT FHA Streamline 30 Year Fixed HB - (301SLHB)				
Rate	15 Day	30 Day	45 Day	
5.250	99.820	99.708	99.630	
5.375	99.877	99.765	99.687	
5.500	100.555	100.443	100.364	
5.625	100.991	100.879	100.801	
5.750	101.411	101.299	101.221	
5.875	101.108	101.030	100.966	
5.990	101.611	101.533	101.469	
6.125	102.001	101.922	101.858	
6.250	101.960	101.881	101.817	
6.375	102.015	101.899	101.842	
6.500	102.417	102.302	102.245	
6.625	102.761	102.645	102.589	
6.750	102.313	102.197	102.141	
6.875	102.615	102.569	102.520	
6.990	102.778	102.732	102.683	
7.125	103.029	102.984	102.934	
7.250	102.875	102.830	102.780	

LLPAs

FICO 3700
0.375
FICO 680-699
0.250
FICO 680-679
0.250
FICO 640-669
0.000
FICO 620-639
-0.250

FICO 600-619
-0.750
FICO 630-599
-1.500
FICO 550-579
-3.000
No FICO Score
-3.0



LendingPros
19000 MacArthur Blvd, Suite 250
Irvine, CA 92612

Effective: February 9, 2026

VA & USDA Pricing

VA 30 - 25 Year Fixed (401 & 425)				
Rate	15 Day	30 Day	45 Day	
4.990	98.535	98.490	98.462	
5.125	99.010	98.966	98.938	
5.250	99.784	99.739	99.711	
5.375	100.462	100.350	100.271	
5.500	100.904	100.792	100.713	
5.625	101.340	101.228	101.150	
5.750	101.584	101.472	101.393	
5.875	101.631	101.552	101.488	
5.990	102.116	102.037	101.973	
6.125	102.593	102.515	102.451	
6.250	102.708	102.629	102.566	
6.375	102.325	102.209	102.153	
6.500	102.804	102.688	102.631	
6.625	103.091	102.975	102.918	
6.750	103.594	103.478	103.421	
6.875	103.819	103.774	103.724	
6.990	103.999	103.953	103.904	

VA 20 Year Fixed - (420)				
Rate	15 Day	30 Day	45 Day	
4.990	97.718	97.674	97.646	
5.125	98.210	98.166	98.138	
5.250	98.984	98.939	98.911	
5.375	99.662	99.550	99.471	
5.500	100.104	99.992	99.913	
5.625	100.540	100.428	100.350	
5.750	100.784	100.672	100.593	
5.875	100.831	100.752	100.688	
5.990	101.324	101.246	101.182	
6.125	101.793	101.715	101.651	
6.250	101.908	101.829	101.765	
6.375	101.525	101.409	101.353	
6.500	102.004	101.888	101.831	
6.625	102.291	102.175	102.118	
6.750	102.794	102.678	102.621	
6.875	103.019	102.974	102.924	
6.990	103.227	103.182	103.132	

VA 15 Year Fixed - (415)				
Rate	15 Day	30 Day	45 Day	
4.990	99.552	99.518	99.495	
5.125	99.912	99.878	99.855	
5.250	100.635	100.501	100.477	
5.375	100.366	100.330	100.299	
5.500	100.677	100.641	100.610	
5.625	100.981	100.945	100.914	
5.750	101.074	101.038	101.007	
5.875	100.861	100.823	100.791	
5.990	101.214	101.175	101.144	
6.125	101.531	101.492	101.461	
6.250	101.474	101.436	101.404	
6.375	101.417	101.332	101.286	
6.500	101.735	101.650	101.603	
6.625	101.860	101.775	101.728	
6.750	102.489	102.404	102.357	
6.875	103.276	103.190	103.144	
6.990	103.312	103.227	103.180	

VA 30 Year Fixed HB - (401HB)				
Rate	15 Day	30 Day	45 Day	
5.250	99.532	99.420	99.341	
5.375	99.636	99.524	99.446	
5.500	100.070	99.958	99.880	
5.625	100.528	100.416	100.338	
5.750	101.045	100.933	100.855	
5.875	100.627	100.548	100.484	
5.990	101.072	100.993	100.929	
6.125	101.582	101.503	101.439	
6.250	101.435	101.356	101.292	
6.375	101.289	101.173	101.116	
6.500	101.762	101.646	101.589	
6.625	102.049	101.934	101.877	
6.750	101.780	101.664	101.607	
6.875	102.126	102.081	102.031	
6.990	102.346	102.301	102.251	
7.125	102.550	102.505	102.455	
7.250	102.370	102.325	102.275	

VA 30 Year Fixed 2:1 Buydown - (401-BD)				
Rate	15 Day	30 Day	45 Day	
4.990	98.268	98.224	98.196	
5.125	98.760	98.716	98.688	
5.250	99.534	99.489	99.461	
5.375	100.212	100.100	100.021	
5.500	100.654	100.542	100.463	
5.625	101.090	100.978	100.900	
5.750	101.334	101.222	101.143	
5.875	101.381	101.302	101.238	
5.990	101.874	101.796	101.732	
6.125	102.343	102.265	102.201	
6.250	102.488	102.379	102.315	
6.375	102.075	101.959	101.903	
6.500	102.554	102.438	102.381	
6.625	102.841	102.725	102.668	
6.750	103.344	103.228	103.171	
6.875	103.569	103.524	103.474	
6.990	103.777	103.732	103.682	

VA HB 30 Year Fixed 2:1 Buydown - (401HB-BD)				
Rate	15 Day	30 Day	45 Day	
5.250	99.382	99.270	99.191	
5.375	99.486	99.374	99.296	
5.500	99.920	99.808	99.730	
5.625	100.378	100.266	100.188	
5.750	100.895	100.783	100.705	
5.875	100.477	100.398	100.334	
5.990	100.922	100.843	100.779	
6.125	101.432	101.353	101.289	
6.250	101.285	101.206	101.142	
6.375	101.139	101.023	100.966	
6.500	101.612	101.496	101.439	
6.625	101.899	101.784	101.727	
6.750	101.630	101.514	101.457	
6.875	101.976	101.931	101.881	
6.990	102.196	102.151	102.101	
7.125	102.400	102.355	102.305	
7.250	102.220	102.175	102.125	

VA 30 Year Fixed 1:0 Buydown - (401-BD10)				
Rate	15 Day	30 Day	45 Day	
4.990	98.268	98.224	98.196	
5.125	98.760	98.716	98.688	
5.250	99.534	99.489	99.461	
5.375	100.212	100.100	100.021	
5.500	100.654	100.542	100.463	
5.625	101.090	100.978	100.900	
5.750	101.334	101.222	101.143	
5.875	101.381	101.302	101.238	
5.990	101.874	101.796	101.732	
6.125	102.343	102.265	102.201	
6.250	102.488	102.379	102.315	
6.375	102.075	101.959	101.903	
6.500	102.554	102.438	102.381	
6.625	102.841	102.725	102.668	
6.750	103.344	103.228	103.171	
6.875	103.569	103.524	103.474	
6.990	103.777	103.732	103.682	

VA HB 30 Year Fixed 1:0 Buydown - (401HB-BD10)				
Rate	15 Day	30 Day	45 Day	
5.250	99.382	99.270	99.191	
5.375	99.486	99.374	99.296	
5.500	99.920	99.808	99.730	
5.625	100.378	100.266	100.188	
5.750	100.895	100.783	100.705	
5.875	100.477	100.398	100.334	
5.990	100.922	100.843	100.779	
6.125	101.432	101.353	101.289	
6.250	101.285	101.206	101.142	
6.375	101.139	101.023	100.966	
6.500	101.612	101.496	101.439	
6.625	101.899	101.784	101.727	
6.750	101.630	101.514	101.457	
6.875	101.976	101.931	101.881	
6.990	102.196	102.151	102.101	
7.125	102.400	102.355	102.305	
7.250	102.220	102.175	102.125	

USDA 30 - 25 Year Fixed - (501)				
Rate	15 Day	30 Day	45 Day	
5.250	99.039	98.994	98.966	
5.375	99.717	99.605	99.526	
5.500	100.159	100.047	99.968	
5.625	100.595	100.483	100.405	
5.750	100.839	100.727	100.648	
5.875	100.886	100.807	100.743	
5.990	101.379	101.301	101.237	
6.125	101.848	101.770	101.706	
6.250	101.963	101.884	101.820	
6.375	101.580	101.464	101.408	
6.500	102.059	101.943	101.886	
6.625	102.346	102.230	102.173	
6.750	102.849	102.733	102.676	
6.875	103.074	103.029	102.979	
6.990	103.282	103.237	103.187	
7.125	103.779	103.733	103.683	
7.250	103.828	103.782	103.733	

LLPAs

FICO 2700	
0.375	
FICO 650-699	
0.250	
FICO 650-679	
0.250	
FICO 640-659	
0.000	
FICO 620-639	
-0.250	

FICO 600-619	
-0.750	
FICO 580-599	
-1.500	
FICO 550-579	
-3.000	
No FICO Score	
-3.000	
Loan Amount >=\$100,000 <=\$249,999	
0.250	

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

60 Day Lock (From 45 Day Price)	
-0.500	
3-4 Units	
-0.500	
NC Floor Price	
99.750	



LendingPros

19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

SELECT PRICING

Effective: February 9, 2026

SELECT VA & USDA Pricing

SELECT VA 30 - 25 Year Fixed (401 & 425)				
Rate	15 Day	30 Day	45 Day	
4.990	98.885	98.840	98.812	
5.125	99.360	99.316	99.288	
5.250	100.134	100.089	100.061	
5.375	100.812	100.700	100.621	
5.500	101.254	101.142	101.063	
5.625	101.690	101.578	101.500	
5.750	101.934	101.822	101.743	
5.875	101.981	101.902	101.838	
5.990	102.466	102.387	102.323	
6.125	102.943	102.865	102.801	
6.250	103.058	102.979	102.915	
6.375	102.675	102.559	102.503	
6.500	103.154	103.038	102.981	
6.625	103.441	103.325	103.268	
6.750	103.944	103.828	103.771	
6.875	104.169	104.124	104.074	
6.990	104.349	104.303	104.254	

SELECT VA 15 Year Fixed - (415)				
Rate	15 Day	30 Day	45 Day	
4.990	99.902	99.868	99.845	
5.125	100.262	100.228	100.205	
5.250	100.885	100.851	100.827	
5.375	100.716	100.680	100.649	
5.500	101.027	100.991	100.960	
5.625	101.331	101.295	101.264	
5.750	101.424	101.388	101.357	
5.875	101.211	101.173	101.141	
5.990	101.564	101.525	101.494	
6.125				
6.250				
6.375				
6.500				
6.625				
6.750				
6.875				
6.990				

SELECT VA 30 Year Fixed 2:1 Buydown - (401-BD)				
Rate	15 Day	30 Day	45 Day	
4.990	98.618	98.574	98.546	
5.125	99.110	99.066	99.038	
5.250	99.884	99.839	99.811	
5.375	100.562	100.450	100.371	
5.500	101.004	100.892	100.813	
5.625	101.440	101.328	101.250	
5.750	101.684	101.572	101.493	
5.875	101.731	101.652	101.588	
5.990	102.224	102.146	102.082	
6.125	102.693	102.615	102.551	
6.250	102.808	102.729	102.665	
6.375	102.425	102.309	102.253	
6.500	102.904	102.788	102.731	
6.625	103.191	103.075	103.018	
6.750	103.694	103.578	103.521	
6.875	103.919	103.874	103.824	
6.990	104.127	104.082	104.032	

SELECT VA 30 Year Fixed 1:0 Buydown - (401-BD10)				
Rate	15 Day	30 Day	45 Day	
4.990	98.618	98.574	98.546	
5.125	99.110	99.066	99.038	
5.250	99.884	99.839	99.811	
5.375	100.562	100.450	100.371	
5.500	101.004	100.892	100.813	
5.625	101.440	101.328	101.250	
5.750	101.684	101.572	101.493	
5.875	101.731	101.652	101.588	
5.990	102.224	102.146	102.082	
6.125	102.693	102.615	102.551	
6.250	102.808	102.729	102.665	
6.375	102.425	102.309	102.253	
6.500	102.904	102.788	102.731	
6.625	103.191	103.075	103.018	
6.750	103.694	103.578	103.521	
6.875	103.919	103.874	103.824	
6.990	104.127	104.082	104.032	

SELECT VA 30 Year Fixed HB - (401HB)				
Rate	15 Day	30 Day	45 Day	
5.250	99.882	99.770	99.691	
5.375	99.986	99.874	99.796	
5.500	100.420	100.308	100.230	
5.625	100.878	100.766	100.688	
5.750	101.395	101.283	101.205	
5.875	100.977	100.898	100.834	
5.990	101.422	101.343	101.279	
6.125	101.932	101.853	101.789	
6.250	101.785	101.706	101.642	
6.375	101.639	101.523	101.466	
6.500	102.112	101.996	101.939	
6.625	102.399	102.284	102.227	
6.750	102.130	102.014	101.957	
6.875	102.476	102.431	102.381	
6.990	102.696	102.651	102.601	
7.125	102.900	102.855	102.805	
7.250	102.720	102.675	102.625	

SELECT VA HB 30 Year Fixed 2:1 Buydown - (401HB-BD)				
Rate	15 Day	30 Day	45 Day	
5.250	99.732	99.620	99.541	
5.375	99.836	99.724	99.646	
5.500	100.270	100.158	100.080	
5.625	100.728	100.616	100.538	
5.750	101.245	101.133	101.055	
5.875	100.827	100.748	100.684	
5.990	101.272	101.193	101.129	
6.125	101.782	101.703	101.639	
6.250	101.635	101.556	101.492	
6.375	101.489	101.373	101.316	
6.500	101.962	101.846	101.789	
6.625	102.249	102.134	102.077	
6.750	101.980	101.864	101.807	
6.875	102.326	102.281	102.231	
6.990	102.546	102.501	102.451	
7.125	102.750	102.705	102.655	
7.250	102.570	102.525	102.475	

SELECT VA HB 30 Year Fixed 1:0 Buydown - (401HB-B)				
Rate	15 Day	30 Day	45 Day	
5.250	99.732	99.620	99.541	
5.375	99.836	99.724	99.646	
5.500	100.270	100.158	100.080	
5.625	100.728	100.616	100.538	
5.750	101.245	101.133	101.055	
5.875	100.827	100.748	100.684	
5.990	101.272	101.193	101.129	
6.125	101.782	101.703	101.639	
6.250	101.635	101.556	101.492	
6.375	101.489	101.373	101.316	
6.500	101.962	101.846	101.789	
6.625	102.249	102.134	102.077	
6.750	101.980	101.864	101.807	
6.875	102.326	102.281	102.231	
6.990	102.546	102.501	102.451	
7.125	102.750	102.705	102.655	
7.250	102.570	102.525	102.475	

SELECT VA 30 Year Fixed 1:0 Buydown - (401-BD10)				
Rate	15 Day	30 Day	45 Day	
4.990	98.618	98.574	98.546	
5.125	99.110	99.066	99.038	
5.250	99.884	99.839	99.811	
5.375	100.562	100.450	100.371	
5.500	101.004	100.892	100.813	
5.625	101.440	101.328	101.250	
5.750	101.684	101.572	101.493	
5.875	101.731	101.652	101.588	
5.990	102.224	102.146	102.082	
6.125	102.693	102.615	102.551	
6.250	102.808	102.729	102.665	
6.375	102.425	102.309	102.253	
6.500	102.904	102.788	102.731	
6.625	103.191	103.075	103.018	
6.750	103.694	103.578	103.521	
6.875	103.919	103.874	103.824	
6.990	104.127	104.082	104.032	

SELECT VA IRRRL 30 - 25 Year Fixed (401RL & 425RL)				
Rate	15 Day	30 Day	45 Day	
4.990	98.993	98.949	98.921	
5.125	99.485	99.441	99.413	
5.250	100.259	100.214	100.186	
5.375	100.937	100.825	100.746	
5.500	101.379	101.267	101.188	
5.625	101.815	101.703	101.625	
5.750	102.059	101.947	101.868	
5.875	102.106	102.027	101.963	
5.990	102.599	102.521	102.457	
6.125	103.068	102.990	102.926	
6.250	103.183	103.104	103.040	
6.375	102.800	102.684	102.628	
6.500	103.279	103.163	103.106	
6.625	103.566	103.450	103.393	
6.750	104.069	103.953	103.896	
6.875	104.294	104.249	104.199	
6.990	104.502	104.457	104.407	

SELECT VA IRRRL 30 Year Fixed HB - (401RLHB)				
Rate	15 Day	30 Day	45 Day	
5.250	99.707	99.595	99.516	
5.375	99.811	99.699	99.621	
5.500	100.245	100.133	100.055	
5.625	100.703	100.591	100.513	
5.750	101.220	101.108	101.030	
5.875	100.802	100.723	100.659	
5.990	101.247	101.168	101.104	
6.125	101.757	101.678	101.614	
6.250	101.610	101.531	101.467	
6.375	101.464	101.348	101.291	
6.500	101.937	101.821	101.764	
6.625	102.224	102.109	102.052	
6.750	101.955	101.839	101.782	
6.875	102.301	102.256	102.206	
6.990	102.521	102.476	102.426	
7.125	102.725	102.680	102.630	
7.250	102.545	102.500	102.450	

SELECT VA 30 Year Fixed 2:1 Buydown - (401-BD)				
Rate	15 Day	30 Day	45 Day	
4.990	98.618	98.574	98.546	
5.125	99.110	99.066	99.038	
5.250	99.884	99.839	99.811	
5.375	100.562	100.450	100.371	
5.500	101.004	100.892	100.813	
5.625	101.440	101.328	101.250	
5.750	101.684	101.572	101.493	
5.875	101.731	101.652	101.588	
5.990	102.224	102.146	102.082	
6.125	102.693	102.615	102.551	
6.250	102.808	102.729	102.665	
6.375	102.425	102.309	102.253	
6.500	102.904	102.788	102.731	
6.625	103.191	103.075	103.018	
6.750	103.694	103.578	103.521	
6.875	103.919	103.874	103.824	
6.990	104.127	104.082	104.032	

SELECT VA 30 Year Fixed 1:0 Buydown - (401-BD10)				
Rate	15 Day	30 Day	45 Day	
4.990	98.618	98.574	98.546	
5.125	99.110	99.066	99.038	
5.250	99.884	99.839	99.811	
5.375	100.562	100.450	100.371	
5.500	101.004	100.892	100.813	
5.625	101.440	101.328	101.250	
5.750	101.684	101.572	101.493	
5.875	101.731	101.652	101.588	
5.990	102.224	102.146	102.082	



LendingPros
 19000 MacArthur Blvd, Suite 250
 Irvine, CA 92612

Effective: February 9, 2026

FHA/VA ARM PRICING

FHA 5/1 ARM - (305)			
Rate	15 Day	30 Day	45 Day
4.625	98.853	98.843	98.843
4.750	98.857	98.533	98.518
4.875	99.129	99.105	99.090
5.000	99.678	99.653	99.638
5.125	99.932	99.907	99.892
5.250	99.540	99.500	99.471
5.375	100.100	100.060	100.032
5.500	100.631	100.591	100.562
5.625	100.856	100.817	100.788
5.750	99.794	99.739	99.696
5.875	100.323	100.268	100.225
6.000	100.837	100.782	100.739
6.125	101.030	100.974	100.932

FHA 5/1 ARM HB - (305HB)			
Rate	15 Day	30 Day	45 Day
4.625	98.267	98.257	98.256
4.750	98.014	97.989	97.974
4.875	98.559	98.534	98.519
5.000	99.074	99.049	99.034
5.125	99.289	99.264	99.250
5.250	98.977	98.937	98.908
5.375	99.495	99.455	99.426
5.500	99.974	99.934	99.905
5.625	100.137	100.097	100.068
5.750	99.202	99.147	99.104
5.875	99.669	99.614	99.571
6.000	100.113	100.058	100.015
6.125	100.229	100.174	100.131

VA 5/1 ARM - (405)			
Rate	15 Day	30 Day	45 Day
4.625	98.673	98.663	98.663
4.750	98.581	98.556	98.542
4.875	99.075	99.051	99.036
5.000	99.543	99.519	99.504
5.125	99.716	99.691	99.676
5.250	99.550	99.510	99.481
5.375	100.030	99.990	99.961
5.500	100.478	100.438	100.409
5.625	100.621	100.581	100.553
5.750	99.793	99.738	99.695
5.875	100.241	100.186	100.143
6.000	100.675	100.620	100.577
6.125	100.790	100.734	100.692

VA 5/1 ARM HB - (405HB)			
Rate	15 Day	30 Day	45 Day
4.625	98.030	98.021	98.020
4.750	97.996	97.971	97.957
4.875	98.455	98.430	98.416
5.000	98.883	98.858	98.843
5.125	99.010	98.986	98.971
5.250	98.943	98.903	98.874
5.375	99.377	99.337	99.308
5.500	99.775	99.735	99.706
5.625	99.862	99.822	99.793
5.750	99.166	99.111	99.068
5.875	99.559	99.504	99.462
6.000	99.937	99.881	99.839
6.125	99.992	99.937	99.894

LLPAs

FICO ≥700	FICO 600-619	VA Loan Amount >\$950K	
0.375	-0.750	-0.375	
FICO 680-699	FICO 680-699	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	<30.000	-1.250	99.750
FICO 620-639	Loan Amount >=\$100,000 <=\$249,999	Manufactured Home (Streamline/IRRL)	
-0.250	0.250	-1.250	



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FHA Streamline & VA IRRRL Pricing

FHA Streamline 30 - 25 Year Fixed - (301SL & 325SL)				
Rate	15 Day	30 Day	45 Day	
4.990	98.787	98.742	98.714	
5.125	99.153	99.109	99.080	
5.250	99.911	99.866	99.838	
5.375	100.488	100.375	100.297	
5.500	100.993	100.880	100.802	
5.625	101.470	101.358	101.280	
5.750	101.753	101.641	101.563	
5.875	101.846	101.768	101.704	
5.990	102.465	102.386	102.322	
6.125	102.962	102.883	102.819	
6.250	102.882	102.803	102.739	
6.375	103.117	103.001	102.945	
6.500	103.660	103.544	103.487	
6.625	104.051	103.935	103.878	
6.750	103.640	103.524	103.467	
6.875	104.098	104.053	104.003	
6.990	104.331	104.285	104.235	

FHA Streamline 20 Year Fixed - (320SL)				
Rate	15 Day	30 Day	45 Day	
5.250	99.086	99.041	99.013	
5.375	99.663	99.550	99.472	
5.500	100.168	100.055	99.977	
5.625	100.645	100.533	100.455	
5.750	100.928	100.816	100.738	
5.875	101.021	100.943	100.879	
5.990	101.640	101.561	101.497	
6.125	102.137	102.058	101.994	
6.250	102.057	101.978	101.914	
6.375	102.292	102.176	102.120	
6.500	102.835	102.719	102.662	
6.625	103.226	103.110	103.053	
6.750	102.815	102.699	102.642	
6.875	103.273	103.228	103.178	
6.990	103.506	103.460	103.410	
7.125	104.304	104.258	104.208	
7.250	103.867	103.821	103.772	

FHA Streamline 15 Year Fixed - (31SSL)				
Rate	15 Day	30 Day	45 Day	
4.990	99.795	99.761	99.738	
5.125	100.030	99.996	99.972	
5.250	100.636	100.602	100.579	
5.375	100.366	100.331	100.299	
5.500	100.740	100.705	100.674	
5.625	101.086	101.051	101.019	
5.750	101.218	101.182	101.151	
5.875	101.052	101.013	100.982	
5.990	101.530	101.491	101.460	
6.125	101.874	101.836	101.804	
6.250	101.624	101.585	101.554	
6.375	102.184	102.099	102.053	
6.500	102.566	102.481	102.434	
6.625	102.795	102.710	102.663	
6.750	102.609	102.424	102.377	
6.875	103.530	103.445	103.398	
6.990	103.591	103.506	103.459	

FHA Streamline 30 Year Fixed HB - (301SLHB)				
Rate	15 Day	30 Day	45 Day	
5.250	99.470	99.358	99.280	
5.375	99.527	99.415	99.337	
5.500	100.205	100.093	100.014	
5.625	100.641	100.529	100.451	
5.750	101.061	100.949	100.871	
5.875	100.758	100.680	100.616	
5.990	101.261	101.183	101.119	
6.125	101.651	101.572	101.508	
6.250	101.610	101.531	101.467	
6.375	101.665	101.549	101.492	
6.500	102.067	101.952	101.895	
6.625	102.411	102.295	102.239	
6.750	101.963	101.847	101.791	
6.875	102.265	102.219	102.170	
6.990	102.428	102.382	102.333	
7.125	102.679	102.634	102.584	
7.250	102.525	102.480	102.430	

VA IRRRL 30 - 25 Year Fixed (401RL & 425RL)				
Rate	15 Day	30 Day	45 Day	
5.250	99.909	99.864	99.836	
5.375	100.587	100.475	100.396	
5.500	101.029	100.917	100.838	
5.625	101.465	101.353	101.275	
5.750	101.709	101.597	101.518	
5.875	101.756	101.677	101.613	
5.990	102.249	102.171	102.107	
6.125	102.718	102.640	102.576	
6.250	102.833	102.754	102.690	
6.375	102.450	102.334	102.278	
6.500	102.929	102.813	102.756	
6.625	103.216	103.100	103.043	
6.750	103.719	103.603	103.546	
6.875	103.944	103.899	103.849	
6.990	104.152	104.107	104.057	
7.125	104.649	104.603	104.553	
7.250	104.698	104.652	104.603	

VA IRRRL 20 Year Fixed - (420RL)				
Rate	15 Day	30 Day	45 Day	
5.250	98.859	98.814	98.786	
5.375	99.537	99.425	99.346	
5.500	99.979	99.867	99.788	
5.625	100.415	100.303	100.225	
5.750	100.659	100.547	100.468	
5.875	100.706	100.627	100.563	
5.990	101.199	101.121	101.057	
6.125	101.668	101.590	101.526	
6.250	101.783	101.704	101.640	
6.375	101.400	101.284	101.228	
6.500	101.879	101.763	101.706	
6.625	102.166	102.050	101.993	
6.750	102.669	102.553	102.496	
6.875	102.894	102.849	102.799	
6.990	103.102	103.057	103.007	
7.125	103.599	103.553	103.503	
7.250	103.648	103.602	103.553	

VA IRRRL 15 Year Fixed - (415RL)				
Rate	15 Day	30 Day	45 Day	
4.990	99.427	99.393	99.370	
5.125	99.787	99.753	99.730	
5.250	100.410	100.375	100.352	
5.375	100.241	100.205	100.174	
5.500	100.552	100.516	100.485	
5.625	100.856	100.820	100.789	
5.750	100.949	100.913	100.882	
5.875	100.736	100.698	100.666	
5.990	101.089	101.050	101.019	
6.125	101.406	101.367	101.336	
6.250	101.349	101.311	101.279	
6.375	101.292	101.207	101.161	
6.500	101.610	101.525	101.478	
6.625	101.735	101.650	101.603	
6.750	102.364	102.279	102.232	
6.875	103.151	103.065	103.019	
6.990	103.187	103.102	103.055	

VA IRRRL 30 Year Fixed HB - (401RLHB)				
Rate	15 Day	30 Day	45 Day	
5.250	99.357	99.245	99.166	
5.375	99.461	99.349	99.271	
5.500	99.895	99.783	99.705	
5.625	100.353	100.241	100.163	
5.750	100.870	100.758	100.680	
5.875	100.452	100.373	100.309	
5.990	100.897	100.818	100.754	
6.125	101.407	101.328	101.264	
6.250	101.260	101.181	101.117	
6.375	101.114	100.998	100.941	
6.500	101.587	101.471	101.414	
6.625	101.874	101.759	101.702	
6.750	101.605	101.489	101.432	
6.875	101.951	101.906	101.856	
6.990	102.171	102.126	102.076	
7.125	102.375	102.330	102.280	
7.250	102.195	102.150	102.100	

LLPAs

FICO ≥700		FICO 600-619		VA Loan Amount > \$950K		
0.375		-1.000		-0.375		
FICO 600-699		FICO 500-599		Loan Amount < \$100,000		60 Day Lock (From 45 Day Price)
0.250		-1.750		-0.375		-0.500
FICO 600-679		FICO 550-579		VA Cashout ≥ 80% LTV		3+ Units
0.250		-3.000		-3.00		-0.500
FICO 640-659		No FICO Score		Manufactured Home (Purchase/Rate-Term/Cashout)		VA IRRRL > 100% CLTV
0.000		-3.000		-1.250		-1.000
FICO 620-639		Loan Amount > \$100,000 < \$249,999		Manufactured Home (Streamline/IRRRL)		NC Floor Price
-0.500		0.250		-1.250		99.750



LendingPros
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Jumbo Signature Pricing

Jumbo Signature 30 Year Fixed - (901DI)				
Note Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.125	100.066	99.972	99.784	99.597
6.250	100.269	100.175	99.987	99.800
6.375	100.466	100.372	100.185	99.997
6.500	100.848	100.754	100.567	100.379
6.625	101.057	100.963	100.776	100.588
6.750	101.219	101.125	100.937	100.750
6.875	101.409	101.315	101.128	100.940
7.000	101.577	101.483	101.296	101.108
7.125	101.661	101.567	101.380	101.192
7.250	101.760	101.666	101.478	101.291
7.375	101.847	101.753	101.565	101.378
7.500	101.922	101.828	101.641	101.453
7.625	101.985	101.892	101.704	101.517
7.750	102.049	101.955	101.768	101.580
7.875	102.112	102.019	101.831	101.644
8.000	102.176	102.082	101.895	101.707
8.125	102.240	102.146	101.958	101.771
8.250	102.303	102.209	102.022	101.834
8.375	102.367	102.273	102.085	101.898

Jumbo Signature 10/6 ARM - (9106DI)				
Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.250	97.122	97.029	96.841	96.654
6.375	97.580	97.486	97.299	97.111
6.500	98.042	97.948	97.761	97.573
6.625	98.502	98.408	98.220	98.033
6.750	98.965	98.872	98.684	98.497
6.875	99.426	99.333	99.145	98.958
7.000	99.892	99.798	99.611	99.423
7.125	100.354	100.261	100.073	99.886
7.250	100.821	100.727	100.540	100.352
7.375	101.289	101.195	101.008	100.820
7.500	101.753	101.660	101.472	101.285
7.625	102.222	102.129	101.941	101.754
7.750	102.688	102.595	102.407	102.220
7.875	103.154	103.061	102.873	102.686
8.000	103.620	103.526	103.339	103.151

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		NC Floor Price	Maximum Net Price
Margin:	2.75%	99.750	102.000
Floor:	2.75%		
Caps:	5/1/5		
Index:	SOFR		

Must be Conditionally Approved to lock

LendingPros
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 Irvine, CA 92612

Effective: Monday, February 9, 2026

Jumbo Elite Pro Pricing

Jumbo Elite Pro 30 YR Fixed - (901)			
Note Rate	15 DAY	30 DAY	45 DAY
6.000	98.837	98.775	98.900
6.125	99.462	99.400	99.525
6.250	100.000	99.938	100.063
6.375	100.500	100.438	100.563
6.500	100.937	100.875	101.000
6.625	101.335	101.273	101.398
6.750	101.726	101.664	101.789
6.875	102.109	102.047	102.172
7.000	102.484	102.422	102.547
7.125	102.851	102.789	102.914
7.250	103.210	103.148	103.273
7.375	103.562	103.500	103.625
7.500	103.906	103.844	103.969
7.625	104.242	104.180	104.305
7.750	104.570	104.508	104.633
7.875	104.890	104.828	104.953
8.000	105.171	105.109	105.234
8.125	105.421	105.359	105.484
8.250	105.671	105.609	105.734

Jumbo Elite Pro 30 YR Fixed 2:1 Buydown - (901-BD)			
Note Rate	15 DAY	30 DAY	45 DAY
6.000	98.837	98.775	98.900
6.125	99.462	99.400	99.525
6.250	100.000	99.938	100.063
6.375	100.500	100.438	100.563
6.500	100.937	100.875	101.000
6.625	101.335	101.273	101.398
6.750	101.726	101.664	101.789
6.875	102.109	102.047	102.172
7.000	102.484	102.422	102.547
7.125	102.851	102.789	102.914
7.250	103.210	103.148	103.273
7.375	103.562	103.500	103.625
7.500	103.906	103.844	103.969
7.625	104.242	104.180	104.305
7.750	104.570	104.508	104.633
7.875	104.890	104.828	104.953
8.000	105.171	105.109	105.234
8.125	105.421	105.359	105.484
8.250	105.671	105.609	105.734

Jumbo Elite Pro 30 YR Fixed 1:0 Buydown - (901-BD10)			
Note Rate	15 DAY	30 DAY	45 DAY
6.000	98.837	98.775	98.900
6.125	99.462	99.400	99.525
6.250	100.000	99.938	100.063
6.375	100.500	100.438	100.563
6.500	100.937	100.875	101.000
6.625	101.335	101.273	101.398
6.750	101.726	101.664	101.789
6.875	102.109	102.047	102.172
7.000	102.484	102.422	102.547
7.125	102.851	102.789	102.914
7.250	103.210	103.148	103.273
7.375	103.562	103.500	103.625
7.500	103.906	103.844	103.969
7.625	104.242	104.180	104.305
7.750	104.570	104.508	104.633
7.875	104.890	104.828	104.953
8.000	105.171	105.109	105.234
8.125	105.421	105.359	105.484
8.250	105.671	105.609	105.734

Jumbo Elite Pro 15 YR Fixed - (915)			
Note Rate	15 DAY	30 DAY	45 DAY
6.000	99.087	99.025	99.150
6.125	99.712	99.650	99.775
6.250	100.250	100.188	100.313
6.375	100.750	100.688	100.813
6.500	101.187	101.125	101.250
6.625	101.585	101.523	101.648
6.750	101.976	101.914	102.039
6.875	102.359	102.297	102.422
7.000	102.734	102.672	102.797
7.125	103.101	103.039	103.164
7.250	103.460	103.398	103.523
7.375	103.812	103.750	103.875
7.500	104.156	104.094	104.219
7.625	104.492	104.430	104.555
7.750	104.820	104.758	104.883
7.875	105.140	105.078	105.203
8.000	105.421	105.359	105.484
8.125	105.671	105.609	105.734
8.250	105.921	105.859	105.984

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	-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