

Ratesheet Code: RS-WS

Effective Date: 3/13/26 12:33 PM

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| Lock Expiration Days | |
| 15 Day | 03/27/26 |
| 30 Day | 04/13/26 |
| 45 Day | 04/27/26 |
| 60 Day | 05/12/26 |
| Mortgage 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 | 33-00962918 | |

| Contact list | |
|---|--|
| Corporate Headquarters: | Phone: 800-760-1833 Email: Inquires@golendingpros.com |
| Lock Desk: | Phone: 949-679-7400 Email: LockDesk@golendingpros.com |
| Non QM Lock Desk: | Phone: Email Only Email: NonQMLockDesk@golendingpros.com |
| Prime Loan Scenarios: | Phone: Email Only Email: Scenarios@golendingpros.com |
| Non QM Scenarios: | Phone: Email Only Email: NonQMScenarios@golendingpros.com |
| Bank Statement Calc: | Phone: Email Only Email: EZCalc@golendingpros.com |
| Jumbo Scenarios: | Phone: Email Only Email: JumboScenario@golendingpros.com |
| CD Desk: | Phone: Email Only Email: CD@golendingpros.com |
| Funding Department: | Phone: Email Only Email: Funding@golendingpros.com |
| Submission Desk | Phone: Email Only Email: Submissions_LP@golendingpros.com |
| *For turn times, please reach out to your AE. | |
| March Pricing Specials | |
| FHA Streamline & VA IRRRLs (Does not include Select) | 0.375 |
| SELECT FHA Streamlines & VA IRRRLs | 0.125 |
| CONV/GOV/Jumbo (includes SELECT, excludes FHA Streamline & VA IRRRLs) | 0.125 |

Announcements

PIPELINE ACCELERATOR SPECIALS HAVE ARRIVED!
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: March 13, 2026

FANNIE MAE CONFORMING FIXED RATE PRICING

| FANNIE MAE 30 YEAR FIXED (101) | | | | | FANNIE MAE 25 YEAR FIXED (125) | | | | | FANNIE MAE 20 YEAR FIXED (120) | | | | |
|--------------------------------|---------|---------|---------|---------|--------------------------------|---------|---------|---------|---------|--------------------------------|---------|---------|---------|---------|
| Rate | 15-Day | 30-Day | 45-Day | 60-Day | Rate | 15-Day | 30-Day | 45-Day | 60-Day | Rate | 15-Day | 30-Day | 45-Day | 60-Day |
| 4.875 | 95.746 | 95.670 | 95.584 | 95.498 | 4.875 | 95.295 | 95.219 | 95.133 | 95.047 | 5.750 | 99.721 | 99.636 | 99.542 | 99.449 |
| 4.990 | 96.343 | 96.266 | 96.180 | 96.094 | 4.990 | 95.892 | 95.815 | 95.729 | 95.643 | 5.875 | 100.203 | 100.118 | 100.024 | 99.930 |
| 5.125 | 96.725 | 96.648 | 96.562 | 96.476 | 5.125 | 96.299 | 96.223 | 96.137 | 96.051 | 5.990 | 100.618 | 100.534 | 100.440 | 100.346 |
| 5.250 | 97.423 | 97.380 | 97.334 | 97.287 | 5.250 | 97.010 | 96.967 | 96.920 | 96.874 | 6.125 | 101.043 | 100.959 | 100.865 | 100.771 |
| 5.375 | 98.022 | 97.979 | 97.932 | 97.885 | 5.375 | 97.619 | 97.576 | 97.529 | 97.482 | 6.250 | 101.140 | 101.055 | 100.961 | 100.868 |
| 5.500 | 98.586 | 98.543 | 98.496 | 98.449 | 5.500 | 98.203 | 98.160 | 98.113 | 98.066 | 6.375 | 101.667 | 101.581 | 101.488 | 101.394 |
| 5.625 | 99.088 | 99.045 | 98.999 | 98.952 | 5.625 | 98.735 | 98.692 | 98.645 | 98.598 | 6.500 | 102.036 | 101.950 | 101.857 | 101.763 |
| 5.750 | 99.579 | 99.522 | 99.460 | 99.397 | 5.750 | 99.243 | 99.186 | 99.124 | 99.061 | 6.625 | 102.255 | 102.169 | 102.076 | 101.982 |
| 5.875 | 100.090 | 100.033 | 99.970 | 99.908 | 5.875 | 99.747 | 99.689 | 99.627 | 99.564 | 6.750 | 102.252 | 102.166 | 102.073 | 101.979 |
| 5.990 | 100.525 | 100.468 | 100.406 | 100.343 | 5.990 | 100.182 | 100.125 | 100.062 | 100.000 | 6.875 | 102.474 | 102.388 | 102.295 | 102.202 |
| 6.125 | 101.017 | 100.960 | 100.898 | 100.835 | 6.125 | 100.672 | 100.615 | 100.553 | 100.490 | 6.990 | 102.916 | 102.830 | 102.737 | 102.644 |
| 6.250 | 101.412 | 101.355 | 101.293 | 101.230 | 6.250 | 101.067 | 101.010 | 100.948 | 100.885 | 7.125 | 103.280 | 103.194 | 103.101 | 103.008 |
| 6.375 | 101.939 | 101.885 | 101.826 | 101.768 | 6.375 | 101.594 | 101.540 | 101.481 | 101.423 | 7.250 | 103.626 | 103.540 | 103.447 | 103.354 |
| 6.500 | 102.361 | 102.326 | 102.287 | 102.248 | 6.500 | 101.997 | 101.961 | 101.922 | 101.883 | 7.375 | 103.977 | 103.900 | 103.817 | 103.724 |
| 6.625 | 102.618 | 102.583 | 102.544 | 102.505 | 6.625 | 102.269 | 102.235 | 102.196 | 102.157 | 7.500 | 104.271 | 104.264 | 104.256 | 104.249 |
| 6.750 | 103.119 | 103.106 | 103.090 | 103.074 | 6.750 | 102.765 | 102.752 | 102.736 | 102.720 | 7.625 | 104.565 | 104.558 | 104.551 | 104.543 |
| 6.875 | 103.396 | 103.382 | 103.366 | 103.351 | 6.875 | 103.035 | 103.021 | 103.006 | 102.990 | 7.750 | 104.840 | 104.833 | 104.825 | 104.817 |
| 6.990 | 103.869 | 103.856 | 103.840 | 103.824 | 6.990 | 103.470 | 103.457 | 103.441 | 103.426 | 7.875 | 105.097 | 105.090 | 105.082 | 105.075 |
| 7.125 | 104.181 | 104.168 | 104.152 | 104.137 | 7.125 | 103.836 | 103.823 | 103.807 | 103.792 | 7.990 | 105.066 | 105.059 | 105.052 | 105.044 |
| 7.250 | 104.453 | 104.439 | 104.423 | 104.408 | 7.250 | 104.108 | 104.094 | 104.078 | 104.063 | 8.125 | 105.317 | 105.310 | 105.302 | 105.295 |
| 7.375 | 104.547 | 104.534 | 104.518 | 104.502 | 7.375 | 104.202 | 104.189 | 104.173 | 104.157 | | | | | |
| 7.500 | 104.779 | 104.766 | 104.750 | 104.734 | 7.500 | 104.428 | 104.415 | 104.399 | 104.383 | | | | | |
| 7.625 | 104.972 | 104.958 | 104.943 | 104.927 | 7.625 | 104.627 | 104.613 | 104.598 | 104.582 | | | | | |

| FANNIE MAE 15 YEAR FIXED (115) | | | | | FANNIE MAE 10 YEAR FIXED (110) | | | | | HOME READY 30 YEAR FIXED (R101) | | | | |
|--------------------------------|---------|---------|---------|---------|--------------------------------|---------|---------|---------|---------|---------------------------------|---------|---------|---------|---------|
| Rate | 15-Day | 30-Day | 45-Day | 60-Day | Rate | 15-Day | 30-Day | 45-Day | 60-Day | Rate | 15-Day | 30-Day | 45-Day | 60-Day |
| 4.875 | 98.525 | 98.487 | 98.443 | 98.399 | 5.990 | 101.247 | 101.208 | 101.157 | 101.105 | 5.750 | 99.229 | 99.172 | 99.110 | 99.047 |
| 4.990 | 98.874 | 98.836 | 98.793 | 98.749 | 6.125 | 101.476 | 101.437 | 101.386 | 101.335 | 5.875 | 99.751 | 99.694 | 99.632 | 99.569 |
| 5.125 | 99.022 | 98.984 | 98.940 | 98.896 | 6.250 | 101.818 | 101.776 | 101.718 | 101.659 | 5.990 | 100.249 | 100.192 | 100.130 | 100.067 |
| 5.250 | 99.620 | 99.582 | 99.538 | 99.495 | 6.375 | 102.149 | 102.106 | 102.048 | 101.989 | 6.125 | 100.757 | 100.700 | 100.637 | 100.575 |
| 5.375 | 99.966 | 99.936 | 99.899 | 99.862 | 6.500 | 102.348 | 102.306 | 102.247 | 102.189 | 6.250 | 101.219 | 101.161 | 101.099 | 101.036 |
| 5.500 | 100.297 | 100.266 | 100.230 | 100.193 | 6.625 | 102.413 | 102.371 | 102.312 | 102.254 | 6.375 | 101.829 | 101.772 | 101.710 | 101.647 |
| 5.625 | 100.617 | 100.586 | 100.549 | 100.512 | 6.750 | 102.714 | 102.671 | 102.613 | 102.554 | 6.500 | 102.296 | 102.239 | 102.176 | 102.114 |
| 5.750 | 100.918 | 100.887 | 100.850 | 100.814 | 6.875 | 102.753 | 102.711 | 102.652 | 102.594 | 6.625 | 102.572 | 102.515 | 102.453 | 102.390 |
| 5.875 | 101.224 | 101.187 | 101.139 | 101.090 | 6.990 | 103.041 | 102.996 | 102.938 | 102.879 | 6.750 | 102.876 | 102.848 | 102.817 | 102.786 |
| 5.990 | 101.485 | 101.446 | 101.395 | 101.344 | 7.125 | 103.203 | 103.156 | 103.097 | 103.039 | 6.875 | 103.162 | 103.134 | 103.103 | 103.072 |
| 6.125 | 101.789 | 101.750 | 101.699 | 101.648 | 7.250 | 103.324 | 103.253 | 103.165 | 103.077 | 6.990 | 103.656 | 103.629 | 103.597 | 103.566 |
| 6.250 | 102.054 | 102.015 | 101.964 | 101.912 | 7.375 | 103.473 | 103.401 | 103.313 | 103.225 | 7.125 | 104.012 | 104.005 | 103.997 | 103.989 |
| 6.375 | 102.440 | 102.401 | 102.350 | 102.299 | 7.500 | 103.537 | 103.465 | 103.377 | 103.289 | 7.250 | 104.385 | 104.378 | 104.370 | 104.362 |
| 6.500 | 102.689 | 102.650 | 102.598 | 102.547 | 7.625 | 103.674 | 103.602 | 103.514 | 103.426 | 7.375 | 104.729 | 104.722 | 104.714 | 104.707 |
| 6.625 | 102.790 | 102.751 | 102.700 | 102.648 | 7.750 | 103.809 | 103.737 | 103.650 | 103.562 | 7.500 | 105.054 | 105.047 | 105.039 | 105.031 |
| 6.750 | 103.134 | 103.092 | 103.034 | 102.975 | 7.875 | 103.945 | 103.873 | 103.785 | 103.697 | 7.625 | 105.354 | 105.347 | 105.339 | 105.331 |
| 6.875 | 103.232 | 103.190 | 103.131 | 103.073 | 7.990 | 103.819 | 103.747 | 103.659 | 103.571 | 7.750 | 104.548 | 104.534 | 104.519 | 104.503 |
| 6.990 | 103.550 | 103.507 | 103.449 | 103.390 | 8.125 | 103.966 | 103.894 | 103.806 | 103.718 | 7.875 | 104.762 | 104.749 | 104.733 | 104.718 |
| | | | | | | | | | | 7.990 | 104.696 | 104.683 | 104.667 | 104.656 |
| | | | | | | | | | | 8.125 | 104.975 | 104.969 | 104.961 | 104.953 |

REFI NOW CONFORMING PRICING

| Fannie Mae 30 Yr Fixed Refi Now | | | | | Fannie Mae 25 Yr Fixed Refi Now | | | | | Fannie Mae 20 Yr Fixed Refi Now | | | | |
|---------------------------------|---------|---------|---------|---------|---------------------------------|---------|---------|---------|---------|---------------------------------|---------|---------|---------|---------|
| Rate | 15-Day | 30-Day | 45-Day | 60-Day | Rate | 15-Day | 30-Day | 45-Day | 60-Day | Rate | 15-Day | 30-Day | 45-Day | 60-Day |
| 5.375 | 97.247 | 97.204 | 97.157 | 97.110 | 4.875 | 94.720 | 94.644 | 94.558 | 94.472 | 5.750 | 99.646 | 99.561 | 99.467 | 99.374 |
| 5.500 | 97.811 | 97.768 | 97.721 | 97.674 | 4.990 | 95.317 | 95.240 | 95.154 | 95.068 | 5.875 | 100.128 | 100.043 | 99.949 | 99.855 |
| 5.625 | 98.313 | 98.270 | 98.224 | 98.177 | 5.125 | 95.724 | 95.648 | 95.562 | 95.476 | 5.990 | 100.543 | 100.459 | 100.365 | 100.271 |
| 5.750 | 98.804 | 98.747 | 98.685 | 98.622 | 5.250 | 96.435 | 96.392 | 96.345 | 96.299 | 6.125 | 100.968 | 100.884 | 100.790 | 100.696 |
| 5.875 | 99.315 | 99.258 | 99.195 | 99.133 | 5.375 | 97.044 | 97.001 | 96.954 | 96.907 | 6.250 | 101.065 | 100.980 | 100.886 | 100.793 |
| 5.990 | 99.750 | 99.693 | 99.631 | 99.568 | 5.500 | 97.628 | 97.585 | 97.538 | 97.491 | 6.375 | 101.592 | 101.506 | 101.413 | 101.319 |
| 6.125 | 100.242 | 100.185 | 100.123 | 100.060 | 5.625 | 98.160 | 98.117 | 98.070 | 98.023 | 6.500 | 101.961 | 101.875 | 101.782 | 101.688 |
| 6.250 | 100.637 | 100.580 | 100.518 | 100.455 | 5.750 | 98.668 | 98.611 | 98.549 | 98.486 | 6.625 | 102.180 | 102.094 | 102.001 | 101.907 |
| 6.375 | 101.164 | 101.110 | 101.051 | 100.993 | 5.875 | 99.172 | 99.114 | 99.052 | 98.989 | 6.750 | 102.177 | 102.121 | 102.059 | 101.996 |
| 6.500 | 101.586 | 101.551 | 101.512 | 101.473 | 5.990 | 99.607 | 99.550 | 99.487 | 99.425 | 6.875 | 102.399 | 102.361 | 102.319 | 102.276 |
| 6.625 | 101.843 | 101.808 | 101.769 | 101.730 | 6.125 | 100.097 | 100.040 | 99.978 | 99.915 | 6.990 | 102.841 | 102.827 | 102.812 | 102.797 |
| 6.750 | 102.344 | 102.331 | 102.315 | 102.299 | 6.250 | 100.492 | 100.435 | 100.373 | 100.310 | 7.125 | 103.205 | 103.198 | 103.190 | 103.182 |
| 6.875 | 102.621 | 102.607 | 102.591 | 102.576 | 6.375 | 101.019 | 100.965 | 100.906 | 100.848 | 7.250 | 103.551 | 103.544 | 103.537 | 103.529 |
| 6.990 | 103.094 | 103.081 | 103.065 | 103.049 | 6.500 | 101.422 | 101.386 | 101.347 | 101.308 | 7.375 | 103.902 | 103.895 | 103.887 | 103.879 |
| 7.125 | 103.406 | 103.393 | 103.377 | 103.362 | 6.625 | 101.694 | 101.660 | 101.621 | 101.582 | 7.500 | 104.196 | 104.189 | 104.181 | 104.174 |
| 7.250 | 103.678 | 103.664 | 103.648 | 103.633 | 6.750 | 102.190 | 102.177 | 102.161 | 102.145 | 7.625 | 104.490 | 104.483 | 104.476 | 104.468 |
| 7.375 | 103.772 | 103.759 | 103.743 | 103.727 | 6.875 | 102.460 | 102.446 | 102.431 | 102.415 | 7.750 | 104.765 | 104.758 | 104.750 | 104.742 |
| 7.500 | 104.004 | 103.991 | 103.975 | 103.959 | 6.990 | 102.895 | 102.882 | 102.866 | 102.851 | 7.875 | 105.022 | 105.015 | 105.007 | 105.000 |
| 7.625 | 104.197 | 104.183 | 104.168 | 104.152 | 7.125 | 103.261 | 103.248 | 103.232 | 103.217 | 7.990 | 104.991 | 104.984 | 104.977 | 104.969 |
| 7.750 | 104.123 | 104.109 | 104.094 | 104.078 | 7.250 | 103.533 | 103.519 | 103.503 | 103.488 | 8.125 | 105.242 | 105.235 | 105.227 | 105.220 |
| 7.875 | 104.337 | 104.324 | 104.308 | 104.293 | 7.375 | 103.627 | 103.614 | 103.598 | 103.582 | | | | | |
| 7.990 | 104.271 | 104.258 | 104.242 | 104.226 | 7.500 | 103.853 | 103.840 | 103.824 | 103.808 | | | | | |
| 8.125 | 104.485 | 104.471 | 104.456 | 104.440 | 7.625 | 104.052 | 104.038 | 104.023 | 104.007 | | | | | |

REFI NOW CONFORMING PRICING



Effective: March 13, 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 | 98.511 | 98.440 | 98.362 | 98.284 | 5.500 | 96.576 | 96.505 | 96.427 | 96.349 | 5.375 | 98.510 | 96.017 | 95.939 | 95.861 |
| 5.625 | 99.091 | 99.020 | 98.942 | 98.864 | 5.625 | 97.160 | 97.089 | 97.011 | 96.933 | 5.500 | 96.719 | 96.648 | 96.570 | 96.491 |
| 5.750 | 99.368 | 99.297 | 99.219 | 99.140 | 5.750 | 97.423 | 97.352 | 97.274 | 97.195 | 5.625 | 97.287 | 97.216 | 97.138 | 97.060 |
| 5.875 | 99.829 | 99.758 | 99.680 | 99.602 | 5.875 | 97.884 | 97.813 | 97.735 | 97.657 | 5.750 | 97.556 | 97.485 | 97.407 | 97.328 |
| 5.990 | 100.325 | 100.254 | 100.176 | 100.098 | 5.990 | 98.380 | 98.309 | 98.231 | 98.153 | 5.875 | 98.025 | 97.954 | 97.876 | 97.798 |
| 6.125 | 100.711 | 100.640 | 100.562 | 100.484 | 6.125 | 98.766 | 98.695 | 98.617 | 98.539 | 5.990 | 98.510 | 98.439 | 98.361 | 98.283 |
| 6.250 | 100.913 | 100.829 | 100.735 | 100.641 | 6.250 | 98.968 | 98.884 | 98.790 | 98.696 | 6.125 | 98.933 | 98.862 | 98.784 | 98.706 |
| 6.375 | 101.287 | 101.203 | 101.109 | 101.015 | 6.375 | 99.342 | 99.258 | 99.164 | 99.070 | 6.250 | 99.150 | 99.066 | 98.972 | 98.878 |
| 6.500 | 101.592 | 101.508 | 101.414 | 101.320 | 6.500 | 99.647 | 99.563 | 99.469 | 99.375 | 6.375 | 99.536 | 99.452 | 99.358 | 99.264 |
| 6.625 | 101.928 | 101.844 | 101.750 | 101.656 | 6.625 | 99.983 | 99.899 | 99.805 | 99.711 | 6.500 | 99.847 | 99.763 | 99.669 | 99.575 |
| 6.750 | 102.126 | 102.071 | 102.008 | 101.946 | 6.750 | 100.181 | 100.126 | 100.063 | 100.001 | 6.625 | 100.170 | 100.086 | 99.992 | 99.898 |
| 6.875 | 102.401 | 102.346 | 102.284 | 102.221 | 6.875 | 100.456 | 100.401 | 100.339 | 100.276 | 6.750 | 100.388 | 100.333 | 100.271 | 100.208 |
| 6.990 | 102.550 | 102.495 | 102.432 | 102.370 | 6.990 | 100.605 | 100.550 | 100.487 | 100.425 | 6.875 | 100.684 | 100.629 | 100.567 | 100.504 |
| 7.125 | 102.826 | 102.771 | 102.709 | 102.646 | 7.125 | 100.881 | 100.826 | 100.764 | 100.701 | 6.990 | 100.865 | 100.810 | 100.747 | 100.685 |
| 7.250 | 102.470 | 102.436 | 102.397 | 102.357 | 7.250 | 100.525 | 100.491 | 100.452 | 100.412 | 7.125 | 101.110 | 101.055 | 100.992 | 100.930 |
| 7.375 | 102.908 | 102.874 | 102.835 | 102.796 | 7.375 | 100.963 | 100.929 | 100.890 | 100.851 | 7.250 | 100.770 | 100.736 | 100.697 | 100.658 |
| 7.500 | 102.973 | 102.939 | 102.900 | 102.861 | 7.500 | 101.028 | 100.994 | 100.955 | 100.916 | 7.375 | 101.225 | 101.191 | 101.152 | 101.113 |
| 7.625 | 103.018 | 102.984 | 102.945 | 102.906 | 7.625 | 101.073 | 101.039 | 101.000 | 100.961 | 7.500 | 101.229 | 101.195 | 101.156 | 101.117 |
| 7.750 | 103.607 | 103.546 | 103.475 | 103.405 | 7.750 | 101.662 | 101.601 | 101.530 | 101.460 | 7.625 | 101.285 | 101.251 | 101.212 | 101.173 |
| 7.875 | 103.789 | 103.728 | 103.657 | 103.587 | 7.875 | 101.844 | 101.783 | 101.712 | 101.642 | 7.750 | 101.877 | 101.816 | 101.745 | 101.675 |
| 7.990 | 102.666 | 102.605 | 102.534 | 102.464 | 7.990 | 100.721 | 100.660 | 100.589 | 100.519 | 7.875 | 102.060 | 101.998 | 101.928 | 101.858 |
| 8.125 | 102.780 | 102.718 | 102.648 | 102.578 | 8.125 | 100.800 | 100.738 | 100.668 | 100.598 | 7.990 | 100.936 | 100.874 | 100.804 | 100.734 |

| 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 | 99.472 | 99.431 | 99.380 | 99.328 | 5.990 | 98.842 | 98.801 | 98.749 | 98.698 |
| 6.125 | 99.645 | 99.604 | 99.552 | 99.501 | 6.125 | 99.052 | 99.011 | 98.959 | 98.908 |
| 6.250 | 99.785 | 99.736 | 99.670 | 99.604 | 6.250 | 99.206 | 99.157 | 99.092 | 99.026 |
| 6.375 | 99.952 | 99.903 | 99.837 | 99.771 | 6.375 | 99.386 | 99.337 | 99.271 | 99.205 |
| 6.500 | 100.065 | 100.016 | 99.950 | 99.885 | 6.500 | 99.505 | 99.456 | 99.390 | 99.325 |
| 6.625 | 100.242 | 100.193 | 100.127 | 100.061 | 6.625 | 99.669 | 99.620 | 99.554 | 99.488 |
| 6.750 | 100.429 | 100.377 | 100.304 | 100.231 | 6.750 | 99.877 | 99.824 | 99.751 | 99.678 |
| 6.875 | 100.550 | 100.498 | 100.425 | 100.351 | 6.875 | 100.018 | 99.966 | 99.893 | 99.819 |
| 6.990 | 100.593 | 100.541 | 100.467 | 100.394 | 6.990 | 100.093 | 100.041 | 99.967 | 99.894 |
| 7.125 | 100.753 | 100.701 | 100.628 | 100.555 | 7.125 | 100.222 | 100.170 | 100.096 | 100.023 |
| 7.250 | 100.575 | 100.493 | 100.390 | 100.288 | 7.250 | 100.060 | 99.979 | 99.876 | 99.773 |
| 7.375 | 101.059 | 100.977 | 100.875 | 100.772 | 7.375 | 100.561 | 100.480 | 100.377 | 100.274 |
| 7.500 | 101.032 | 100.950 | 100.847 | 100.745 | 7.500 | 100.427 | 100.345 | 100.243 | 100.140 |
| 7.625 | 100.999 | 100.917 | 100.814 | 100.712 | 7.625 | 100.414 | 100.332 | 100.229 | 100.127 |
| 7.750 | 101.997 | 101.916 | 101.813 | 101.710 | 7.750 | 101.424 | 101.342 | 101.240 | 101.137 |
| 7.875 | 102.098 | 102.016 | 101.914 | 101.811 | 7.875 | 101.535 | 101.453 | 101.350 | 101.248 |
| 7.990 | 100.916 | 100.834 | 100.732 | 100.629 | 7.990 | 100.361 | 100.279 | 100.177 | 100.074 |

FANNIE MAE FIXED RATE BUYDOWN PRICING

| FANNIE MAE 30 YR FIXED 2:1 BUYDOWN (101-BD) | | | | | FANNIE MAE HB 30 YR FIXED 2:1 BUYDOWN (101-HB-BD) | | | | | ANNIE MAE HOMEREADY 30 YR FIXED 2:1 BUYDOWN (R101-B) | | | | |
|---|---------|---------|---------|---------|---|---------|---------|---------|---------|--|---------|---------|---------|---------|
| Rate | 15-Day | 30-Day | 45-Day | 60-Day | Rate | 15-Day | 30-Day | 45-Day | 60-Day | Rate | 15-Day | 30-Day | 45-Day | 60-Day |
| 4.875 | 95.646 | 95.570 | 95.484 | 95.398 | 5.375 | 97.834 | 97.763 | 97.685 | 97.606 | 5.375 | 97.222 | 97.179 | 97.132 | 97.085 |
| 4.990 | 96.243 | 96.166 | 96.080 | 95.994 | 5.500 | 98.461 | 98.390 | 98.312 | 98.234 | 5.500 | 97.786 | 97.743 | 97.696 | 97.649 |
| 5.125 | 96.625 | 96.548 | 96.462 | 96.376 | 5.625 | 99.041 | 98.970 | 98.892 | 98.814 | 5.625 | 98.288 | 98.245 | 98.199 | 98.152 |
| 5.250 | 97.323 | 97.280 | 97.234 | 97.187 | 5.750 | 99.318 | 99.247 | 99.169 | 99.090 | 5.750 | 98.779 | 98.722 | 98.660 | 98.597 |
| 5.375 | 97.922 | 97.879 | 97.832 | 97.785 | 5.875 | 99.779 | 99.708 | 99.630 | 99.552 | 5.875 | 99.290 | 99.233 | 99.170 | 99.108 |
| 5.500 | 98.486 | 98.443 | 98.396 | 98.349 | 5.990 | 100.275 | 100.204 | 100.126 | 100.048 | 5.990 | 99.725 | 99.668 | 99.606 | 99.543 |
| 5.625 | 98.988 | 98.945 | 98.899 | 98.852 | 6.125 | 100.661 | 100.590 | 100.512 | 100.434 | 6.125 | 100.217 | 100.160 | 100.098 | 100.035 |
| 5.750 | 99.479 | 99.422 | 99.360 | 99.297 | 6.250 | 100.863 | 100.779 | 100.685 | 100.591 | 6.250 | 100.612 | 100.555 | 100.493 | 100.430 |
| 5.875 | 99.990 | 99.933 | 99.870 | 99.808 | 6.375 | 101.237 | 101.153 | 101.059 | 100.965 | 6.375 | 101.139 | 101.085 | 101.026 | 100.968 |
| 5.990 | 100.425 | 100.368 | 100.306 | 100.243 | 6.500 | 101.542 | 101.458 | 101.364 | 101.270 | 6.500 | 101.561 | 101.526 | 101.487 | 101.448 |
| 6.125 | 100.917 | 100.860 | 100.798 | 100.735 | 6.625 | 101.878 | 101.794 | 101.700 | 101.606 | 6.625 | 101.818 | 101.783 | 101.744 | 101.705 |
| 6.250 | 101.312 | 101.255 | 101.193 | 101.130 | 6.750 | 102.076 | 102.021 | 101.958 | 101.896 | 6.750 | 102.319 | 102.306 | 102.290 | 102.274 |
| 6.375 | 101.839 | 101.785 | 101.726 | 101.668 | 6.875 | 102.351 | 102.296 | 102.234 | 102.171 | 6.875 | 102.596 | 102.582 | 102.566 | 102.551 |
| 6.500 | 102.261 | 102.226 | 102.187 | 102.148 | 6.990 | 102.500 | 102.445 | 102.382 | 102.320 | 6.990 | 103.069 | 103.056 | 103.040 | 103.024 |
| 6.625 | 102.518 | 102.483 | 102.444 | 102.405 | 7.125 | 102.776 | 102.721 | 102.659 | 102.596 | 7.125 | 103.381 | 103.368 | 103.352 | 103.337 |
| 6.750 | 103.019 | 103.006 | 102.990 | 102.974 | 7.250 | 102.420 | 102.386 | 102.347 | 102.307 | 7.250 | 103.653 | 103.639 | 103.623 | 103.608 |
| 6.875 | 103.296 | 103.282 | 103.266 | 103.251 | 7.375 | 102.858 | 102.824 | 102.785 | 102.746 | 7.375 | 103.747 | 103.734 | 103.718 | 103.702 |
| 6.990 | 103.769 | 103.756 | 103.740 | 103.724 | 7.500 | 102.923 | 102.889 | 102.850 | 102.811 | 7.500 | 103.979 | 103.966 | 103.950 | 103.934 |
| 7.125 | 104.081 | 104.068 | 104.052 | 104.037 | 7.625 | 102.968 | 102.934 | 102.895 | 102.856 | 7.625 | 104.172 | 104.158 | 104.143 | 104.127 |
| 7.250 | 104.353 | 104.339 | 104.323 | 104.308 | 7.750 | 103.557 | 103.496 | 103.425 | 103.355 | 7.750 | 104.098 | 104.084 | 104.069 | 104.053 |
| 7.375 | 104.447 | 104.434 | 104.418 | 104.402 | 7.875 | 103.739 | 103.678 | 103.607 | 103.537 | 7.875 | 104.312 | 104.299 | 104.283 | 104.268 |
| 7.500 | 104.679 | 104.666 | 104.650 | 104.634 | 7.990 | 102.616 | 102.555 | 102.484 | 102.414 | 7.990 | 104.246 | 104.233 | 104.217 | 104.201 |
| 7.625 | 104.872 | 104.858 | 104.843 | 104.827 | 8.125 | 102.730 | 102.668 | 102.598 | 102.528 | 8.125 | 104.460 | 104.446 | 104.431 | 104.415 |

| 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-B) | | | | |
|---|--------|--------|--------|--------|---|---------|---------|---------|---------|--|---------|---------|---------|--------|
| Rate | 15-Day | 30-Day | 45-Day | 60-Day | Rate | 15-Day | 30-Day | 45-Day | 60-Day | Rate | 15-Day | 30-Day | 45-Day | 60-Day |
| 4.875 | 95.646 | 95.570 | 95.484 | 95.398 | 5.500 | 98.461 | 98.390 | 98.312 | 98.234 | 5.375 | 97.222 | 97.179 | 97.132 | 97.085 |
| 4.990 | 96.243 | 96.166 | 96.080 | 95.994 | 5.625 | 99.041 | 98.970 | 98.892 | 98.814 | 5.500 | 97.786 | 97.743 | 97.696 | 97.649 |
| 5.125 | 96.625 | 96.548 | 96.462 | 96.376 | 5.750 | 99.318 | 99.247 | 99.169 | 99.090 | 5.625 | 98.288 | 98.245 | 98.199 | 98.152 |
| 5.250 | 97.323 | 97.280 | 97.234 | 97.187 | 5.875 | 99.779 | 99.708 | 99.630 | 99.552 | 5.750 | 98.779 | 98.722 | 98.660 | 98.597 |
| 5.375 | 97.922 | 97.879 | 97.832 | 97.785 | 5.990 | 100.275 | 100.204 | 100.126 | 100.048 | 5.875 | 99.290 | 99.233 | 99.170 | 99.108 |
| 5.500 | 98.486 | 98.443 | 98.396 | 98.349 | 6.125 | 100.661 | 100.590 | 100.512 | 100.434 | 5.990 | 99.725 | 99.668 | 99.606 | 99.543 |
| 5.625 | 98.988 | 98.945 | 98.899 | 98.852 | 6.250 | 100.863 | 100.779 | 100.685 | 100.591 | 6.125 | 100.217 | 100.160 | 100.098 | 100 |



LendingPros
19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

SELECT PRICING

Effective: March 13, 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 | 95.996 | 95.920 | 95.834 | 95.748 | 4.875 | 98.775 | 98.737 | 98.693 | 98.649 |
| 4.990 | 96.593 | 96.516 | 96.430 | 96.344 | 4.990 | 99.124 | 99.086 | 99.043 | 98.999 |
| 5.125 | 96.975 | 96.898 | 96.812 | 96.726 | 5.125 | 99.272 | 99.234 | 99.190 | 99.146 |
| 5.250 | 97.673 | 97.630 | 97.584 | 97.537 | 5.250 | 99.870 | 99.832 | 99.788 | 99.745 |
| 5.375 | 98.272 | 98.229 | 98.182 | 98.135 | 5.375 | 100.216 | 100.186 | 100.149 | 100.112 |
| 5.500 | 98.836 | 98.793 | 98.746 | 98.699 | 5.500 | 100.547 | 100.516 | 100.480 | 100.443 |
| 5.625 | 99.338 | 99.295 | 99.249 | 99.202 | 5.625 | 100.867 | 100.836 | 100.799 | 100.762 |
| 5.750 | 99.829 | 99.772 | 99.710 | 99.647 | 5.750 | 101.168 | 101.137 | 101.100 | 101.064 |
| 5.875 | 100.340 | 100.283 | 100.220 | 100.158 | 5.875 | 101.474 | 101.437 | 101.389 | 101.340 |
| 5.990 | 100.775 | 100.718 | 100.656 | 100.593 | 5.990 | 101.735 | 101.696 | 101.645 | 101.594 |
| 6.125 | 101.267 | 101.210 | 101.148 | 101.085 | 6.125 | 102.039 | 102.000 | 101.949 | 101.898 |
| 6.250 | 101.662 | 101.605 | 101.543 | 101.480 | 6.250 | 102.304 | 102.265 | 102.214 | 102.162 |
| 6.375 | 102.189 | 102.135 | 102.076 | 102.018 | 6.375 | 102.690 | 102.651 | 102.600 | 102.549 |
| 6.500 | 102.611 | 102.576 | 102.537 | 102.498 | 6.500 | 102.939 | 102.900 | 102.848 | 102.797 |
| 6.625 | 102.868 | 102.833 | 102.794 | 102.755 | 6.625 | 103.040 | 103.001 | 102.950 | 102.898 |
| 6.750 | 103.369 | 103.356 | 103.340 | 103.324 | 6.750 | 103.384 | 103.342 | 103.284 | 103.225 |
| 6.875 | 103.646 | 103.632 | 103.616 | 103.601 | 6.875 | 103.482 | 103.440 | 103.381 | 103.323 |
| 6.990 | 104.119 | 104.106 | 104.090 | 104.074 | | | | | |
| 7.125 | 104.431 | 104.418 | 104.402 | 104.387 | | | | | |
| 7.250 | 104.703 | 104.689 | 104.673 | 104.658 | | | | | |
| 7.375 | 104.797 | 104.784 | 104.768 | 104.752 | | | | | |
| 7.500 | 105.029 | 105.016 | 105.000 | 104.984 | | | | | |
| 7.625 | 105.222 | 105.208 | 105.193 | 105.177 | | | | | |
| 7.750 | 105.148 | 105.134 | 105.119 | 105.103 | | | | | |
| 7.875 | 105.362 | 105.349 | 105.333 | 105.318 | | | | | |

| 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 |
| 5.600 | 98.761 | 98.690 | 98.612 | 98.534 | 5.990 | 99.722 | 99.681 | 99.630 | 99.578 |
| 5.625 | 99.341 | 99.270 | 99.192 | 99.114 | 6.125 | 99.895 | 99.854 | 99.802 | 99.751 |
| 5.750 | 99.618 | 99.547 | 99.469 | 99.390 | 6.250 | 100.035 | 99.986 | 99.920 | 99.854 |
| 5.875 | 100.079 | 100.008 | 99.930 | 99.852 | 6.375 | 100.202 | 100.153 | 100.087 | 100.021 |
| 5.990 | 100.575 | 100.504 | 100.426 | 100.348 | 6.500 | 100.315 | 100.266 | 100.200 | 100.135 |
| 6.125 | 100.961 | 100.890 | 100.812 | 100.734 | 6.625 | 100.492 | 100.443 | 100.377 | 100.311 |
| 6.250 | 101.163 | 101.079 | 100.985 | 100.891 | 6.750 | 100.679 | 100.627 | 100.554 | 100.481 |
| 6.375 | 101.537 | 101.453 | 101.359 | 101.265 | 6.875 | 100.800 | 100.748 | 100.675 | 100.601 |
| 6.500 | 101.842 | 101.758 | 101.664 | 101.570 | 6.990 | 100.843 | 100.791 | 100.717 | 100.644 |
| 6.625 | 102.178 | 102.094 | 102.000 | 101.906 | 7.125 | 101.003 | 100.951 | 100.878 | 100.805 |
| 6.750 | 102.376 | 102.321 | 102.258 | 102.196 | 7.250 | 100.825 | 100.743 | 100.640 | 100.538 |
| 6.875 | 102.651 | 102.596 | 102.534 | 102.471 | 7.375 | 101.309 | 101.227 | 101.125 | 101.022 |
| 6.990 | 102.800 | 102.745 | 102.682 | 102.620 | 7.500 | 101.282 | 101.200 | 101.097 | 100.995 |
| 7.125 | 103.076 | 103.021 | 102.959 | 102.896 | 7.625 | 101.249 | 101.167 | 101.064 | 100.962 |
| 7.250 | 102.720 | 102.686 | 102.647 | 102.607 | 7.750 | 102.247 | 102.166 | 102.063 | 101.960 |
| 7.375 | 103.158 | 103.124 | 103.085 | 103.046 | 7.875 | 102.348 | 102.266 | 102.164 | 102.061 |
| 7.500 | 103.223 | 103.189 | 103.150 | 103.111 | | | | | |
| 7.625 | 103.268 | 103.234 | 103.195 | 103.156 | | | | | |
| 7.750 | 103.857 | 103.796 | 103.725 | 103.655 | | | | | |
| 7.875 | 104.039 | 103.978 | 103.907 | 103.837 | | | | | |
| 7.990 | 102.916 | 102.855 | 102.784 | 102.714 | | | | | |
| 8.125 | 103.030 | 102.968 | 102.898 | 102.828 | | | | | |

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 HB) | | | | |
|--|---------|---------|---------|---------|---|---------|---------|---------|---------|
| Rate | 15-Day | 30-Day | 45-Day | 60-Day | Rate | 15-Day | 30-Day | 45-Day | 60-Day |
| 4.875 | 95.896 | 95.820 | 95.734 | 95.648 | 5.500 | 98.711 | 98.640 | 98.562 | 98.484 |
| 4.990 | 96.493 | 96.416 | 96.330 | 96.244 | 5.625 | 99.291 | 99.220 | 99.142 | 99.064 |
| 5.125 | 96.875 | 96.798 | 96.712 | 96.626 | 5.750 | 99.568 | 99.497 | 99.419 | 99.340 |
| 5.250 | 97.573 | 97.530 | 97.484 | 97.437 | 5.875 | 100.029 | 99.958 | 99.880 | 99.802 |
| 5.375 | 98.172 | 98.129 | 98.082 | 98.035 | 5.990 | 100.525 | 100.454 | 100.376 | 100.298 |
| 5.500 | 98.736 | 98.693 | 98.646 | 98.599 | 6.125 | 100.911 | 100.840 | 100.762 | 100.684 |
| 5.625 | 99.238 | 99.195 | 99.149 | 99.102 | 6.250 | 101.113 | 101.029 | 100.935 | 100.841 |
| 5.750 | 99.729 | 99.672 | 99.610 | 99.547 | 6.375 | 101.487 | 101.403 | 101.309 | 101.215 |
| 5.875 | 100.240 | 100.183 | 100.120 | 100.058 | 6.500 | 101.792 | 101.708 | 101.614 | 101.520 |
| 5.990 | 100.675 | 100.618 | 100.556 | 100.493 | 6.625 | 102.128 | 102.044 | 101.950 | 101.856 |
| 6.125 | 101.167 | 101.110 | 101.048 | 100.985 | 6.750 | 102.326 | 102.271 | 102.208 | 102.146 |
| 6.250 | 101.562 | 101.505 | 101.443 | 101.380 | 6.875 | 102.601 | 102.546 | 102.484 | 102.421 |
| 6.375 | 102.089 | 102.035 | 101.976 | 101.918 | 6.990 | 102.750 | 102.695 | 102.632 | 102.570 |
| 6.500 | 102.511 | 102.476 | 102.437 | 102.398 | 7.125 | 103.026 | 102.971 | 102.909 | 102.846 |
| 6.625 | 102.768 | 102.733 | 102.694 | 102.655 | 7.250 | 102.670 | 102.636 | 102.597 | 102.557 |
| 6.750 | 103.269 | 103.256 | 103.240 | 103.224 | 7.375 | 103.108 | 103.074 | 103.035 | 102.996 |
| 6.875 | 103.546 | 103.532 | 103.516 | 103.501 | 7.500 | 103.173 | 103.139 | 103.100 | 103.061 |
| 6.990 | 104.019 | 104.006 | 103.990 | 103.974 | 7.625 | 103.218 | 103.184 | 103.145 | 103.106 |
| 7.125 | 104.331 | 104.318 | 104.302 | 104.287 | 7.750 | 103.807 | 103.746 | 103.675 | 103.605 |
| 7.250 | 104.603 | 104.589 | 104.573 | 104.558 | 7.875 | 103.989 | 103.928 | 103.857 | 103.787 |
| 7.375 | 104.697 | 104.684 | 104.668 | 104.652 | 7.990 | 102.866 | 102.805 | 102.734 | 102.664 |
| 7.500 | 104.929 | 104.916 | 104.900 | 104.884 | 8.125 | 102.980 | 102.918 | 102.848 | 102.778 |
| 7.625 | 105.122 | 105.108 | 105.093 | 105.077 | | | | | |

| SELECT FANNIE MAE 30 YR FIXED 1:0 BUYDOWN (101-BD10) | | | | | SELECT FANNIE MAE HB 30 YR FIXED 1:0 BUYDOWN (101 HB) | | | | |
|--|---------|---------|---------|---------|---|---------|---------|---------|---------|
| Rate | 15-Day | 30-Day | 45-Day | 60-Day | Rate | 15-Day | 30-Day | 45-Day | 60-Day |
| 4.875 | 95.896 | 95.820 | 95.734 | 95.648 | 5.500 | 98.711 | 98.640 | 98.562 | 98.484 |
| 4.990 | 96.493 | 96.416 | 96.330 | 96.244 | 5.625 | 99.291 | 99.220 | 99.142 | 99.064 |
| 5.125 | 96.875 | 96.798 | 96.712 | 96.626 | 5.750 | 99.568 | 99.497 | 99.419 | 99.340 |
| 5.250 | 97.573 | 97.530 | 97.484 | 97.437 | 5.875 | 100.029 | 99.958 | 99.880 | 99.802 |
| 5.375 | 98.172 | 98.129 | 98.082 | 98.035 | 5.990 | 100.525 | 100.454 | 100.376 | 100.298 |
| 5.500 | 98.736 | 98.693 | 98.646 | 98.599 | 6.125 | 100.911 | 100.840 | 100.762 | 100.684 |
| 5.625 | 99.238 | 99.195 | 99.149 | 99.102 | 6.250 | 101.113 | 101.029 | 100.935 | 100.841 |
| 5.750 | 99.729 | 99.672 | 99.610 | 99.547 | 6.375 | 101.487 | 101.403 | 101.309 | 101.215 |
| 5.875 | 100.240 | 100.183 | 100.120 | 100.058 | 6.500 | 101.792 | 101.708 | 101.614 | 101.520 |
| 5.990 | 100.675 | 100.618 | 100.556 | 100.493 | 6.625 | 102.128 | 102.044 | 101.950 | 101.856 |
| 6.125 | 101.167 | 101.110 | 101.048 | 100.985 | 6.750 | 102.326 | 102.271 | 102.208 | 102.146 |
| 6.250 | 101.562 | 101.505 | 101.443 | 101.380 | 6.875 | 102.601 | 102.546 | 102.484 | 102.421 |
| 6.375 | 102.089 | 102.035 | 101.976 | 101.918 | 6.990 | 102.750 | 102.695 | 102.632 | 102.570 |
| 6.500 | 102.511 | 102.476 | 102.437 | 102.398 | 7.125 | 103.026 | 102.971 | 102.909 | 102.846 |
| 6.625 | 102.768 | 102.733 | 102.694 | 102.655 | 7.250 | 102.670 | 102.636 | 102.597 | 102.557 |
| 6.750 | 103.269 | 103.256 | 103.240 | 103.224 | 7.375 | 103.108 | 103.074 | 103.035 | 102.996 |
| 6.875 | 103.546 | 103.532 | 103.516 | 103.501 | 7.500 | 103.173 | 103.139 | 103.100 | 103.061 |
| 6.990 | 104.019 | 104.006 | 103.990 | 103.974 | 7.625 | 103.218 | 103.184 | 103.145 | 103.106 |
| 7.125 | 104.331 | 104.318 | 104.302 | 104.287 | 7.750 | 103.807 | 103.746 | 103.675 | 103.605 |
| 7.250 | 104.603 | 104.589 | 104.573 | 104.558 | 7.875 | 103.989 | 103.928 | 103.857 | 103.787 |
| 7.375 | 104.697 | 104.684 | 104.668 | 104.652 | 7.990 | 102.866 | 102.805 | 102.734 | 102.664 |
| 7.500 | 104.929 | 104.916 | 104.900 | 104.884 | 8.125 | 102.980 | 102.918 | 102.848 | 102.778 |
| 7.625 | 105.122 | 105.108 | 105.093 | 105.077 | 8.250 | 102.433 | 102.323 | 102.198 | 102.073 |



LendingPros
19000 MacArthur Blvd, Suite 250
Irvine, CA 92612

Effective: **March 13, 2026**

FREDDIE MAC FIXED RATE PRICING

| FREDDIE MAC 30 YEAR FIXED (201) | | | | | FREDDIE MAC 25 YEAR FIXED (225) | | | | | FREDDIE MAC 20 YEAR FIXED (220) | | | | |
|---------------------------------|---------|---------|---------|---------|---------------------------------|---------|---------|---------|---------|---------------------------------|---------|---------|---------|---------|
| Rate | 15-Day | 30-Day | 45-Day | 60-Day | Rate | 15-Day | 30-Day | 45-Day | 60-Day | Rate | 15-Day | 30-Day | 45-Day | 60-Day |
| 4.875 | 95.746 | 95.670 | 95.584 | 95.498 | 4.875 | 95.295 | 95.219 | 95.133 | 95.047 | 5.500 | 99.115 | 99.046 | 98.967 | 98.889 |
| 4.990 | 96.343 | 96.266 | 96.180 | 96.094 | 4.990 | 95.892 | 95.815 | 95.729 | 95.643 | 5.625 | 99.601 | 99.531 | 99.453 | 99.374 |
| 5.125 | 96.725 | 96.648 | 96.562 | 96.476 | 5.125 | 96.299 | 96.223 | 96.137 | 96.051 | 5.750 | 99.721 | 99.636 | 99.542 | 99.449 |
| 5.250 | 97.423 | 97.380 | 97.334 | 97.287 | 5.250 | 97.010 | 96.967 | 96.920 | 96.874 | 5.875 | 100.203 | 100.118 | 100.024 | 99.930 |
| 5.375 | 98.022 | 97.979 | 97.932 | 97.885 | 5.375 | 97.619 | 97.576 | 97.529 | 97.482 | 5.990 | 100.618 | 100.534 | 100.440 | 100.346 |
| 5.500 | 98.586 | 98.543 | 98.496 | 98.449 | 5.500 | 98.203 | 98.160 | 98.113 | 98.066 | 6.125 | 101.043 | 100.959 | 100.865 | 100.771 |
| 5.625 | 99.088 | 99.045 | 98.999 | 98.952 | 5.625 | 98.735 | 98.692 | 98.645 | 98.598 | 6.250 | 101.140 | 101.055 | 100.961 | 100.868 |
| 5.750 | 99.579 | 99.522 | 99.460 | 99.397 | 5.750 | 99.243 | 99.186 | 99.124 | 99.061 | 6.375 | 101.667 | 101.581 | 101.488 | 101.394 |
| 5.875 | 100.090 | 100.033 | 99.970 | 99.908 | 5.875 | 99.747 | 99.689 | 99.627 | 99.564 | 6.500 | 102.036 | 101.950 | 101.857 | 101.763 |
| 5.990 | 100.525 | 100.468 | 100.406 | 100.343 | 5.990 | 100.182 | 100.125 | 100.062 | 100.000 | 6.625 | 102.255 | 102.169 | 102.076 | 101.982 |
| 6.125 | 101.017 | 100.960 | 100.898 | 100.835 | 6.125 | 100.672 | 100.615 | 100.553 | 100.490 | 6.750 | 102.252 | 102.166 | 102.073 | 101.979 |
| 6.250 | 101.412 | 101.355 | 101.293 | 101.230 | 6.250 | 101.067 | 101.010 | 100.948 | 100.885 | 6.875 | 102.474 | 102.388 | 102.295 | 102.202 |
| 6.375 | 101.939 | 101.885 | 101.826 | 101.768 | 6.375 | 101.594 | 101.540 | 101.481 | 101.423 | 6.990 | 102.916 | 102.830 | 102.737 | 102.644 |
| 6.500 | 102.361 | 102.326 | 102.287 | 102.248 | 6.500 | 101.997 | 101.961 | 101.922 | 101.883 | 7.125 | 103.280 | 103.273 | 103.265 | 103.257 |
| 6.625 | 102.618 | 102.583 | 102.544 | 102.505 | 6.625 | 102.269 | 102.235 | 102.196 | 102.157 | 7.250 | 103.626 | 103.619 | 103.612 | 103.604 |
| 6.750 | 103.119 | 103.106 | 103.090 | 103.074 | 6.750 | 102.765 | 102.752 | 102.736 | 102.720 | 7.375 | 103.977 | 103.970 | 103.962 | 103.954 |
| 6.875 | 103.396 | 103.382 | 103.366 | 103.351 | 6.875 | 103.035 | 103.021 | 103.006 | 102.990 | 7.500 | 104.271 | 104.264 | 104.256 | 104.249 |
| 6.990 | 103.869 | 103.856 | 103.840 | 103.824 | 6.990 | 103.470 | 103.457 | 103.441 | 103.426 | 7.625 | 104.565 | 104.558 | 104.551 | 104.543 |
| 7.125 | 104.181 | 104.168 | 104.152 | 104.137 | 7.125 | 103.836 | 103.823 | 103.807 | 103.792 | 7.750 | 104.840 | 104.833 | 104.825 | 104.817 |
| 7.250 | 104.453 | 104.439 | 104.423 | 104.408 | 7.250 | 104.108 | 104.094 | 104.078 | 104.063 | 7.875 | 105.097 | 105.090 | 105.082 | 105.075 |
| 7.375 | 104.547 | 104.534 | 104.518 | 104.502 | 7.375 | 104.202 | 104.189 | 104.173 | 104.157 | 7.990 | 105.066 | 105.059 | 105.052 | 105.044 |
| 7.500 | 104.779 | 104.766 | 104.750 | 104.734 | 7.500 | 104.428 | 104.415 | 104.399 | 104.383 | 8.125 | 105.317 | 105.310 | 105.302 | 105.295 |
| 7.625 | 104.972 | 104.958 | 104.943 | 104.927 | 7.625 | 104.627 | 104.613 | 104.598 | 104.582 | | | | | |
| 7.750 | 104.898 | 104.884 | 104.869 | 104.853 | 7.750 | 104.553 | 104.539 | 104.524 | 104.508 | | | | | |
| 7.875 | 105.112 | 105.099 | 105.083 | 105.068 | 7.875 | 104.767 | 104.754 | 104.738 | 104.723 | | | | | |
| 7.990 | 105.046 | 105.033 | 105.017 | 105.001 | 7.990 | 104.701 | 104.688 | 104.672 | 104.656 | | | | | |
| 8.125 | 105.260 | 105.246 | 105.231 | 105.215 | 8.125 | 104.880 | 104.866 | 104.851 | 104.835 | | | | | |

| 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 | 98.874 | 98.836 | 98.793 | 98.749 | 5.500 | 100.122 | 100.081 | 100.030 | 99.979 | 5.875 | 99.740 | 99.683 | 99.620 | 99.558 |
| 5.125 | 99.022 | 98.984 | 98.940 | 98.896 | 5.625 | 100.365 | 100.324 | 100.273 | 100.222 | 5.990 | 100.175 | 100.118 | 100.056 | 99.993 |
| 5.250 | 99.620 | 99.582 | 99.538 | 99.495 | 5.750 | 100.815 | 100.776 | 100.724 | 100.673 | 6.125 | 100.667 | 100.610 | 100.548 | 100.485 |
| 5.375 | 99.966 | 99.936 | 99.899 | 99.862 | 5.875 | 101.053 | 101.014 | 100.963 | 100.912 | 6.250 | 101.062 | 101.005 | 100.943 | 100.880 |
| 5.500 | 100.297 | 100.266 | 100.230 | 100.193 | 5.990 | 101.247 | 101.208 | 101.157 | 101.105 | 6.375 | 101.589 | 101.535 | 101.476 | 101.418 |
| 5.625 | 100.617 | 100.586 | 100.549 | 100.512 | 6.125 | 101.476 | 101.437 | 101.386 | 101.335 | 6.500 | 102.011 | 101.976 | 101.937 | 101.898 |
| 5.750 | 100.918 | 100.887 | 100.850 | 100.814 | 6.250 | 101.818 | 101.776 | 101.718 | 101.659 | 6.625 | 102.268 | 102.233 | 102.194 | 102.155 |
| 5.875 | 101.224 | 101.187 | 101.139 | 101.090 | 6.375 | 102.149 | 102.106 | 102.048 | 101.989 | 6.750 | 102.769 | 102.756 | 102.740 | 102.724 |
| 5.990 | 101.485 | 101.446 | 101.395 | 101.344 | 6.500 | 102.348 | 102.306 | 102.247 | 102.189 | 6.875 | 103.046 | 103.032 | 103.016 | 103.001 |
| 6.125 | 101.789 | 101.750 | 101.699 | 101.648 | 6.625 | 102.413 | 102.371 | 102.312 | 102.254 | 6.990 | 103.519 | 103.506 | 103.490 | 103.474 |
| 6.250 | 102.054 | 102.015 | 101.964 | 101.912 | 6.750 | 102.714 | 102.671 | 102.613 | 102.554 | 7.125 | 103.831 | 103.818 | 103.802 | 103.787 |
| 6.375 | 102.440 | 102.401 | 102.350 | 102.299 | 6.875 | 102.753 | 102.711 | 102.652 | 102.594 | 7.250 | 104.103 | 104.089 | 104.073 | 104.058 |
| 6.500 | 102.689 | 102.650 | 102.598 | 102.547 | 6.990 | 103.041 | 102.996 | 102.938 | 102.879 | 7.375 | 104.197 | 104.184 | 104.168 | 104.152 |
| 6.625 | 102.790 | 102.751 | 102.700 | 102.648 | 7.125 | 103.203 | 103.156 | 103.097 | 103.039 | 7.500 | 104.429 | 104.416 | 104.400 | 104.384 |
| 6.750 | 103.134 | 103.092 | 103.034 | 102.975 | 7.250 | 103.324 | 103.253 | 103.165 | 103.077 | 7.625 | 104.622 | 104.608 | 104.593 | 104.577 |
| 6.875 | 103.232 | 103.190 | 103.131 | 103.073 | | | | | | 7.750 | 104.548 | 104.534 | 104.519 | 104.503 |
| 6.990 | 103.550 | 103.507 | 103.449 | 103.390 | | | | | | 7.875 | 104.762 | 104.749 | 104.733 | 104.718 |
| | | | | | | | | | | 7.990 | 104.696 | 104.683 | 104.667 | 104.651 |
| | | | | | | | | | | 8.125 | 104.910 | 104.896 | 104.881 | 104.865 |

| FREDDIE MAC HOMEONE 30 YEAR FIXED (201 HomeOne) | | | | |
|---|---------|---------|---------|---------|
| Rate | 15-Day | 30-Day | 45-Day | 60-Day |
| 5.875 | 100.090 | 100.033 | 99.970 | 99.908 |
| 5.990 | 100.525 | 100.468 | 100.406 | 100.343 |
| 6.125 | 101.017 | 100.960 | 100.898 | 100.835 |
| 6.250 | 101.412 | 101.355 | 101.293 | 101.230 |
| 6.375 | 101.939 | 101.885 | 101.826 | 101.768 |
| 6.500 | 102.361 | 102.326 | 102.287 | 102.248 |
| 6.625 | 102.618 | 102.583 | 102.544 | 102.505 |
| 6.750 | 103.119 | 103.106 | 103.090 | 103.074 |
| 6.875 | 103.396 | 103.382 | 103.366 | 103.351 |
| 6.990 | 103.869 | 103.856 | 103.840 | 103.824 |
| 7.125 | 104.181 | 104.168 | 104.152 | 104.137 |
| 7.250 | 104.453 | 104.439 | 104.423 | 104.408 |
| 7.375 | 104.547 | 104.534 | 104.518 | 104.502 |
| 7.500 | 104.779 | 104.766 | 104.750 | 104.734 |
| 7.625 | 104.972 | 104.958 | 104.943 | 104.927 |
| 7.750 | 104.898 | 104.884 | 104.869 | 104.853 |
| 7.875 | 105.112 | 105.099 | 105.083 | 105.068 |
| 7.990 | 105.046 | 105.033 | 105.017 | 105.001 |
| 8.125 | 105.260 | 105.246 | 105.231 | 105.215 |

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 | 98.161 | 98.090 | 98.012 | 97.934 | 5.500 | 95.989 | 95.898 | 95.820 | 95.741 | 5.500 | 97.857 | 97.816 | 97.765 | 97.714 |
| 5.625 | 98.741 | 98.670 | 98.592 | 98.514 | 5.625 | 96.537 | 96.466 | 96.388 | 96.310 | 5.625 | 98.129 | 98.088 | 98.037 | 97.986 |
| 5.750 | 99.018 | 98.947 | 98.869 | 98.790 | 5.750 | 96.806 | 96.735 | 96.657 | 96.578 | 5.750 | 98.135 | 98.094 | 98.043 | 97.991 |
| 5.875 | 99.479 | 99.408 | 99.330 | 99.252 | 5.875 | 97.275 | 97.204 | 97.126 | 97.048 | 5.875 | 98.374 | 98.333 | 98.282 | 98.231 |
| 5.990 | 99.975 | 99.904 | 99.826 | 99.748 | 5.990 | 97.760 | 97.689 | 97.611 | 97.533 | 5.990 | 98.677 | 98.636 | 98.584 | 98.533 |
| 6.125 | 100.361 | 100.290 | 100.212 | 100.134 | 6.125 | 98.183 | 98.112 | 98.034 | 97.956 | 6.125 | 98.887 | 98.846 | 98.794 | 98.743 |
| 6.250 | 100.563 | 100.479 | 100.385 | 100.291 | 6.250 | 98.400 | 98.316 | 98.222 | 98.128 | 6.250 | 99.041 | 98.992 | 98.927 | 98.861 |
| 6.375 | 100.937 | 100.853 | 100.759 | 100.665 | 6.375 | 98.786 | 98.702 | 98.608 | 98.514 | 6.375 | 99.221 | 99.172 | 99.106 | 99.040 |
| 6.500 | 101.242 | 101.158 | 101.064 | 100.970 | 6.500 | 99.097 | 99.013 | 98.919 | 98.825 | 6.500 | 99.340 | 99.291 | 99.225 | 99.160 |
| 6.625 | 101.578 | 101.494 | 101.400 | 101.306 | 6.625 | 99.420 | 99.336 | 99.242 | 99.148 | 6.625 | 99.504 | 99.455 | 99.389 | 99.323 |
| 6.750 | 101.776 | 101.721 | 101.658 | 101.596 | 6.750 | 99.638 | 99.583 | 99.521 | 99.458 | 6.750 | 99.712 | 99.659 | 99.586 | 99.513 |
| 6.875 | 102.051 | 101.996 | 101.934 | 101.871 | 6.875 | 99.934 | 99.879 | 99.817 | 99.754 | 6.875 | 99.853 | 99.801 | 99.728 | 99.654 |
| 6.990 | 102.200 | 102.145 | 102.082 | 102.020 | 6.990 | 100.115 | 100.060 | 99.997 | 99.935 | 6.990 | 99.928 | 99.876 | 99.803 | 99.730 |
| 7.125 | 102.476 | 102.421 | 102.359 | 102.296 | 7.125 | | | | | | | | | |



LendingPros
19000 MacArthur Blvd, Suite 250
Irvine, CA 92612

Effective: March 13, 2026

FREDDIE MAC FIXED RATE BUYDOWN PRICING

| FREDDIE MAC 30 YR FIXED 2:1 BUYDOWN (201-BD) | | | | | FREDDIE MAC SC 30 YR FIXED 2:1 BUYDOWN (201-SC-BD) | | | | | DIE MAC HOME POSSIBLE 30 YR FIXED 2:1 BUYDOWN (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 | 95.646 | 95.570 | 95.484 | 95.398 | 5.990 | 99.925 | 99.854 | 99.776 | 99.698 | 5.375 | 97.222 | 97.179 | 97.132 | 97.085 |
| 4.990 | 96.243 | 96.166 | 96.080 | 95.994 | 6.125 | 100.311 | 100.240 | 100.162 | 100.084 | 5.500 | 97.786 | 97.743 | 97.696 | 97.649 |
| 5.125 | 96.625 | 96.548 | 96.462 | 96.376 | 6.250 | 100.513 | 100.429 | 100.335 | 100.241 | 5.625 | 98.288 | 98.245 | 98.199 | 98.152 |
| 5.250 | 97.323 | 97.280 | 97.234 | 97.187 | 6.375 | 100.887 | 100.803 | 100.709 | 100.615 | 5.750 | 98.779 | 98.722 | 98.660 | 98.597 |
| 5.375 | 97.922 | 97.879 | 97.832 | 97.785 | 6.500 | 101.192 | 101.108 | 101.014 | 100.920 | 5.875 | 99.290 | 99.233 | 99.170 | 99.108 |
| 5.500 | 98.486 | 98.443 | 98.396 | 98.349 | 6.625 | 101.528 | 101.444 | 101.350 | 101.256 | 5.990 | 99.725 | 99.668 | 99.606 | 99.543 |
| 5.625 | 98.988 | 98.945 | 98.899 | 98.852 | 6.750 | 101.726 | 101.671 | 101.608 | 101.546 | 6.125 | 100.217 | 100.160 | 100.098 | 100.035 |
| 5.750 | 99.479 | 99.422 | 99.360 | 99.297 | 6.875 | 102.001 | 101.946 | 101.884 | 101.821 | 6.250 | 100.612 | 100.555 | 100.493 | 100.430 |
| 5.875 | 99.990 | 99.933 | 99.870 | 99.808 | 6.990 | 102.150 | 102.095 | 102.032 | 101.970 | 6.375 | 101.139 | 101.085 | 101.026 | 100.968 |
| 5.990 | 100.425 | 100.368 | 100.306 | 100.243 | 7.125 | 102.426 | 102.371 | 102.309 | 102.246 | 6.500 | 101.561 | 101.526 | 101.487 | 101.448 |
| 6.125 | 100.917 | 100.860 | 100.798 | 100.735 | 7.250 | 102.070 | 102.036 | 101.997 | 101.957 | 6.625 | 101.818 | 101.783 | 101.744 | 101.705 |
| 6.250 | 101.312 | 101.255 | 101.193 | 101.130 | 7.375 | 102.508 | 102.474 | 102.435 | 102.396 | 6.750 | 102.319 | 102.306 | 102.290 | 102.274 |
| 6.375 | 101.839 | 101.785 | 101.726 | 101.668 | 7.500 | 102.573 | 102.539 | 102.500 | 102.461 | 6.875 | 102.596 | 102.582 | 102.566 | 102.551 |
| 6.500 | 102.261 | 102.226 | 102.187 | 102.148 | 7.625 | 102.618 | 102.584 | 102.545 | 102.506 | 6.990 | 103.069 | 103.056 | 103.040 | 103.024 |
| 6.625 | 102.518 | 102.483 | 102.444 | 102.405 | 7.750 | 103.207 | 103.146 | 103.075 | 103.005 | 7.125 | 103.381 | 103.368 | 103.352 | 103.337 |
| 6.750 | 103.019 | 103.006 | 102.990 | 102.974 | 7.875 | 103.389 | 103.328 | 103.257 | 103.187 | 7.250 | 103.653 | 103.639 | 103.623 | 103.608 |
| 6.875 | 103.296 | 103.282 | 103.266 | 103.251 | 7.990 | 102.266 | 102.205 | 102.134 | 102.064 | 7.375 | 103.747 | 103.734 | 103.718 | 103.702 |
| 6.990 | 103.769 | 103.756 | 103.740 | 103.724 | 8.125 | 102.380 | 102.318 | 102.248 | 102.178 | 7.500 | 103.979 | 103.966 | 103.950 | 103.934 |
| 7.125 | 104.081 | 104.068 | 104.052 | 104.037 | 8.250 | 101.833 | 101.723 | 101.598 | 101.473 | 7.625 | 104.172 | 104.158 | 104.143 | 104.127 |
| 7.250 | 104.353 | 104.339 | 104.323 | 104.308 | | | | | | 7.750 | 104.098 | 104.084 | 104.069 | 104.053 |
| 7.375 | 104.447 | 104.434 | 104.418 | 104.402 | | | | | | 7.875 | 104.312 | 104.299 | 104.283 | 104.268 |
| 7.500 | 104.679 | 104.666 | 104.650 | 104.634 | | | | | | 7.990 | 104.246 | 104.233 | 104.217 | 104.201 |
| 7.625 | 104.872 | 104.858 | 104.843 | 104.827 | | | | | | 8.125 | 104.460 | 104.446 | 104.431 | 104.415 |

| FREDDIE MAC 30 YR FIXED 1:0 BUYDOWN (201-BD10) | | | | | FREDDIE MAC SC 30 YR FIXED 1:0 BUYDOWN (201-SC-BD10) | | | | | DIE MAC HOME POSSIBLE 30 YR FIXED 1:0 BUYDOWN (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 | 95.646 | 95.570 | 95.484 | 95.398 | 5.990 | 99.925 | 99.854 | 99.776 | 99.698 | 5.375 | 97.222 | 97.179 | 97.132 | 97.085 |
| 4.990 | 96.243 | 96.166 | 96.080 | 95.994 | 6.125 | 100.311 | 100.240 | 100.162 | 100.084 | 5.500 | 97.786 | 97.743 | 97.696 | 97.649 |
| 5.125 | 96.625 | 96.548 | 96.462 | 96.376 | 6.250 | 100.513 | 100.429 | 100.335 | 100.241 | 5.625 | 98.288 | 98.245 | 98.199 | 98.152 |
| 5.250 | 97.323 | 97.280 | 97.234 | 97.187 | 6.375 | 100.887 | 100.803 | 100.709 | 100.615 | 5.750 | 98.779 | 98.722 | 98.660 | 98.597 |
| 5.375 | 97.922 | 97.879 | 97.832 | 97.785 | 6.500 | 101.192 | 101.108 | 101.014 | 100.920 | 5.875 | 99.290 | 99.233 | 99.170 | 99.108 |
| 5.500 | 98.486 | 98.443 | 98.396 | 98.349 | 6.625 | 101.528 | 101.444 | 101.350 | 101.256 | 5.990 | 99.725 | 99.668 | 99.606 | 99.543 |
| 5.625 | 98.988 | 98.945 | 98.899 | 98.852 | 6.750 | 101.726 | 101.671 | 101.608 | 101.546 | 6.125 | 100.217 | 100.160 | 100.098 | 100.035 |
| 5.750 | 99.479 | 99.422 | 99.360 | 99.297 | 6.875 | 102.001 | 101.946 | 101.884 | 101.821 | 6.250 | 100.612 | 100.555 | 100.493 | 100.430 |
| 5.875 | 99.990 | 99.933 | 99.870 | 99.808 | 6.990 | 102.150 | 102.095 | 102.032 | 101.970 | 6.375 | 101.139 | 101.085 | 101.026 | 100.968 |
| 5.990 | 100.425 | 100.368 | 100.306 | 100.243 | 7.125 | 102.426 | 102.371 | 102.309 | 102.246 | 6.500 | 101.561 | 101.526 | 101.487 | 101.448 |
| 6.125 | 100.917 | 100.860 | 100.798 | 100.735 | 7.250 | 102.070 | 102.036 | 101.997 | 101.957 | 6.625 | 101.818 | 101.783 | 101.744 | 101.705 |
| 6.250 | 101.312 | 101.255 | 101.193 | 101.130 | 7.375 | 102.508 | 102.474 | 102.435 | 102.396 | 6.750 | 102.319 | 102.306 | 102.290 | 102.274 |
| 6.375 | 101.839 | 101.785 | 101.726 | 101.668 | 7.500 | 102.573 | 102.539 | 102.500 | 102.461 | 6.875 | 102.596 | 102.582 | 102.566 | 102.551 |
| 6.500 | 102.261 | 102.226 | 102.187 | 102.148 | 7.625 | 102.618 | 102.584 | 102.545 | 102.506 | 6.990 | 103.069 | 103.056 | 103.040 | 103.024 |
| 6.625 | 102.518 | 102.483 | 102.444 | 102.405 | 7.750 | 103.207 | 103.146 | 103.075 | 103.005 | 7.125 | 103.381 | 103.368 | 103.352 | 103.337 |
| 6.750 | 103.019 | 103.006 | 102.990 | 102.974 | 7.875 | 103.389 | 103.328 | 103.257 | 103.187 | 7.250 | 103.653 | 103.639 | 103.623 | 103.608 |
| 6.875 | 103.296 | 103.282 | 103.266 | 103.251 | 7.990 | 102.266 | 102.205 | 102.134 | 102.064 | 7.375 | 103.747 | 103.734 | 103.718 | 103.702 |
| 6.990 | 103.769 | 103.756 | 103.740 | 103.724 | 8.125 | 102.380 | 102.318 | 102.248 | 102.178 | 7.500 | 103.979 | 103.966 | 103.950 | 103.934 |
| 7.125 | 104.081 | 104.068 | 104.052 | 104.037 | 8.250 | | | | | 7.625 | 104.172 | 104.158 | 104.143 | 104.127 |
| 7.250 | 104.353 | 104.339 | 104.323 | 104.308 | 8.375 | | | | | 7.750 | 104.098 | 104.084 | 104.069 | 104.053 |
| 7.375 | 104.447 | 104.434 | 104.418 | 104.402 | 8.500 | | | | | 7.875 | 104.312 | 104.299 | 104.283 | 104.268 |
| 7.500 | 104.679 | 104.666 | 104.650 | 104.634 | 8.625 | | | | | 7.990 | 104.246 | 104.233 | 104.217 | 104.201 |
| 7.625 | 104.872 | 104.858 | 104.843 | 104.827 | 8.750 | | | | | 8.125 | 104.460 | 104.446 | 104.431 | 104.415 |



LendingPros
19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

SELECT PRICING

Effective: March 13, 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 | 95.996 | 95.920 | 95.834 | 95.748 | 4.875 | 98.775 | 98.737 | 98.693 | 98.649 |
| 4.990 | 96.593 | 96.516 | 96.430 | 96.344 | 4.990 | 99.124 | 99.086 | 99.043 | 98.999 |
| 5.125 | 96.975 | 96.898 | 96.812 | 96.726 | 5.125 | 99.272 | 99.234 | 99.190 | 99.146 |
| 5.250 | 97.673 | 97.630 | 97.584 | 97.537 | 5.250 | 99.870 | 99.832 | 99.788 | 99.745 |
| 5.375 | 98.272 | 98.229 | 98.182 | 98.135 | 5.375 | 100.216 | 100.186 | 100.149 | 100.112 |
| 5.500 | 98.836 | 98.793 | 98.746 | 98.699 | 5.500 | 100.547 | 100.516 | 100.480 | 100.443 |
| 5.625 | 99.338 | 99.295 | 99.249 | 99.202 | 5.625 | 100.867 | 100.836 | 100.799 | 100.762 |
| 5.750 | 99.829 | 99.772 | 99.710 | 99.647 | 5.750 | 101.168 | 101.137 | 101.100 | 101.064 |
| 5.875 | 100.340 | 100.283 | 100.220 | 100.158 | 5.875 | 101.474 | 101.437 | 101.389 | 101.340 |
| 5.990 | 100.775 | 100.718 | 100.656 | 100.593 | 5.990 | 101.735 | 101.696 | 101.645 | 101.594 |
| 6.125 | 101.267 | 101.210 | 101.148 | 101.085 | 6.125 | 102.039 | 102.000 | 101.949 | 101.898 |
| 6.250 | 101.662 | 101.605 | 101.543 | 101.480 | 6.250 | 102.304 | 102.265 | 102.214 | 102.162 |
| 6.375 | 102.189 | 102.135 | 102.076 | 102.018 | 6.375 | 102.690 | 102.651 | 102.600 | 102.549 |
| 6.500 | 102.611 | 102.576 | 102.537 | 102.498 | 6.500 | 102.939 | 102.900 | 102.848 | 102.797 |
| 6.625 | 102.868 | 102.833 | 102.794 | 102.755 | 6.625 | 103.040 | 103.001 | 102.950 | 102.898 |
| 6.750 | 103.369 | 103.356 | 103.340 | 103.324 | 6.750 | 103.384 | 103.342 | 103.284 | 103.225 |
| 6.875 | 103.646 | 103.632 | 103.616 | 103.601 | 6.875 | 103.482 | 103.440 | 103.381 | 103.323 |
| 6.990 | 104.119 | 104.106 | 104.090 | 104.074 | 6.990 | 103.800 | 103.757 | 103.699 | 103.640 |
| 7.125 | 104.431 | 104.418 | 104.402 | 104.387 | 7.125 | 104.017 | 103.975 | 103.916 | 103.858 |
| 7.250 | 104.703 | 104.689 | 104.673 | 104.658 | 7.250 | 103.987 | 103.915 | 103.827 | 103.739 |
| 7.375 | 104.797 | 104.784 | 104.768 | 104.752 | | | | | |
| 7.500 | 105.029 | 105.016 | 105.000 | 104.984 | | | | | |
| 7.625 | 105.222 | 105.208 | 105.193 | 105.177 | | | | | |
| 7.750 | 105.148 | 105.134 | 105.119 | 105.103 | | | | | |
| 7.875 | 105.362 | 105.349 | 105.333 | 105.318 | | | | | |
| 7.990 | 105.296 | 105.283 | 105.267 | 105.251 | | | | | |
| 8.125 | 105.510 | 105.496 | 105.481 | 105.465 | | | | | |

| SELECT FREDDIE MAC SC 30 YEAR FIXED (201SC) | | | | | SELECT 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 |
| 5.500 | 98.411 | 98.340 | 98.262 | 98.184 | 5.990 | 98.927 | 98.886 | 98.834 | 98.783 |
| 5.625 | 98.991 | 98.920 | 98.842 | 98.764 | 6.125 | 99.137 | 99.096 | 99.044 | 98.993 |
| 5.750 | 99.268 | 99.197 | 99.119 | 99.040 | 6.250 | 99.291 | 99.242 | 99.177 | 99.111 |
| 5.875 | 99.729 | 99.658 | 99.580 | 99.502 | 6.375 | 99.471 | 99.422 | 99.356 | 99.290 |
| 5.990 | 100.225 | 100.154 | 100.076 | 99.998 | 6.500 | 99.590 | 99.541 | 99.475 | 99.410 |
| 6.125 | 100.611 | 100.540 | 100.462 | 100.384 | 6.625 | 99.754 | 99.705 | 99.639 | 99.573 |
| 6.250 | 100.813 | 100.729 | 100.635 | 100.541 | 6.750 | 99.962 | 99.909 | 99.836 | 99.763 |
| 6.375 | 101.187 | 101.103 | 101.009 | 100.915 | 6.875 | 100.103 | 100.051 | 99.978 | 99.904 |
| 6.500 | 101.492 | 101.408 | 101.314 | 101.220 | 6.990 | 100.178 | 100.126 | 100.053 | 99.980 |
| 6.625 | 101.828 | 101.744 | 101.650 | 101.556 | 7.125 | 100.311 | 100.259 | 100.186 | 100.112 |
| 6.750 | 102.026 | 101.971 | 101.908 | 101.846 | 7.250 | 100.151 | 100.069 | 99.967 | 99.864 |
| 6.875 | 102.301 | 102.246 | 102.184 | 102.121 | 7.375 | 100.654 | 100.572 | 100.470 | 100.367 |
| 6.990 | 102.450 | 102.395 | 102.332 | 102.270 | 7.500 | 100.642 | 100.560 | 100.458 | 100.355 |
| 7.125 | 102.726 | 102.671 | 102.609 | 102.546 | 7.625 | 100.629 | 100.547 | 100.444 | 100.342 |
| 7.250 | 102.370 | 102.336 | 102.297 | 102.257 | 7.750 | 101.639 | 101.557 | 101.455 | 101.352 |
| 7.375 | 102.808 | 102.774 | 102.735 | 102.696 | 7.875 | 101.750 | 101.668 | 101.565 | 101.463 |
| 7.500 | 102.873 | 102.839 | 102.800 | 102.761 | 7.990 | 100.576 | 100.494 | 100.392 | 100.289 |
| 7.625 | 102.918 | 102.884 | 102.845 | 102.806 | | | | | |
| 7.750 | 103.507 | 103.446 | 103.375 | 103.305 | | | | | |
| 7.875 | 103.689 | 103.628 | 103.557 | 103.487 | | | | | |
| 7.990 | 102.566 | 102.505 | 102.434 | 102.364 | | | | | |
| 8.125 | 102.680 | 102.618 | 102.548 | 102.478 | | | | | |

FREDDIE MAC FIXED RATE BUYDOWN PRICING

| SELECT FREDDIE MAC 30 YR FIXED 2:1 BUYDOWN (201-BD) | | | | | SELECT FREDDIE MAC SC 30 YR FIXED 2:1 BUYDOWN (201-SC) | | | | |
|---|---------|---------|---------|---------|--|---------|---------|---------|---------|
| Rate | 15-Day | 30-Day | 45-Day | 60-Day | Rate | 15-Day | 30-Day | 45-Day | 60-Day |
| 4.875 | 95.896 | 95.820 | 95.734 | 95.648 | 5.990 | 100.175 | 100.104 | 100.026 | 99.948 |
| 4.990 | 96.493 | 96.416 | 96.330 | 96.244 | 6.125 | 100.561 | 100.490 | 100.412 | 100.334 |
| 5.125 | 96.875 | 96.798 | 96.712 | 96.626 | 6.250 | 100.763 | 100.679 | 100.585 | 100.491 |
| 5.250 | 97.573 | 97.530 | 97.484 | 97.437 | 6.375 | 101.137 | 101.053 | 100.959 | 100.865 |
| 5.375 | 98.172 | 98.129 | 98.082 | 98.035 | 6.500 | 101.442 | 101.358 | 101.264 | 101.170 |
| 5.500 | 98.736 | 98.693 | 98.646 | 98.599 | 6.625 | 101.778 | 101.694 | 101.600 | 101.506 |
| 5.625 | 99.238 | 99.195 | 99.149 | 99.102 | 6.750 | 101.976 | 101.921 | 101.858 | 101.796 |
| 5.750 | 99.729 | 99.672 | 99.610 | 99.547 | 6.875 | 102.251 | 102.196 | 102.134 | 102.071 |
| 5.875 | 100.240 | 100.183 | 100.120 | 100.058 | 6.990 | 102.400 | 102.345 | 102.282 | 102.220 |
| 5.990 | 100.675 | 100.618 | 100.556 | 100.493 | 7.125 | 102.676 | 102.621 | 102.559 | 102.496 |
| 6.125 | 101.167 | 101.110 | 101.048 | 100.985 | 7.250 | 102.320 | 102.286 | 102.247 | 102.207 |
| 6.250 | 101.562 | 101.505 | 101.443 | 101.380 | 7.375 | 102.758 | 102.724 | 102.685 | 102.646 |
| 6.375 | 102.089 | 102.035 | 101.976 | 101.918 | 7.500 | 102.823 | 102.789 | 102.750 | 102.711 |
| 6.500 | 102.511 | 102.476 | 102.437 | 102.398 | 7.625 | 102.868 | 102.834 | 102.795 | 102.756 |
| 6.625 | 102.768 | 102.733 | 102.694 | 102.655 | 7.750 | 103.457 | 103.396 | 103.325 | 103.255 |
| 6.750 | 103.269 | 103.256 | 103.240 | 103.224 | 7.875 | 103.639 | 103.578 | 103.507 | 103.437 |
| 6.875 | 103.546 | 103.532 | 103.516 | 103.501 | 7.990 | 102.516 | 102.455 | 102.384 | 102.314 |
| 6.990 | 104.019 | 104.006 | 103.990 | 103.974 | 8.125 | 102.630 | 102.568 | 102.498 | 102.428 |
| 7.125 | 104.331 | 104.318 | 104.302 | 104.287 | 8.250 | 102.083 | 101.973 | 101.848 | 101.723 |
| 7.250 | 104.603 | 104.589 | 104.573 | 104.558 | 8.375 | 102.411 | 102.301 | 102.176 | 102.051 |
| 7.375 | 104.697 | 104.684 | 104.668 | 104.652 | 8.500 | 102.542 | 102.432 | 102.307 | 102.182 |
| 7.500 | 104.929 | 104.916 | 104.900 | 104.884 | | | | | |
| 7.625 | 105.122 | 105.108 | 105.093 | 105.077 | | | | | |

| SELECT FREDDIE MAC 30 YR FIXED 1:0 BUYDOWN (201-BD) | | | | | SELECT FREDDIE MAC SC 30 YR FIXED 1:0 BUYDOWN (201-SC) | | | | |
|---|---------|---------|---------|---------|--|---------|---------|---------|---------|
| Rate | 15-Day | 30-Day | 45-Day | 60-Day | Rate | 15-Day | 30-Day | 45-Day | 60-Day |
| 4.875 | 95.896 | 95.820 | 95.734 | 95.648 | 5.990 | 100.175 | 100.104 | 100.026 | 99.948 |
| 4.990 | 96.493 | 96.416 | 96.330 | 96.244 | 6.125 | 100.561 | 100.490 | 100.412 | 100.334 |
| 5.125 | 96.875 | 96.798 | 96.712 | 96.626 | 6.250 | 100.763 | 100.679 | 100.585 | 100.491 |
| 5.250 | 97.573 | 97.530 | 97.484 | 97.437 | 6.375 | 101.137 | 101.053 | 100.959 | 100.865 |
| 5.375 | 98.172 | 98.129 | 98.082 | 98.035 | 6.500 | 101.442 | 101.358 | 101.264 | 101.170 |
| 5.500 | 98.736 | 98.693 | 98.646 | 98.599 | 6.625 | 101.778 | 101.694 | 101.600 | 101.506 |
| 5.625 | 99.238 | 99.195 | 99.149 | 99.102 | 6.750 | 101.976 | 101.921 | 101.858 | 101.796 |
| 5.750 | 99.729 | 99.672 | 99.610 | 99.547 | 6.875 | 102.251 | 102.196 | 102.134 | 102.071 |
| 5.875 | 100.240 | 100.183 | 100.120 | 100.058 | 6.990 | 102.400 | 102.345 | 102.282 | 102.220 |
| 5.990 | 100.675 | 100.618 | 100.556 | 100.493 | 7.125 | 102.676 | 102.621 | 102.559 | 102.496 |
| 6.125 | 101.167 | 101.110 | 101.048 | 100.985 | 7.250 | 102.320 | 102.286 | 102.247 | 102.207 |
| 6.250 | 101.562 | 101.505 | 101.443 | 101.380 | 7.375 | 102.758 | 102.724 | 102.685 | 102.646 |
| 6.375 | 102.089 | 102.035 | 101.976 | 101.918 | 7.500 | 102.823 | 102.789 | 102.750 | 102.711 |
| 6.500 | 102.511 | 102.476 | 102.437 | 102.398 | 7.625 | 102.868 | 102.834 | 102.795 | 102.756 |
| 6.625 | 102.768 | 102.733 | 102.694 | 102.655 | 7.750 | 103.457 | 103.396 | 103.325 | 103.255 |
| 6.750 | 103.269 | 103.256 | 103.240 | 103.224 | 7.875 | 103.639 | 103.578 | 103.507 | 103.437 |
| 6.875 | 103.546 | 103.532 | 103.516 | 103.501 | 7.990 | 102.516 | 102.455 | 102.384 | 102.314 |
| 6.990 | 104.019 | 104.006 | 103.990 | 103.974 | 8.125 | 102.630 | 102.568 | 102.498 | 102.428 |
| 7.125 | 104.331 | 104.318 | 104.302 | 104.287 | 8.250 | 102.083 | 101.973 | 101.848 | 101.723 |
| 7.250 | 104.603 | 104.589 | 104.573 | 104.558 | 8.375 | 102.411 | 102.301 | 102.176 | 102.051 |
| 7.375 | 104.697 | 104.684 | 104.668 | 104.652 | 8.500 | 102.542 | 102.432 | 102.307 | 102.182 |
| 7.500 | 104.929 | 104.916 | 104.900 | 104.884 | | | | | |
| 7.625 | 105.122 | 105.108 | 105.093 | 105.077 | | | | | |



Effective: March 13, 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% | 80.01-85% | 85.01-90% | 90.01-95% | >95% |
|---------|--------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|------|
| 780+ | -0.375 | -0.375 | -0.625 | -0.875 | -1.375 | | | | |
| 760-779 | -0.375 | -0.375 | -0.875 | -1.250 | -1.875 | | | | |
| 740-759 | -0.375 | -0.375 | -1.000 | -1.625 | -2.375 | | | | |
| 720-739 | -0.375 | -0.500 | -1.375 | -2.000 | -2.750 | | | | |
| 700-719 | -0.375 | -0.500 | -1.625 | -2.625 | -3.250 | | | | |
| 680-699 | -0.375 | -0.625 | -2.000 | -2.875 | -3.750 | | | | |
| 660-679 | -0.375 | -0.875 | -2.750 | -4.000 | -4.750 | | | | |
| 640-659 | -0.375 | -1.375 | -3.125 | -4.625 | -5.125 | | | | |
| <=639 | -0.375 | -1.375 | -3.375 | -4.875 | -5.125 | | | | |

Additional Agency Adjustments

| | <=30% | 30.01-60% | 60.01-70% | 70.01-75% | 75.01-80% | 80.01-85% | 85.01-90% | 90.01-95% | >95% |
|---|--------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|--------|
| ARM | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | -0.250 | -0.250 |
| Condo (excludes detached) | 0.000 | 0.000 | -0.125 | -0.125 | -0.750 | -0.750 | -0.750 | -0.750 | -0.750 |
| Investment | -1.125 | -1.125 | -1.625 | -2.125 | -3.375 | -4.125 | -4.125 | -4.125 | -4.125 |
| 2nd Home | -1.125 | -1.125 | -1.625 | -2.125 | -3.375 | -4.125 | -4.125 | -4.125 | -4.125 |
| Manufactured Home | -0.500 | -0.500 | -0.500 | -0.500 | -0.500 | -0.500 | -0.500 | -0.500 | -0.500 |
| 2-4 Unit | 0.000 | 0.000 | -0.375 | -0.375 | -0.625 | -0.625 | -0.625 | -0.625 | -0.625 |
| Subordinate Financing | -0.625 | -0.625 | -0.625 | -0.875 | -1.125 | -1.125 | -1.125 | -1.875 | -1.875 |
| High Balance Fixed Purchase/Rate & Term | -0.500 | -0.500 | -0.750 | -0.750 | -1.000 | -1.000 | -1.000 | -1.000 | -1.000 |
| High Balance ARM Purchase/Rate & Term | -1.250 | -1.250 | -1.500 | -1.500 | -2.500 | -2.500 | -2.500 | -2.750 | -2.750 |
| High Balance Fixed Cashout | -1.250 | -1.250 | -1.500 | -1.500 | -1.750 | | | | |
| High Balance ARM Cashout | -2.000 | -2.000 | -2.250 | -2.250 | -3.250 | | | | |

LOAN AMOUNT **

| | | HR/HP/FTHB + AMI ADJUSTMENT CAPS* |
|----------------------------------|--------|--|
| Loan Amt \$75,000 <= \$100,000 | -1.000 | LTV > 80% AND FICO >= 680 0.000 |
| Loan Amt >\$100,000 <= \$249,999 | 0.250 | All other LTV & FICO combinations 0.000 |

MISCELLANEOUS

| | | |
|-------------------------|--------|--|
| Texas Cash out | -1.000 | *Adj caps are only applicable to standard Agency Fixed/ARM and Sub Financing adj |
| HB 20YR & 25YR Term | -1.500 | |
| > 6 Financed Properties | -0.500 | |
| Escrow Waiver (Non-CA) | -0.250 | |
| | | **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 |
| | | NC Floor Price |
| | | 99.750 |

* 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**

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 |
| 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: March 13, 2026

ALT AGENCY 2nd Home/ Investment HIGH BALANCE

| Alt Agency 30 Yr Fixed High Bal (AltA101HB) | | | | | Alt Agency 25 Yr Fixed High Bal (AltA125HB) | | | | | Alt Agency 20 Yr Fixed High Bal (AltA120HB) | | | | |
|---|---------|---------|---------|---------|---|---------|---------|---------|---------|---|---------|---------|---------|---------|
| Rate | 15-Day | 30-Day | 45-Day | 60-Day | Rate | 15-Day | 30-Day | 45-Day | 60-Day | Rate | 15-Day | 30-Day | 45-Day | 60-Day |
| 5.500 | 98.511 | 98.440 | 98.362 | 98.284 | 5.500 | 96.576 | 96.505 | 96.427 | 96.349 | 5.375 | 96.088 | 96.017 | 95.939 | 95.861 |
| 5.625 | 99.091 | 99.020 | 98.942 | 98.864 | 5.625 | 97.160 | 97.089 | 97.011 | 96.933 | 5.500 | 96.719 | 96.648 | 96.570 | 96.491 |
| 5.750 | 99.368 | 99.297 | 99.219 | 99.140 | 5.750 | 97.423 | 97.352 | 97.274 | 97.195 | 5.625 | 97.287 | 97.216 | 97.138 | 97.060 |
| 5.875 | 99.829 | 99.758 | 99.680 | 99.602 | 5.875 | 97.884 | 97.813 | 97.735 | 97.657 | 5.750 | 97.556 | 97.485 | 97.407 | 97.328 |
| 5.990 | 100.325 | 100.254 | 100.176 | 100.098 | 5.990 | 98.380 | 98.309 | 98.231 | 98.153 | 5.875 | 98.025 | 97.954 | 97.876 | 97.798 |
| 6.125 | 100.711 | 100.640 | 100.562 | 100.484 | 6.125 | 98.766 | 98.695 | 98.617 | 98.539 | 5.990 | 98.510 | 98.439 | 98.361 | 98.283 |
| 6.250 | 100.913 | 100.829 | 100.735 | 100.641 | 6.250 | 98.968 | 98.884 | 98.790 | 98.696 | 6.125 | 98.933 | 98.862 | 98.784 | 98.706 |
| 6.375 | 101.287 | 101.203 | 101.109 | 101.015 | 6.375 | 99.342 | 99.258 | 99.164 | 99.070 | 6.250 | 99.150 | 99.066 | 98.972 | 98.878 |
| 6.500 | 101.592 | 101.508 | 101.414 | 101.320 | 6.500 | 99.647 | 99.563 | 99.469 | 99.375 | 6.375 | 99.536 | 99.452 | 99.358 | 99.264 |
| 6.625 | 101.928 | 101.844 | 101.750 | 101.656 | 6.625 | 99.983 | 99.899 | 99.805 | 99.711 | 6.500 | 99.847 | 99.763 | 99.669 | 99.575 |
| 6.750 | 102.126 | 102.071 | 102.008 | 101.946 | 6.750 | 100.181 | 100.126 | 100.063 | 100.001 | 6.625 | 100.170 | 100.086 | 99.992 | 99.898 |
| 6.875 | 102.401 | 102.346 | 102.284 | 102.221 | 6.875 | 100.456 | 100.401 | 100.339 | 100.276 | 6.750 | 100.388 | 100.333 | 100.271 | 100.208 |
| 6.990 | 102.550 | 102.495 | 102.432 | 102.370 | 6.990 | 100.605 | 100.550 | 100.487 | 100.425 | 6.875 | 100.684 | 100.629 | 100.567 | 100.504 |
| 7.125 | 102.826 | 102.771 | 102.709 | 102.646 | 7.125 | 100.881 | 100.826 | 100.764 | 100.701 | 6.990 | 100.865 | 100.810 | 100.747 | 100.685 |
| 7.250 | 102.470 | 102.436 | 102.397 | 102.357 | 7.250 | 100.525 | 100.491 | 100.452 | 100.412 | 7.125 | 101.110 | 101.055 | 100.992 | 100.930 |
| 7.375 | 102.908 | 102.874 | 102.835 | 102.796 | 7.375 | 100.963 | 100.929 | 100.890 | 100.851 | 7.250 | 100.770 | 100.736 | 100.697 | 100.658 |
| 7.500 | 102.973 | 102.939 | 102.900 | 102.861 | 7.500 | 101.028 | 100.994 | 100.955 | 100.916 | 7.375 | 101.225 | 101.191 | 101.152 | 101.113 |
| 7.625 | 103.018 | 102.984 | 102.945 | 102.906 | 7.625 | 101.073 | 101.039 | 101.000 | 100.961 | 7.500 | 101.229 | 101.195 | 101.156 | 101.117 |
| 7.750 | 103.607 | 103.546 | 103.475 | 103.405 | 7.750 | 101.662 | 101.601 | 101.530 | 101.460 | 7.625 | 101.285 | 101.251 | 101.212 | 101.173 |
| 7.875 | 103.789 | 103.728 | 103.657 | 103.587 | 7.875 | 101.844 | 101.783 | 101.712 | 101.642 | 7.750 | 101.877 | 101.816 | 101.745 | 101.675 |
| 7.990 | 102.666 | 102.605 | 102.534 | 102.464 | 7.990 | 100.721 | 100.660 | 100.589 | 100.519 | 7.875 | 102.060 | 101.998 | 101.928 | 101.858 |
| 8.125 | 102.780 | 102.718 | 102.648 | 102.578 | | | | | | 7.990 | 100.936 | 100.874 | 100.804 | 100.734 |
| 8.250 | 102.233 | 102.123 | 101.998 | 101.873 | | | | | | | | | | |
| 8.375 | 102.561 | 102.451 | 102.326 | 102.201 | | | | | | | | | | |
| 8.500 | 102.692 | 102.582 | 102.457 | 102.332 | | | | | | | | | | |
| 8.625 | 102.821 | 102.711 | 102.586 | 102.461 | | | | | | | | | | |

| Alt Agency 15 Yr Fixed High Bal (AltA115HB) | | | | | Alt Agency 10 Yr Fixed High Bal (AltA110HB) | | | | |
|---|---------|---------|---------|---------|---|---------|---------|---------|---------|
| Rate | 15-Day | 30-Day | 45-Day | 60-Day | Rate | 15-Day | 30-Day | 45-Day | 60-Day |
| 5.990 | 99.472 | 99.431 | 99.380 | 99.328 | 5.990 | 98.842 | 98.801 | 98.749 | 98.698 |
| 6.125 | 99.645 | 99.604 | 99.552 | 99.501 | 6.125 | 99.052 | 99.011 | 98.959 | 98.908 |
| 6.250 | 99.785 | 99.736 | 99.670 | 99.604 | 6.250 | 99.206 | 99.157 | 99.092 | 99.026 |
| 6.375 | 99.952 | 99.903 | 99.837 | 99.771 | 6.375 | 99.386 | 99.337 | 99.271 | 99.205 |
| 6.500 | 100.065 | 100.016 | 99.950 | 99.885 | 6.500 | 99.505 | 99.456 | 99.390 | 99.325 |
| 6.625 | 100.242 | 100.193 | 100.127 | 100.061 | 6.625 | 99.669 | 99.620 | 99.554 | 99.488 |
| 6.750 | 100.429 | 100.377 | 100.304 | 100.231 | 6.750 | 99.877 | 99.824 | 99.751 | 99.678 |
| 6.875 | 100.550 | 100.498 | 100.425 | 100.351 | 6.875 | 100.018 | 99.966 | 99.893 | 99.819 |
| 6.990 | 100.593 | 100.541 | 100.467 | 100.394 | 6.990 | 100.093 | 100.041 | 99.967 | 99.894 |
| 7.125 | 100.753 | 100.701 | 100.628 | 100.555 | 7.125 | 100.222 | 100.170 | 100.096 | 100.023 |
| 7.250 | 100.575 | 100.493 | 100.390 | 100.288 | 7.250 | 100.060 | 99.979 | 99.876 | 99.773 |
| 7.375 | 101.059 | 100.977 | 100.875 | 100.772 | 7.375 | 100.561 | 100.480 | 100.377 | 100.274 |
| 7.500 | 101.032 | 100.950 | 100.847 | 100.745 | 7.500 | 100.427 | 100.345 | 100.243 | 100.140 |
| 7.625 | 100.999 | 100.917 | 100.814 | 100.712 | 7.625 | 100.414 | 100.332 | 100.229 | 100.127 |
| 7.750 | 101.997 | 101.916 | 101.813 | 101.710 | 7.750 | 101.424 | 101.342 | 101.240 | 101.137 |
| 7.875 | 102.098 | 102.016 | 101.914 | 101.811 | 7.875 | 101.535 | 101.453 | 101.350 | 101.248 |
| 7.990 | 100.916 | 100.834 | 100.732 | 100.629 | 7.990 | 100.361 | 100.279 | 100.177 | 100.074 |



Effective: March 13, 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 | -1.000 | -1.250 | -1.625 | -3.250 | | | |
| 2nd Home | -0.125 | -0.375 | -1.000 | -1.250 | -1.625 | -3.250 | -3.250 | | |
| Manufactured Home | N/A | N/A | N/A | N/A | N/A | N/A | N/A | | |
| 2-4 Unit | -0.250 | -0.250 | -0.625 | -0.625 | | | | | |
| 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 | *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 | | | | | | | | |
| HB 20YR & 25YR Term | -1.500 | | | | | | | | | |
| > 6 Financed Properties | -0.500 | | | | | | | | | |
| Escrow Waiver (Non-CA) | -0.250 | | | | | | | | | |
| | | | | | | | | NC Floor Price | 99.750 | |

* 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**

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 | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | |
| 3- 4 - Unit Property | -1.190 | -1.190 | -1.330 | -1.750 | -1.750 | -2.630 | -2.630 | -2.630 | |
| > 45% DTI | 95.01%-97% LTV | -0.380 | -0.620 | -0.760 | -1.060 | -1.240 | -1.420 | -1.600 | -1.820 |
| | 90.01%-95% LTV | -0.350 | -0.440 | -0.570 | -0.720 | -1.000 | -1.120 | -1.270 | -1.530 |
| | 85.01%-90% LTV | -0.280 | -0.390 | -0.500 | -0.620 | -0.750 | -0.890 | -1.010 | -1.250 |
| | 85% LTV & Below | -0.110 | -0.170 | -0.220 | -0.300 | -0.380 | -0.420 | -0.440 | -0.490 |
| ≥ 2 Borrowers | 95.01%-97% LTV | 0.180 | 0.200 | 0.200 | 0.200 | 0.210 | 0.220 | 0.230 | 0.270 |
| | 90.01%-95% LTV | 0.140 | 0.140 | 0.140 | 0.160 | 0.160 | 0.170 | 0.190 | 0.250 |
| | 85.01%-90% LTV | 0.100 | 0.100 | 0.100 | 0.100 | 0.110 | 0.110 | 0.120 | 0.150 |
| 85% LTV & Below | 0.030 | 0.030 | 0.030 | 0.030 | 0.040 | 0.040 | 0.040 | 0.040 | |

LendingPros

19000 MacArthur Blvd, Suite 250
Irvine, CA 92612

Effective: March 13, 2026

CalHFA Pricing (California Only)

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

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

CalHFA Conv with MyHome only (C100)

Fees:

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

CalHFA Conv - CalPLUS with 2% ZIP (C102)

Fees:

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

CalHFA Conv - CalPLUS with 3% ZIP (C103)

Fees:

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

CalHFA Conv with MyHome only - HB (C106)

Fees:

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

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

Fees:

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

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

Fees:

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

CalHFA FHA with MyHome only (F200)

Fees:

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

CalHFA FHA - CalPLUS with 2% ZIP (F202)

Fees:

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

CalHFA FHA with MyHome only - HB (F206)

Fees:

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

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

Fees:

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

CalHFA Conv DFA 30 Year Fixed (C101)

Fees:

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

CalHFA Conv DFA HB 30 Year Fixed (C107)

Fees:

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

CalHFA CalReady - (C110/F210)

Fees:

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

CalHFA CalPLUS Access - (C111/F211)

Fees:

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

LendingPros

19000 MacArthur Blvd, Suite 250
Irvine, CA 92612

Effective: March 13, 2026

DPA Pro Pricing

| DPA Pro Plus - (301_1st_DPA_Plus) | | | | |
|-----------------------------------|---------|---------|---------|--|
| Rate | 15 Day | 30 Day | 45 Day | |
| 6.490 | 100.459 | 100.314 | 100.179 | |
| 6.500 | 100.489 | 100.344 | 100.209 | |
| 6.625 | 100.953 | 100.808 | 100.673 | |
| 6.750 | 101.476 | 101.337 | 101.172 | |
| 6.875 | 101.985 | 101.846 | 101.681 | |
| 6.990 | 102.455 | 102.316 | 102.151 | |
| 7.000 | 102.485 | 102.346 | 102.181 | |
| 7.125 | 102.919 | 102.780 | 102.615 | |
| 7.250 | 103.343 | 103.204 | 103.039 | |
| 7.375 | 102.640 | 102.473 | 102.278 | |
| 7.490 | 103.063 | 102.896 | 102.701 | |
| 7.500 | 103.100 | 102.933 | 102.738 | |
| 7.625 | 103.514 | 103.347 | 103.152 | |
| 7.750 | 103.908 | 103.741 | 103.546 | |
| 7.875 | 102.312 | 102.124 | 101.899 | |
| 7.990 | 102.702 | 102.514 | 102.289 | |
| 8.000 | 102.732 | 102.544 | 102.319 | |

DPA Pro Plus features a 2nd lien that has an interest rate equal to the 1st lien note rate plus 2%, has a 10 year amortization, and monthly payments are required.

| DPA Pro Plus 5.0% - (301_1st_DPA_Plus) | | | | |
|--|---------|---------|---------|--|
| Rate | 15 Day | 30 Day | 45 Day | |
| 6.490 | 99.709 | 99.564 | 99.429 | |
| 6.500 | 99.739 | 99.594 | 99.459 | |
| 6.625 | 100.203 | 100.058 | 99.923 | |
| 6.750 | 100.726 | 100.587 | 100.422 | |
| 6.875 | 101.235 | 101.096 | 100.931 | |
| 6.990 | 101.705 | 101.566 | 101.401 | |
| 7.000 | 101.735 | 101.596 | 101.431 | |
| 7.125 | 102.169 | 102.030 | 101.865 | |
| 7.250 | 102.593 | 102.454 | 102.289 | |
| 7.375 | 101.890 | 101.723 | 101.528 | |
| 7.490 | 102.320 | 102.153 | 101.958 | |
| 7.500 | 102.350 | 102.183 | 101.988 | |
| 7.625 | 102.764 | 102.597 | 102.402 | |
| 7.750 | 103.158 | 102.991 | 102.796 | |
| 7.875 | 101.562 | 101.374 | 101.149 | |
| 7.990 | 101.952 | 101.764 | 101.539 | |
| 8.000 | 101.982 | 101.794 | 101.569 | |

DPA Pro Plus features a 2nd lien that has an interest rate equal to the 1st lien note rate plus 2%, has a 10 year amortization, and monthly payments are required.

| DPA Pro Plus HB - (301_1st_DPA_Plus_HB) | | | | |
|---|---------|---------|---------|--|
| Rate | 15 Day | 30 Day | 45 Day | |
| 6.490 | 98.459 | 98.314 | 98.179 | |
| 6.500 | 98.489 | 98.344 | 98.209 | |
| 6.625 | 98.953 | 98.808 | 98.673 | |
| 6.750 | 99.476 | 99.337 | 99.172 | |
| 6.875 | 99.985 | 99.846 | 99.681 | |
| 6.990 | 100.455 | 100.316 | 100.151 | |
| 7.000 | 100.485 | 100.346 | 100.181 | |
| 7.125 | 100.919 | 100.780 | 100.615 | |
| 7.250 | 101.343 | 101.204 | 101.039 | |
| 7.375 | 100.640 | 100.473 | 100.278 | |
| 7.490 | 101.070 | 100.903 | 100.708 | |
| 7.500 | 101.100 | 100.933 | 100.738 | |
| 7.625 | 101.514 | 101.347 | 101.152 | |
| 7.750 | 101.908 | 101.741 | 101.546 | |
| 7.875 | 100.312 | 100.124 | 99.899 | |
| 7.990 | 100.702 | 100.514 | 100.289 | |
| 8.000 | 100.732 | 100.544 | 100.319 | |

DPA Pro Plus HB features a 2nd lien that has an interest rate equal to the 1st lien note rate plus 2%, has a 10 year amortization, and monthly payments are required.

| PA Pro Plus 5.0% HB - (301_1st_DPA_Plus_H) | | | | |
|--|---------|---------|---------|--|
| Rate | 15 Day | 30 Day | 45 Day | |
| 6.490 | 97.798 | 97.709 | 97.564 | |
| 6.500 | 97.828 | 97.739 | 97.594 | |
| 6.625 | 98.292 | 98.203 | 98.058 | |
| 6.750 | 98.791 | 98.726 | 98.587 | |
| 6.875 | 99.300 | 99.235 | 99.096 | |
| 6.990 | 99.770 | 99.705 | 99.566 | |
| 7.000 | 99.800 | 99.735 | 99.596 | |
| 7.125 | 100.234 | 100.169 | 100.030 | |
| 7.250 | 100.658 | 100.593 | 100.454 | |
| 7.375 | 99.974 | 99.890 | 99.723 | |
| 7.490 | 100.404 | 100.320 | 100.153 | |
| 7.500 | 100.434 | 100.350 | 100.183 | |
| 7.625 | 100.848 | 100.764 | 100.597 | |
| 7.750 | 101.242 | 101.158 | 100.991 | |
| 7.875 | 99.655 | 99.562 | 99.374 | |
| 7.990 | 100.045 | 99.952 | 99.764 | |
| 8.000 | 100.075 | 99.982 | 99.794 | |

DPA Pro Plus HB features a 2nd lien that has an interest rate equal to the 1st lien note rate plus 2%, has a 10 year amortization, and monthly payments are required.

| DPA Pro 3Yr - (301_1st_DPA_3YR) | | | | |
|---------------------------------|---------|---------|---------|--|
| Rate | 15 Day | 30 Day | 45 Day | |
| 6.490 | 97.959 | 97.814 | 97.679 | |
| 6.500 | 97.989 | 97.844 | 97.709 | |
| 6.625 | 98.453 | 98.308 | 98.173 | |
| 6.750 | 98.976 | 98.837 | 98.672 | |
| 6.875 | 99.485 | 99.346 | 99.181 | |
| 6.990 | 99.955 | 99.816 | 99.651 | |
| 7.000 | 99.985 | 99.846 | 99.681 | |
| 7.125 | 100.419 | 100.280 | 100.115 | |
| 7.250 | 100.843 | 100.704 | 100.539 | |
| 7.375 | 100.140 | 99.973 | 99.778 | |
| 7.490 | 100.570 | 100.403 | 100.208 | |
| 7.500 | 100.600 | 100.433 | 100.238 | |
| 7.625 | 101.014 | 100.847 | 100.652 | |
| 7.750 | 101.408 | 101.241 | 101.046 | |
| 7.875 | 99.812 | 99.624 | 99.399 | |
| 7.990 | 100.202 | 100.014 | 99.789 | |
| 8.000 | 100.232 | 100.044 | 99.819 | |

| LLPAs | | | | |
|----------------|--|--|--|--|
| FICO ≥680 | | | | |
| 0.500 | | | | |
| FICO 660 - 679 | | | | |
| 0.000 | | | | |
| FICO 640 - 659 | | | | |
| -0.500 | | | | |
| FICO 620 - 639 | | | | |
| -1.000 | | | | |
| FICO 600 - 619 | | | | |
| -1.500 | | | | |

| | | | | |
|-------------------|--|--|--|--|
| Manufactured Home | | | | |
| -0.250 | | | | |
| 2-Units | | | | |
| -0.250 | | | | |
| 2-1 Buydown | | | | |
| -0.250 | | | | |
| Kentucky | | | | |
| -0.500 | | | | |
| DTI >=80 | | | | |
| -0.250 | | | | |

| | | | | |
|-------------|--|--|--|--|
| Floor Price | | | | |
| 98,000 | | | | |



LendingPros
 19000 MacArthur Blvd, Suite 250
 Irvine, CA 92612

Effective: March 13, 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 | 97.963 | 97.908 | 97.835 | | 4.990 | 97.153 | 97.098 | 97.025 | | 4.990 | 99.060 | 99.023 | 98.986 | | 5.125 | 97.504 | 97.449 | 97.376 | |
| 5.125 | 98.307 | 98.252 | 98.179 | | 5.125 | 97.497 | 97.442 | 97.369 | | 5.125 | 99.272 | 99.235 | 99.199 | | 5.250 | 98.572 | 98.486 | 98.397 | |
| 5.250 | 99.060 | 99.005 | 98.933 | | 5.250 | 98.250 | 98.195 | 98.123 | | 5.250 | 99.874 | 99.838 | 99.801 | | 5.375 | 98.596 | 98.510 | 98.421 | |
| 5.375 | 99.758 | 99.671 | 99.582 | | 5.375 | 98.948 | 98.861 | 98.772 | | 5.375 | 99.841 | 99.804 | 99.768 | | 5.500 | 99.268 | 99.181 | 99.092 | |
| 5.500 | 100.263 | 100.177 | 100.088 | | 5.500 | 99.453 | 99.367 | 99.278 | | 5.500 | 100.216 | 100.179 | 100.142 | | 5.625 | 99.696 | 99.610 | 99.521 | |
| 5.625 | 100.712 | 100.625 | 100.536 | | 5.625 | 99.902 | 99.815 | 99.726 | | 5.625 | 100.532 | 100.495 | 100.459 | | 5.750 | 99.850 | 99.763 | 99.674 | |
| 5.750 | 101.012 | 100.925 | 100.836 | | 5.750 | 100.202 | 100.115 | 100.026 | | 5.750 | 100.681 | 100.644 | 100.608 | | 5.875 | 100.666 | 100.599 | 100.526 | |
| 5.875 | 101.191 | 101.123 | 101.051 | | 5.875 | 100.381 | 100.313 | 100.241 | | 5.875 | 100.803 | 100.766 | 100.729 | | 5.990 | 101.102 | 101.035 | 100.962 | |
| 5.990 | 101.845 | 101.777 | 101.705 | | 5.990 | 101.035 | 100.967 | 100.895 | | 5.990 | 101.316 | 101.279 | 101.242 | | 6.125 | 101.521 | 101.453 | 101.380 | |
| 6.125 | 102.413 | 102.346 | 102.273 | | 6.125 | 101.603 | 101.536 | 101.463 | | 6.125 | 101.732 | 101.695 | 101.659 | | 6.250 | 101.359 | 101.292 | 101.219 | |
| 6.250 | 102.258 | 102.190 | 102.118 | | 6.250 | 101.448 | 101.380 | 101.308 | | 6.250 | 101.405 | 101.369 | 101.332 | | 6.375 | 101.639 | 101.600 | 101.568 | |
| 6.375 | 102.650 | 102.612 | 102.579 | | 6.375 | 101.840 | 101.802 | 101.769 | | 6.375 | 101.872 | 101.843 | 101.813 | | 6.500 | 101.961 | 101.922 | 101.890 | |
| 6.500 | 103.221 | 103.183 | 103.151 | | 6.500 | 102.411 | 102.373 | 102.341 | | 6.500 | 102.282 | 102.253 | 102.224 | | 6.625 | 102.337 | 102.299 | 102.266 | |
| 6.625 | 103.599 | 103.560 | 103.528 | | 6.625 | 102.789 | 102.750 | 102.718 | | 6.625 | 102.497 | 102.468 | 102.439 | | 6.750 | 102.291 | 102.252 | 102.220 | |
| 6.750 | 103.520 | 103.481 | 103.449 | | 6.750 | 102.710 | 102.671 | 102.639 | | 6.750 | 102.544 | 102.515 | 102.485 | | 6.875 | 102.627 | 102.608 | 102.552 | |
| 6.875 | 104.017 | 103.999 | 103.942 | | 6.875 | 103.207 | 103.189 | 103.132 | | 6.875 | 103.175 | 103.146 | 103.116 | | 6.990 | 102.831 | 102.812 | 102.756 | |
| 6.990 | 104.417 | 104.398 | 104.342 | | 6.990 | 103.607 | 103.588 | 103.532 | | 6.990 | 103.404 | 103.374 | 103.345 | | 7.125 | 103.107 | 103.089 | 103.032 | |

| 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 | 97.813 | 97.758 | 97.685 | | 5.125 | 97.304 | 97.249 | 97.176 | | 4.990 | 97.813 | 97.758 | 97.685 | | 5.125 | 97.304 | 97.249 | 97.176 | |
| 5.125 | 98.157 | 98.102 | 98.029 | | 5.250 | 98.372 | 98.286 | 98.197 | | 5.125 | 98.157 | 98.102 | 98.029 | | 5.250 | 98.372 | 98.286 | 98.197 | |
| 5.250 | 98.910 | 98.855 | 98.783 | | 5.375 | 98.396 | 98.310 | 98.221 | | 5.250 | 98.910 | 98.855 | 98.783 | | 5.375 | 98.396 | 98.310 | 98.221 | |
| 5.375 | 99.608 | 99.521 | 99.432 | | 5.500 | 99.068 | 98.981 | 98.892 | | 5.375 | 99.608 | 99.521 | 99.432 | | 5.500 | 99.068 | 98.981 | 98.892 | |
| 5.500 | 100.113 | 100.027 | 99.938 | | 5.625 | 99.496 | 99.410 | 99.321 | | 5.500 | 100.113 | 100.027 | 99.938 | | 5.625 | 99.496 | 99.410 | 99.321 | |
| 5.625 | 100.562 | 100.475 | 100.386 | | 5.750 | 99.650 | 99.563 | 99.474 | | 5.625 | 100.562 | 100.475 | 100.386 | | 5.750 | 99.650 | 99.563 | 99.474 | |
| 5.750 | 100.862 | 100.775 | 100.686 | | 5.875 | 100.466 | 100.399 | 100.326 | | 5.750 | 100.862 | 100.775 | 100.686 | | 5.875 | 100.466 | 100.399 | 100.326 | |
| 5.875 | 101.041 | 100.973 | 100.901 | | 5.990 | 100.902 | 100.835 | 100.762 | | 5.875 | 101.041 | 100.973 | 100.901 | | 5.990 | 100.902 | 100.835 | 100.762 | |
| 5.990 | 101.695 | 101.627 | 101.555 | | 6.125 | 101.321 | 101.253 | 101.180 | | 5.990 | 101.695 | 101.627 | 101.555 | | 6.125 | 101.321 | 101.253 | 101.180 | |
| 6.125 | 102.263 | 102.196 | 102.123 | | 6.250 | 101.159 | 101.092 | 101.019 | | 6.125 | 102.263 | 102.196 | 102.123 | | 6.250 | 101.159 | 101.092 | 101.019 | |
| 6.250 | 102.108 | 102.040 | 101.968 | | 6.375 | 101.439 | 101.400 | 101.368 | | 6.250 | 102.108 | 102.040 | 101.968 | | 6.375 | 101.439 | 101.400 | 101.368 | |
| 6.375 | 102.500 | 102.462 | 102.429 | | 6.500 | 101.761 | 101.722 | 101.690 | | 6.375 | 102.500 | 102.462 | 102.429 | | 6.500 | 101.761 | 101.722 | 101.690 | |
| 6.500 | 103.071 | 103.033 | 103.001 | | 6.625 | 102.137 | 102.099 | 102.066 | | 6.500 | 103.071 | 103.033 | 103.001 | | 6.625 | 102.137 | 102.099 | 102.066 | |
| 6.625 | 103.449 | 103.410 | 103.378 | | 6.750 | 102.091 | 102.052 | 102.020 | | 6.625 | 103.449 | 103.410 | 103.378 | | 6.750 | 102.091 | 102.052 | 102.020 | |
| 6.750 | 103.370 | 103.331 | 103.299 | | 6.875 | 102.427 | 102.408 | 102.352 | | 6.750 | 103.370 | 103.331 | 103.299 | | 6.875 | 102.427 | 102.408 | 102.352 | |
| 6.875 | 103.867 | 103.849 | 103.792 | | 6.990 | 102.631 | 102.612 | 102.556 | | 6.875 | 103.867 | 103.849 | 103.792 | | 6.990 | 102.631 | 102.612 | 102.556 | |
| 6.990 | 104.267 | 104.248 | 104.192 | | 7.125 | 102.907 | 102.889 | 102.832 | | 6.990 | 104.267 | 104.248 | 104.192 | | 7.125 | 102.907 | 102.889 | 102.832 | |

LLPAs

| FICO ≥700 | FICO 600-619 | VA Loan Amount >\$950K | 60 Day Lock (From 45 Day Price) |
|--------------|-------------------------------------|--|---------------------------------|
| 0.375 | -0.750 | -0.375 | -0.500 |
| FICO 680-699 | FICO 580-599 | Loan Amount <\$100,000 | 3-4 Units |
| 0.250 | -1.500 | -0.375 | -0.500 |
| FICO 660-679 | FICO 550-579 | VA Cashout >90% LTV | VA IRRRL >100% CLTV |
| 0.250 | -3.000 | -3.000 | -1.000 |
| FICO 640-659 | No FICO Score | Manufactured Home (Purchase/Rate-Term/Cashout) | NC Floor Price |
| 0.000 | -3.000 | -1.250 | 99.750 |
| FICO 620-639 | Loan Amount >=\$100,000 <=\$249,999 | Manufactured Home (Streamline/IRRRL) | |
| -0.250 | 0.250 | -1.250 | |



LendingPros
19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

SELECT PRICING

Effective: March 13, 2026

SELECT FHA Pricing

| SELECT FHA 30 - 25 Year Fixed - (301 & 325) | | | | |
|---|---------|---------|---------|--|
| Rate | 15 Day | 30 Day | 45 Day | |
| 4.990 | 98.313 | 98.258 | 98.185 | |
| 5.125 | 98.657 | 98.602 | 98.529 | |
| 5.250 | 99.410 | 99.355 | 99.283 | |
| 5.375 | 100.108 | 100.021 | 99.932 | |
| 5.500 | 100.613 | 100.527 | 100.438 | |
| 5.625 | 101.062 | 100.975 | 100.886 | |
| 5.750 | 101.362 | 101.275 | 101.186 | |
| 5.875 | 101.541 | 101.473 | 101.401 | |
| 5.990 | 102.195 | 102.127 | 102.055 | |
| 6.125 | 102.763 | 102.696 | 102.623 | |
| 6.250 | 102.608 | 102.540 | 102.468 | |
| 6.375 | 103.000 | 102.962 | 102.929 | |
| 6.500 | 103.571 | 103.533 | 103.501 | |
| 6.625 | 103.949 | 103.910 | 103.878 | |
| 6.750 | 103.870 | 103.831 | 103.799 | |
| 6.875 | 104.367 | 104.349 | 104.292 | |
| 6.990 | 104.767 | 104.748 | 104.692 | |

| SELECT FHA 15 Year Fixed - (315) | | | | |
|----------------------------------|---------|---------|---------|--|
| Rate | 15 Day | 30 Day | 45 Day | |
| 4.990 | 99.410 | 99.373 | 99.336 | |
| 5.125 | 99.622 | 99.585 | 99.549 | |
| 5.250 | 100.224 | 100.188 | 100.151 | |
| 5.375 | 100.191 | 100.154 | 100.118 | |
| 5.500 | 100.566 | 100.529 | 100.492 | |
| 5.625 | 100.882 | 100.845 | 100.809 | |
| 5.750 | 101.031 | 100.994 | 100.958 | |
| 5.875 | 101.153 | 101.116 | 101.079 | |
| 5.990 | 101.666 | 101.629 | 101.592 | |
| 6.125 | 102.082 | 102.045 | 102.009 | |
| 6.250 | 101.755 | 101.719 | 101.682 | |
| 6.375 | 102.222 | 102.193 | 102.163 | |
| 6.500 | 102.632 | 102.603 | 102.574 | |
| 6.625 | 102.847 | 102.818 | 102.789 | |
| 6.750 | 102.894 | 102.865 | 102.835 | |
| 6.875 | 103.525 | 103.496 | 103.466 | |
| 6.990 | 103.754 | 103.724 | 103.695 | |

| SELECT FHA 30 Year Fixed 2:1 Buydown - (301-BD) | | | | |
|---|---------|---------|---------|--|
| Rate | 15 Day | 30 Day | 45 Day | |
| 4.990 | 98.163 | 98.108 | 98.035 | |
| 5.125 | 98.507 | 98.452 | 98.379 | |
| 5.250 | 99.260 | 99.205 | 99.133 | |
| 5.375 | 99.958 | 99.871 | 99.782 | |
| 5.500 | 100.463 | 100.377 | 100.288 | |
| 5.625 | 100.912 | 100.825 | 100.736 | |
| 5.750 | 101.212 | 101.125 | 101.036 | |
| 5.875 | 101.391 | 101.323 | 101.251 | |
| 5.990 | 102.045 | 101.977 | 101.905 | |
| 6.125 | 102.613 | 102.546 | 102.473 | |
| 6.250 | 102.458 | 102.390 | 102.318 | |
| 6.375 | 102.850 | 102.812 | 102.779 | |
| 6.500 | 103.421 | 103.383 | 103.351 | |
| 6.625 | 103.799 | 103.760 | 103.728 | |
| 6.750 | 103.720 | 103.681 | 103.649 | |
| 6.875 | 104.217 | 104.199 | 104.142 | |
| 6.990 | 104.617 | 104.598 | 104.542 | |

| SELECT FHA 30 Year Fixed 1:0 Buydown - (301-BD10) | | | | |
|---|---------|---------|---------|--|
| Rate | 15 Day | 30 Day | 45 Day | |
| 4.990 | 98.163 | 98.108 | 98.035 | |
| 5.125 | 98.507 | 98.452 | 98.379 | |
| 5.250 | 99.260 | 99.205 | 99.133 | |
| 5.375 | 99.958 | 99.871 | 99.782 | |
| 5.500 | 100.463 | 100.377 | 100.288 | |
| 5.625 | 100.912 | 100.825 | 100.736 | |
| 5.750 | 101.212 | 101.125 | 101.036 | |
| 5.875 | 101.391 | 101.323 | 101.251 | |
| 5.990 | 102.045 | 101.977 | 101.905 | |
| 6.125 | 102.613 | 102.546 | 102.473 | |
| 6.250 | 102.458 | 102.390 | 102.318 | |
| 6.375 | 102.850 | 102.812 | 102.779 | |
| 6.500 | 103.421 | 103.383 | 103.351 | |
| 6.625 | 103.799 | 103.760 | 103.728 | |
| 6.750 | 103.720 | 103.681 | 103.649 | |
| 6.875 | 104.217 | 104.199 | 104.142 | |
| 6.990 | 104.617 | 104.598 | 104.542 | |

| SELECT FHA 30 Year Fixed HB - (301HB) | | | | |
|---------------------------------------|---------|---------|---------|--|
| Rate | 15 Day | 30 Day | 45 Day | |
| 5.125 | 97.854 | 97.799 | 97.726 | |
| 5.250 | 98.922 | 98.836 | 98.747 | |
| 5.375 | 98.946 | 98.860 | 98.771 | |
| 5.500 | 99.618 | 99.531 | 99.442 | |
| 5.625 | 100.046 | 99.960 | 99.871 | |
| 5.750 | 100.200 | 100.113 | 100.024 | |
| 5.875 | 101.016 | 100.949 | 100.876 | |
| 5.990 | 101.452 | 101.385 | 101.312 | |
| 6.125 | 101.871 | 101.803 | 101.730 | |
| 6.250 | 101.709 | 101.642 | 101.569 | |
| 6.375 | 101.989 | 101.950 | 101.918 | |
| 6.500 | 102.311 | 102.272 | 102.240 | |
| 6.625 | 102.687 | 102.649 | 102.616 | |
| 6.750 | 102.641 | 102.602 | 102.570 | |
| 6.875 | 102.977 | 102.958 | 102.902 | |
| 6.990 | 103.181 | 103.162 | 103.106 | |
| 7.125 | 103.457 | 103.439 | 103.382 | |

| SELECT FHA 30 Year Fixed HB 2:1 Buydown - (301 HB-B) | | | | |
|--|---------|---------|---------|--|
| Rate | 15 Day | 30 Day | 45 Day | |
| 5.125 | 97.654 | 97.599 | 97.526 | |
| 5.250 | 98.722 | 98.636 | 98.547 | |
| 5.375 | 98.746 | 98.660 | 98.571 | |
| 5.500 | 99.418 | 99.331 | 99.242 | |
| 5.625 | 99.846 | 99.760 | 99.671 | |
| 5.750 | 100.000 | 99.913 | 99.824 | |
| 5.875 | 100.816 | 100.749 | 100.676 | |
| 5.990 | 101.252 | 101.185 | 101.112 | |
| 6.125 | 101.671 | 101.603 | 101.530 | |
| 6.250 | 101.509 | 101.442 | 101.369 | |
| 6.375 | 101.789 | 101.750 | 101.718 | |
| 6.500 | 102.111 | 102.072 | 102.040 | |
| 6.625 | 102.487 | 102.449 | 102.416 | |
| 6.750 | 102.441 | 102.402 | 102.370 | |
| 6.875 | 102.777 | 102.758 | 102.702 | |
| 6.990 | 102.981 | 102.962 | 102.906 | |
| 7.125 | 103.257 | 103.239 | 103.182 | |

| SELECT FHA 30 Year Fixed HB 1:0 Buydown - (301 HB) | | | | |
|--|---------|---------|---------|--|
| Rate | 15 Day | 30 Day | 45 Day | |
| 5.125 | 97.654 | 97.599 | 97.526 | |
| 5.250 | 98.722 | 98.636 | 98.547 | |
| 5.375 | 98.746 | 98.660 | 98.571 | |
| 5.500 | 99.418 | 99.331 | 99.242 | |
| 5.625 | 99.846 | 99.760 | 99.671 | |
| 5.750 | 100.000 | 99.913 | 99.824 | |
| 5.875 | 100.816 | 100.749 | 100.676 | |
| 5.990 | 101.252 | 101.185 | 101.112 | |
| 6.125 | 101.671 | 101.603 | 101.530 | |
| 6.250 | 101.509 | 101.442 | 101.369 | |
| 6.375 | 101.789 | 101.750 | 101.718 | |
| 6.500 | 102.111 | 102.072 | 102.040 | |
| 6.625 | 102.487 | 102.449 | 102.416 | |
| 6.750 | 102.441 | 102.402 | 102.370 | |
| 6.875 | 102.777 | 102.758 | 102.702 | |
| 6.990 | 102.981 | 102.962 | 102.906 | |
| 7.125 | 103.257 | 103.239 | 103.182 | |

| SELECT FHA Streamline 30 - 25 Year Fixed - (301SL & 325SL) | | | | |
|--|---------|---------|---------|--|
| Rate | 15 Day | 30 Day | 45 Day | |
| 4.990 | 98.203 | 98.148 | 98.075 | |
| 5.125 | 98.547 | 98.492 | 98.419 | |
| 5.250 | 99.300 | 99.245 | 99.173 | |
| 5.375 | 99.998 | 99.911 | 99.822 | |
| 5.500 | 100.503 | 100.417 | 100.328 | |
| 5.625 | 100.952 | 100.865 | 100.776 | |
| 5.750 | 101.252 | 101.165 | 101.076 | |
| 5.875 | 101.431 | 101.363 | 101.291 | |
| 5.990 | 102.085 | 102.017 | 101.945 | |
| 6.125 | 102.653 | 102.586 | 102.513 | |
| 6.250 | 102.498 | 102.430 | 102.358 | |
| 6.375 | 102.890 | 102.852 | 102.819 | |
| 6.500 | 103.461 | 103.423 | 103.391 | |
| 6.625 | 103.839 | 103.800 | 103.768 | |
| 6.750 | 103.760 | 103.721 | 103.689 | |
| 6.875 | 104.257 | 104.239 | 104.182 | |
| 6.990 | 104.657 | 104.638 | 104.582 | |

| SELECT FHA Streamline 30 Year Fixed HB - (301SL HB) | | | | |
|---|---------|---------|---------|--|
| Rate | 15 Day | 30 Day | 45 Day | |
| 5.125 | 97.429 | 97.374 | 97.301 | |
| 5.250 | 98.497 | 98.411 | 98.322 | |
| 5.375 | 98.521 | 98.435 | 98.346 | |
| 5.500 | 99.193 | 99.106 | 99.017 | |
| 5.625 | 99.621 | 99.535 | 99.446 | |
| 5.750 | 99.775 | 99.688 | 99.599 | |
| 5.875 | 100.591 | 100.524 | 100.451 | |
| 5.990 | 101.027 | 100.960 | 100.887 | |
| 6.125 | 101.446 | 101.378 | 101.305 | |
| 6.250 | 101.284 | 101.217 | 101.144 | |
| 6.375 | 101.564 | 101.525 | 101.493 | |
| 6.500 | 101.886 | 101.847 | 101.815 | |
| 6.625 | 102.262 | 102.224 | 102.191 | |
| 6.750 | 102.216 | 102.177 | 102.145 | |
| 6.875 | 102.552 | 102.533 | 102.477 | |
| 6.990 | 102.756 | 102.737 | 102.681 | |
| 7.125 | 103.032 | 103.014 | 102.957 | |

| SELECT FHA Streamline 15 Year Fixed - (315SL) | | | | |
|---|---------|---------|---------|--|
| Rate | 15 Day | 30 Day | 45 Day | |
| 5.250 | 100.099 | 100.063 | 100.026 | |
| 5.375 | 100.066 | 100.029 | 99.993 | |
| 5.500 | 100.441 | 100.404 | 100.367 | |
| 5.625 | 100.757 | 100.720 | 100.684 | |
| 5.750 | 100.906 | 100.869 | 100.833 | |
| 5.875 | 101.028 | 100.991 | 100.954 | |
| 5.990 | 101.541 | 101.504 | 101.467 | |
| 6.125 | 101.957 | 101.920 | 101.884 | |
| 6.250 | 101.630 | 101.594 | 101.557 | |
| 6.375 | 102.097 | 102.068 | 102.038 | |
| 6.500 | 102.507 | 102.478 | 102.449 | |
| 6.625 | 102.722 | 102.693 | 102.664 | |
| 6.750 | 102.769 | 102.740 | 102.710 | |
| 6.875 | 103.400 | 103.371 | 103.341 | |
| 6.990 | 103.629 | 103.599 | 103.570 | |
| 7.125 | 104.222 | 104.193 | 104.163 | |
| 7.250 | 103.624 | 103.595 | 103.566 | |

| LLPAs | | | | |
|--------------|--|-------------------------------------|--|--|
| FICO >700 | | FICO 600-619 | | VA Loan Amount >\$950K |
| 0.375 | | -0.750 | | -0.375 |
| FICO 680-699 | | FICO 580-599 | | Loan Amount <=\$100,000 |
| 0.250 | | -1.500 | | -0.375 |
| FICO 660-679 | | FICO 550-579 | | VA Cashout >90% LTV |
| 0.250 | | -3.000 | | -3.000 |
| FICO 640-659 | | No FICO Score | | Manufactured Home (Purchase/Rate-Term/Cashout) |
| 0.000 | | -3.000 | | -1.250 |
| FICO 620-639 | | Loan Amount >=\$100,000 <=\$249,999 | | Manufactured Home (Streamline/IRRL) |
| -0.250 | | 0.250 | | -1.250 |
| | | | | 60 Day Lock (From 45 Day Price) |
| | | | | -0.500 |
| | | | | 3-4 Units |
| | | | | -0.500 |
| | | | | VA IRRRL >100% CLTV |
| | | | | -1.000 |
| | | | | NC Floor Price |
| | | | | 99.750 |



LendingPros
19000 MacArthur Blvd, Suite 250
Irvine, CA 92612

Effective: March 13, 2026

VA & USDA Pricing

| VA 30 - 25 Year Fixed (401 & 425) | | | | |
|-----------------------------------|---------|---------|---------|--|
| Rate | 15 Day | 30 Day | 45 Day | |
| 4.990 | 97.476 | 97.421 | 97.349 | |
| 5.125 | 97.952 | 97.897 | 97.824 | |
| 5.250 | 98.725 | 98.670 | 98.598 | |
| 5.375 | 99.462 | 99.375 | 99.287 | |
| 5.500 | 99.904 | 99.817 | 99.729 | |
| 5.625 | 100.341 | 100.254 | 100.165 | |
| 5.750 | 100.584 | 100.497 | 100.409 | |
| 5.875 | 100.801 | 100.734 | 100.661 | |
| 5.990 | 101.286 | 101.219 | 101.146 | |
| 6.125 | 101.764 | 101.697 | 101.624 | |
| 6.250 | 101.878 | 101.811 | 101.738 | |
| 6.375 | 101.646 | 101.607 | 101.575 | |
| 6.500 | 102.125 | 102.086 | 102.054 | |
| 6.625 | 102.412 | 102.373 | 102.341 | |
| 6.750 | 102.915 | 102.876 | 102.844 | |
| 6.875 | 103.568 | 103.549 | 103.493 | |
| 6.990 | 103.747 | 103.729 | 103.672 | |

| VA 20 Year Fixed - (420) | | | | |
|--------------------------|---------|---------|---------|--|
| Rate | 15 Day | 30 Day | 45 Day | |
| 4.990 | 96.676 | 96.621 | 96.549 | |
| 5.125 | 97.152 | 97.097 | 97.024 | |
| 5.250 | 97.925 | 97.870 | 97.798 | |
| 5.375 | 98.662 | 98.575 | 98.487 | |
| 5.500 | 99.104 | 99.017 | 98.929 | |
| 5.625 | 99.541 | 99.454 | 99.365 | |
| 5.750 | 99.784 | 99.697 | 99.609 | |
| 5.875 | 100.001 | 99.934 | 99.861 | |
| 5.990 | 100.486 | 100.419 | 100.346 | |
| 6.125 | 100.964 | 100.897 | 100.824 | |
| 6.250 | 101.078 | 101.011 | 100.938 | |
| 6.375 | 100.846 | 100.807 | 100.775 | |
| 6.500 | 101.325 | 101.286 | 101.254 | |
| 6.625 | 101.612 | 101.573 | 101.541 | |
| 6.750 | 102.115 | 102.076 | 102.044 | |
| 6.875 | 102.768 | 102.749 | 102.693 | |
| 6.990 | 102.947 | 102.929 | 102.872 | |

| VA 15 Year Fixed - (415) | | | | |
|--------------------------|---------|---------|---------|--|
| Rate | 15 Day | 30 Day | 45 Day | |
| 4.990 | 98.583 | 98.547 | 98.510 | |
| 5.125 | 98.927 | 98.890 | 98.854 | |
| 5.250 | 99.549 | 99.513 | 99.476 | |
| 5.375 | 99.555 | 99.519 | 99.482 | |
| 5.500 | 99.866 | 99.830 | 99.793 | |
| 5.625 | 100.171 | 100.134 | 100.098 | |
| 5.750 | 100.263 | 100.227 | 100.190 | |
| 5.875 | 100.423 | 100.386 | 100.350 | |
| 5.990 | 100.767 | 100.730 | 100.693 | |
| 6.125 | 101.093 | 101.056 | 101.019 | |
| 6.250 | 101.036 | 100.999 | 100.963 | |
| 6.375 | 100.878 | 100.848 | 100.819 | |
| 6.500 | 101.196 | 101.166 | 101.137 | |
| 6.625 | 101.321 | 101.291 | 101.262 | |
| 6.750 | 101.949 | 101.920 | 101.890 | |
| 6.875 | 102.736 | 102.707 | 102.677 | |
| 6.990 | 102.744 | 102.715 | 102.686 | |

| VA 30 Year Fixed HB - (401HB) | | | | |
|-------------------------------|---------|---------|---------|--|
| Rate | 15 Day | 30 Day | 45 Day | |
| 5.250 | 98.382 | 98.295 | 98.207 | |
| 5.375 | 98.487 | 98.400 | 98.311 | |
| 5.500 | 98.921 | 98.834 | 98.745 | |
| 5.625 | 99.379 | 99.292 | 99.203 | |
| 5.750 | 99.895 | 99.809 | 99.720 | |
| 5.875 | 100.116 | 100.049 | 99.976 | |
| 5.990 | 100.548 | 100.480 | 100.408 | |
| 6.125 | 101.071 | 101.004 | 100.931 | |
| 6.250 | 100.924 | 100.857 | 100.784 | |
| 6.375 | 100.960 | 100.921 | 100.889 | |
| 6.500 | 101.433 | 101.394 | 101.362 | |
| 6.625 | 101.720 | 101.682 | 101.649 | |
| 6.750 | 101.451 | 101.412 | 101.380 | |
| 6.875 | 102.162 | 102.144 | 102.087 | |
| 6.990 | 102.354 | 102.336 | 102.279 | |
| 7.125 | 102.586 | 102.568 | 102.511 | |
| 7.250 | 102.406 | 102.388 | 102.331 | |

| VA 30 Year Fixed 2:1 Buydown - (401-BD) | | | | |
|---|---------|---------|---------|--|
| Rate | 15 Day | 30 Day | 45 Day | |
| 4.990 | 97.226 | 97.171 | 97.099 | |
| 5.125 | 97.702 | 97.647 | 97.574 | |
| 5.250 | 98.475 | 98.420 | 98.348 | |
| 5.375 | 99.212 | 99.125 | 99.037 | |
| 5.500 | 99.654 | 99.567 | 99.479 | |
| 5.625 | 100.091 | 100.004 | 99.915 | |
| 5.750 | 100.334 | 100.247 | 100.159 | |
| 5.875 | 100.551 | 100.484 | 100.411 | |
| 5.990 | 101.036 | 100.969 | 100.896 | |
| 6.125 | 101.514 | 101.447 | 101.374 | |
| 6.250 | 101.628 | 101.561 | 101.488 | |
| 6.375 | 101.396 | 101.357 | 101.325 | |
| 6.500 | 101.875 | 101.836 | 101.804 | |
| 6.625 | 102.162 | 102.123 | 102.091 | |
| 6.750 | 102.665 | 102.626 | 102.594 | |
| 6.875 | 103.318 | 103.299 | 103.243 | |
| 6.990 | 103.497 | 103.479 | 103.422 | |

| VA HB 30 Year Fixed 2:1 Buydown - (401HB-BD) | | | | |
|--|---------|---------|---------|--|
| Rate | 15 Day | 30 Day | 45 Day | |
| 5.250 | 98.232 | 98.145 | 98.057 | |
| 5.375 | 98.337 | 98.250 | 98.161 | |
| 5.500 | 98.771 | 98.684 | 98.595 | |
| 5.625 | 99.229 | 99.142 | 99.053 | |
| 5.750 | 99.745 | 99.659 | 99.570 | |
| 5.875 | 99.966 | 99.899 | 99.826 | |
| 5.990 | 100.398 | 100.330 | 100.258 | |
| 6.125 | 100.921 | 100.854 | 100.781 | |
| 6.250 | 100.774 | 100.707 | 100.634 | |
| 6.375 | 100.810 | 100.771 | 100.739 | |
| 6.500 | 101.283 | 101.244 | 101.212 | |
| 6.625 | 101.570 | 101.532 | 101.499 | |
| 6.750 | 101.301 | 101.262 | 101.230 | |
| 6.875 | 102.012 | 101.994 | 101.937 | |
| 6.990 | 102.204 | 102.186 | 102.129 | |
| 7.125 | 102.436 | 102.418 | 102.361 | |
| 7.250 | 102.256 | 102.238 | 102.181 | |

| VA 30 Year Fixed 1:0 Buydown - (401-BD10) | | | | |
|---|---------|---------|---------|--|
| Rate | 15 Day | 30 Day | 45 Day | |
| 4.990 | 97.226 | 97.171 | 97.099 | |
| 5.125 | 97.702 | 97.647 | 97.574 | |
| 5.250 | 98.475 | 98.420 | 98.348 | |
| 5.375 | 99.212 | 99.125 | 99.037 | |
| 5.500 | 99.654 | 99.567 | 99.479 | |
| 5.625 | 100.091 | 100.004 | 99.915 | |
| 5.750 | 100.334 | 100.247 | 100.159 | |
| 5.875 | 100.551 | 100.484 | 100.411 | |
| 5.990 | 101.036 | 100.969 | 100.896 | |
| 6.125 | 101.514 | 101.447 | 101.374 | |
| 6.250 | 101.628 | 101.561 | 101.488 | |
| 6.375 | 101.396 | 101.357 | 101.325 | |
| 6.500 | 101.875 | 101.836 | 101.804 | |
| 6.625 | 102.162 | 102.123 | 102.091 | |
| 6.750 | 102.665 | 102.626 | 102.594 | |
| 6.875 | 103.318 | 103.299 | 103.243 | |
| 6.990 | 103.497 | 103.479 | 103.422 | |

| VA HB 30 Year Fixed 1:0 Buydown - (401HB-BD10) | | | | |
|--|---------|---------|---------|--|
| Rate | 15 Day | 30 Day | 45 Day | |
| 5.250 | 98.232 | 98.145 | 98.057 | |
| 5.375 | 98.337 | 98.250 | 98.161 | |
| 5.500 | 98.771 | 98.684 | 98.595 | |
| 5.625 | 99.229 | 99.142 | 99.053 | |
| 5.750 | 99.745 | 99.659 | 99.570 | |
| 5.875 | 99.966 | 99.899 | 99.826 | |
| 5.990 | 100.398 | 100.330 | 100.258 | |
| 6.125 | 100.921 | 100.854 | 100.781 | |
| 6.250 | 100.774 | 100.707 | 100.634 | |
| 6.375 | 100.810 | 100.771 | 100.739 | |
| 6.500 | 101.283 | 101.244 | 101.212 | |
| 6.625 | 101.570 | 101.532 | 101.499 | |
| 6.750 | 101.301 | 101.262 | 101.230 | |
| 6.875 | 102.012 | 101.994 | 101.937 | |
| 6.990 | 102.204 | 102.186 | 102.129 | |
| 7.125 | 102.436 | 102.418 | 102.361 | |
| 7.250 | 102.256 | 102.238 | 102.181 | |

| USDA 30 - 25 Year Fixed - (501) | | | | |
|---------------------------------|---------|---------|---------|--|
| Rate | 15 Day | 30 Day | 45 Day | |
| 5.250 | 98.205 | 98.150 | 98.078 | |
| 5.375 | 98.942 | 98.855 | 98.767 | |
| 5.500 | 99.384 | 99.297 | 99.209 | |
| 5.625 | 99.821 | 99.734 | 99.645 | |
| 5.750 | 100.064 | 99.977 | 99.889 | |
| 5.875 | 100.281 | 100.214 | 100.141 | |
| 5.990 | 100.766 | 100.699 | 100.626 | |
| 6.125 | 101.244 | 101.177 | 101.104 | |
| 6.250 | 101.358 | 101.291 | 101.218 | |
| 6.375 | 101.126 | 101.087 | 101.055 | |
| 6.500 | 101.605 | 101.566 | 101.534 | |
| 6.625 | 101.892 | 101.853 | 101.821 | |
| 6.750 | 102.395 | 102.356 | 102.324 | |
| 6.875 | 103.048 | 103.029 | 102.973 | |
| 6.990 | 103.227 | 103.209 | 103.152 | |
| 7.125 | 103.752 | 103.734 | 103.677 | |
| 7.250 | 103.801 | 103.783 | 103.726 | |

LLPAs

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

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

| | |
|--|--------|
| VA Loan Amount >=\$950K | -0.375 |
| Loan Amount <=\$100,000 | -0.375 |
| VA Cashout >90% LTV | -3.00 |
| Manufactured Home (Purchase/Rate-Term/Cashout) | -1.250 |
| Manufactured Home (Streamline/IRRRL) | -1.250 |

| | |
|---------------------------------|--------|
| 60 Day Lock (From 45 Day Price) | -0.500 |
| 3-4 Units | -0.500 |
| VA IRRRL >100% CLTV | -1.000 |
| NC Floor Price | 99.750 |



LendingPros
19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

SELECT PRICING

Effective: March 13, 2026

SELECT VA & USDA Pricing

| SELECT VA 30 - 25 Year Fixed (401 & 425) | | | | |
|--|---------|---------|---------|--|
| Rate | 15 Day | 30 Day | 45 Day | |
| 4.990 | 97.826 | 97.771 | 97.699 | |
| 5.125 | 98.302 | 98.247 | 98.174 | |
| 5.250 | 99.075 | 99.020 | 98.948 | |
| 5.375 | 99.812 | 99.725 | 99.637 | |
| 5.500 | 100.254 | 100.167 | 100.079 | |
| 5.625 | 100.691 | 100.604 | 100.515 | |
| 5.750 | 100.934 | 100.847 | 100.759 | |
| 5.875 | 101.151 | 101.084 | 101.011 | |
| 5.990 | 101.636 | 101.569 | 101.496 | |
| 6.125 | 102.114 | 102.047 | 101.974 | |
| 6.250 | 102.228 | 102.161 | 102.088 | |
| 6.375 | 101.996 | 101.957 | 101.925 | |
| 6.500 | 102.475 | 102.436 | 102.404 | |
| 6.625 | 102.762 | 102.723 | 102.691 | |
| 6.750 | 103.265 | 103.226 | 103.194 | |
| 6.875 | 103.918 | 103.899 | 103.843 | |
| 6.990 | 104.097 | 104.079 | 104.022 | |

| SELECT VA 15 Year Fixed - (415) | | | | |
|---------------------------------|---------|---------|---------|--|
| Rate | 15 Day | 30 Day | 45 Day | |
| 4.990 | 98.933 | 98.897 | 98.860 | |
| 5.125 | 99.277 | 99.240 | 99.204 | |
| 5.250 | 99.899 | 99.863 | 99.826 | |
| 5.375 | 99.905 | 99.869 | 99.832 | |
| 5.500 | 100.216 | 100.180 | 100.143 | |
| 5.625 | 100.521 | 100.484 | 100.448 | |
| 5.750 | 100.613 | 100.577 | 100.540 | |
| 5.875 | 100.773 | 100.736 | 100.700 | |
| 5.990 | 101.117 | 101.080 | 101.043 | |
| 6.125 | 101.443 | 101.406 | 101.369 | |
| 6.250 | 101.386 | 101.349 | 101.313 | |
| 6.375 | 101.228 | 101.198 | 101.169 | |
| 6.500 | 101.546 | 101.516 | 101.487 | |
| 6.625 | 101.671 | 101.641 | 101.612 | |
| 6.750 | 102.299 | 102.270 | 102.240 | |
| 6.875 | 103.086 | 103.057 | 103.027 | |
| 6.990 | 103.094 | 103.065 | 103.036 | |

| SELECT VA 30 Year Fixed 2:1 Buydown - (401-BD) | | | | |
|--|---------|---------|---------|--|
| Rate | 15 Day | 30 Day | 45 Day | |
| 4.990 | 97.576 | 97.521 | 97.449 | |
| 5.125 | 98.052 | 97.997 | 97.924 | |
| 5.250 | 98.825 | 98.770 | 98.698 | |
| 5.375 | 99.562 | 99.475 | 99.387 | |
| 5.500 | 100.004 | 99.917 | 99.829 | |
| 5.625 | 100.441 | 100.354 | 100.265 | |
| 5.750 | 100.684 | 100.597 | 100.509 | |
| 5.875 | 100.901 | 100.834 | 100.761 | |
| 5.990 | 101.386 | 101.319 | 101.246 | |
| 6.125 | 101.864 | 101.797 | 101.724 | |
| 6.250 | 101.978 | 101.911 | 101.838 | |
| 6.375 | 101.746 | 101.707 | 101.675 | |
| 6.500 | 102.225 | 102.186 | 102.154 | |
| 6.625 | 102.512 | 102.473 | 102.441 | |
| 6.750 | 103.015 | 102.976 | 102.944 | |
| 6.875 | 103.668 | 103.649 | 103.593 | |
| 6.990 | 103.847 | 103.829 | 103.772 | |

| SELECT VA 30 Year Fixed 1:0 Buydown - (401-BD10) | | | | |
|--|---------|---------|---------|--|
| Rate | 15 Day | 30 Day | 45 Day | |
| 4.990 | 97.576 | 97.521 | 97.449 | |
| 5.125 | 98.052 | 97.997 | 97.924 | |
| 5.250 | 98.825 | 98.770 | 98.698 | |
| 5.375 | 99.562 | 99.475 | 99.387 | |
| 5.500 | 100.004 | 99.917 | 99.829 | |
| 5.625 | 100.441 | 100.354 | 100.265 | |
| 5.750 | 100.684 | 100.597 | 100.509 | |
| 5.875 | 100.901 | 100.834 | 100.761 | |
| 5.990 | 101.386 | 101.319 | 101.246 | |
| 6.125 | 101.864 | 101.797 | 101.724 | |
| 6.250 | 101.978 | 101.911 | 101.838 | |
| 6.375 | 101.746 | 101.707 | 101.675 | |
| 6.500 | 102.225 | 102.186 | 102.154 | |
| 6.625 | 102.512 | 102.473 | 102.441 | |
| 6.750 | 103.015 | 102.976 | 102.944 | |
| 6.875 | 103.668 | 103.649 | 103.593 | |
| 6.990 | 103.847 | 103.829 | 103.772 | |

| SELECT VA 30 Year Fixed HB - (401HB) | | | | |
|--------------------------------------|---------|---------|---------|--|
| Rate | 15 Day | 30 Day | 45 Day | |
| 5.250 | 98.732 | 98.645 | 98.557 | |
| 5.375 | 98.837 | 98.750 | 98.661 | |
| 5.500 | 99.271 | 99.184 | 99.095 | |
| 5.625 | 99.729 | 99.642 | 99.553 | |
| 5.750 | 100.245 | 100.159 | 100.070 | |
| 5.875 | 100.466 | 100.399 | 100.326 | |
| 5.990 | 100.898 | 100.830 | 100.758 | |
| 6.125 | 101.421 | 101.354 | 101.281 | |
| 6.250 | 101.274 | 101.207 | 101.134 | |
| 6.375 | 101.310 | 101.271 | 101.239 | |
| 6.500 | 101.783 | 101.744 | 101.712 | |
| 6.625 | 102.070 | 102.032 | 101.999 | |
| 6.750 | 101.801 | 101.762 | 101.730 | |
| 6.875 | 102.512 | 102.494 | 102.437 | |
| 6.990 | 102.704 | 102.686 | 102.629 | |
| 7.125 | 102.936 | 102.918 | 102.861 | |
| 7.250 | 102.756 | 102.738 | 102.681 | |

| SELECT VA HB 30 Year Fixed 2:1 Buydown - (401HB-BD) | | | | |
|---|---------|---------|---------|--|
| Rate | 15 Day | 30 Day | 45 Day | |
| 5.250 | 98.582 | 98.495 | 98.407 | |
| 5.375 | 98.687 | 98.600 | 98.511 | |
| 5.500 | 99.121 | 99.034 | 98.945 | |
| 5.625 | 99.579 | 99.492 | 99.403 | |
| 5.750 | 100.095 | 100.009 | 99.920 | |
| 5.875 | 100.316 | 100.249 | 100.176 | |
| 5.990 | 100.748 | 100.680 | 100.608 | |
| 6.125 | 101.271 | 101.204 | 101.131 | |
| 6.250 | 101.124 | 101.057 | 100.984 | |
| 6.375 | 101.160 | 101.121 | 101.089 | |
| 6.500 | 101.633 | 101.594 | 101.562 | |
| 6.625 | 101.920 | 101.882 | 101.849 | |
| 6.750 | 101.651 | 101.612 | 101.580 | |
| 6.875 | 102.362 | 102.344 | 102.287 | |
| 6.990 | 102.554 | 102.536 | 102.479 | |
| 7.125 | 102.786 | 102.768 | 102.711 | |
| 7.250 | 102.606 | 102.588 | 102.531 | |

| SELECT VA HB 30 Year Fixed 1:0 Buydown - (401HB-BD) | | | | |
|---|---------|---------|---------|--|
| Rate | 15 Day | 30 Day | 45 Day | |
| 5.250 | 98.582 | 98.495 | 98.407 | |
| 5.375 | 98.687 | 98.600 | 98.511 | |
| 5.500 | 99.121 | 99.034 | 98.945 | |
| 5.625 | 99.579 | 99.492 | 99.403 | |
| 5.750 | 100.095 | 100.009 | 99.920 | |
| 5.875 | 100.316 | 100.249 | 100.176 | |
| 5.990 | 100.748 | 100.680 | 100.608 | |
| 6.125 | 101.271 | 101.204 | 101.131 | |
| 6.250 | 101.124 | 101.057 | 100.984 | |
| 6.375 | 101.160 | 101.121 | 101.089 | |
| 6.500 | 101.633 | 101.594 | 101.562 | |
| 6.625 | 101.920 | 101.882 | 101.849 | |
| 6.750 | 101.651 | 101.612 | 101.580 | |
| 6.875 | 102.362 | 102.344 | 102.287 | |
| 6.990 | 102.554 | 102.536 | 102.479 | |
| 7.125 | 102.786 | 102.768 | 102.711 | |
| 7.250 | 102.606 | 102.588 | 102.531 | |

| SELECT VA 30 Year Fixed 1:0 Buydown - (401-BD10) | | | | |
|--|---------|---------|---------|--|
| Rate | 15 Day | 30 Day | 45 Day | |
| 4.990 | 97.576 | 97.521 | 97.449 | |
| 5.125 | 98.052 | 97.997 | 97.924 | |
| 5.250 | 98.825 | 98.770 | 98.698 | |
| 5.375 | 99.562 | 99.475 | 99.387 | |
| 5.500 | 100.004 | 99.917 | 99.829 | |
| 5.625 | 100.441 | 100.354 | 100.265 | |
| 5.750 | 100.684 | 100.597 | 100.509 | |
| 5.875 | 100.901 | 100.834 | 100.761 | |
| 5.990 | 101.386 | 101.319 | 101.246 | |
| 6.125 | 101.864 | 101.797 | 101.724 | |
| 6.250 | 101.978 | 101.911 | 101.838 | |
| 6.375 | 101.746 | 101.707 | 101.675 | |
| 6.500 | 102.225 | 102.186 | 102.154 | |
| 6.625 | 102.512 | 102.473 | 102.441 | |
| 6.750 | 103.015 | 102.976 | 102.944 | |
| 6.875 | 103.668 | 103.649 | 103.593 | |
| 6.990 | 103.847 | 103.829 | 103.772 | |

| SELECT VA IRRRL 30 - 25 Year Fixed (401RL & 425RL) | | | | |
|--|---------|---------|---------|--|
| Rate | 15 Day | 30 Day | 45 Day | |
| 4.990 | 97.951 | 97.896 | 97.824 | |
| 5.125 | 98.427 | 98.372 | 98.299 | |
| 5.250 | 99.200 | 99.145 | 99.073 | |
| 5.375 | 99.937 | 99.850 | 99.762 | |
| 5.500 | 100.379 | 100.292 | 100.204 | |
| 5.625 | 100.816 | 100.729 | 100.640 | |
| 5.750 | 101.059 | 100.972 | 100.884 | |
| 5.875 | 101.276 | 101.209 | 101.136 | |
| 5.990 | 101.761 | 101.694 | 101.621 | |
| 6.125 | 102.239 | 102.172 | 102.099 | |
| 6.250 | 102.353 | 102.286 | 102.213 | |
| 6.375 | 102.121 | 102.082 | 102.050 | |
| 6.500 | 102.600 | 102.561 | 102.529 | |
| 6.625 | 102.887 | 102.848 | 102.816 | |
| 6.750 | 103.390 | 103.351 | 103.319 | |
| 6.875 | 104.043 | 104.024 | 103.968 | |
| 6.990 | 104.222 | 104.204 | 104.147 | |

| SELECT VA IRRRL 30 Year Fixed HB - (401RLHB) | | | | |
|--|---------|---------|---------|--|
| Rate | 15 Day | 30 Day | 45 Day | |
| 5.250 | 98.557 | 98.470 | 98.382 | |
| 5.375 | 98.662 | 98.575 | 98.486 | |
| 5.500 | 99.096 | 99.009 | 98.920 | |
| 5.625 | 99.554 | 99.467 | 99.378 | |
| 5.750 | 100.070 | 99.984 | 99.895 | |
| 5.875 | 100.291 | 100.224 | 100.151 | |
| 5.990 | 100.723 | 100.655 | 100.583 | |
| 6.125 | 101.246 | 101.179 | 101.106 | |
| 6.250 | 101.099 | 101.032 | 100.959 | |
| 6.375 | 101.135 | 101.096 | 101.064 | |
| 6.500 | 101.608 | 101.569 | 101.537 | |
| 6.625 | 101.895 | 101.857 | 101.824 | |
| 6.750 | 101.626 | 101.587 | 101.555 | |
| 6.875 | 102.337 | 102.319 | 102.262 | |
| 6.990 | 102.529 | 102.511 | 102.454 | |
| 7.125 | 102.761 | 102.743 | 102.686 | |
| 7.250 | 102.581 | 102.563 | 102.506 | |

| SELECT VA IRRRL 15 Year Fixed - (415RL) | | | | |
|---|---------|---------|---------|--|
| Rate | 15 Day | 30 Day | 45 Day | |
| 4.990 | 98.808 | 98.772 | 98.735 | |
| 5.125 | 99.152 | 99.115 | 99.079 | |
| 5.250 | 99.774 | 99.738 | 99.701 | |
| 5.375 | 99.780 | 99.744 | 99.707 | |
| 5.500 | 100.091 | 100.055 | 100.018 | |
| 5.625 | 100.396 | 100.359 | 100.323 | |
| 5.750 | 100.488 | 100.452 | 100.415 | |
| 5.875 | 100.648 | 100.611 | 100.575 | |
| 5.990 | 100.992 | 100.955 | 100.918 | |
| 6.125 | 101.318 | 101.281 | 101.244 | |
| 6.250 | 101.261 | 101.224 | 101.188 | |
| 6.375 | 101.103 | 101.073 | 101.044 | |
| 6.500 | 101.421 | 101.391 | 101.362 | |
| 6.625 | 101.546 | 101.516 | 101.487 | |
| 6.750 | 102.174 | 102.145 | 102.115 | |
| 6.875 | 102.961 | 102.932 | 102.902 | |
| 6.990 | 102.969 | 102.940 | 102.911 | |

| SELECT USDA 30 - 25 Year Fixed - (501) | | | | |
|--|---------|---------|---------|--|
| Rate | 15 Day | 30 Day | 45 Day | |
| 4.990 | 97.306 | 97.251 | 97.179 | |
| 5.125 | 97.782 | 97.727 | 97.654 | |
| 5.250 | 98.555 | 98.500 | 98.428 | |
| 5.375 | 99.292 | 99.205 | 99.117 | |
| 5.500 | 99.734 | 99.647 | 99.559 | |
| 5.625 | 100.171 | 100.084 | 99.995 | |
| 5.750 | 100.414 | 100.327 | 100.239 | |



LendingPros
19000 MacArthur Blvd, Suite 250
Irvine, CA 92612

Effective: March 13, 2026

FHA Streamline & VA IRRRL Pricing

| FHA Streamline 30 - 25 Year Fixed - (301SL & 325SL) | | | | |
|---|---------|---------|---------|--|
| Rate | 15 Day | 30 Day | 45 Day | |
| 4.990 | 97.853 | 97.798 | 97.725 | |
| 5.125 | 98.197 | 98.142 | 98.069 | |
| 5.250 | 98.950 | 98.895 | 98.823 | |
| 5.375 | 99.648 | 99.561 | 99.472 | |
| 5.500 | 100.153 | 100.067 | 99.978 | |
| 5.625 | 100.602 | 100.515 | 100.426 | |
| 5.750 | 100.902 | 100.815 | 100.726 | |
| 5.875 | 101.081 | 101.013 | 100.941 | |
| 5.990 | 101.735 | 101.667 | 101.595 | |
| 6.125 | 102.303 | 102.236 | 102.163 | |
| 6.250 | 102.148 | 102.080 | 102.008 | |
| 6.375 | 102.540 | 102.502 | 102.469 | |
| 6.500 | 103.111 | 103.073 | 103.041 | |
| 6.625 | 103.489 | 103.450 | 103.418 | |
| 6.750 | 103.410 | 103.371 | 103.339 | |
| 6.875 | 103.907 | 103.889 | 103.832 | |
| 6.990 | 104.307 | 104.288 | 104.232 | |

| FHA Streamline 20 Year Fixed - (320SL) | | | | |
|--|---------|---------|---------|--|
| Rate | 15 Day | 30 Day | 45 Day | |
| 5.250 | 98.125 | 98.070 | 97.998 | |
| 5.375 | 98.823 | 98.736 | 98.647 | |
| 5.500 | 99.328 | 99.242 | 99.153 | |
| 5.625 | 99.777 | 99.690 | 99.601 | |
| 5.750 | 100.077 | 99.990 | 99.901 | |
| 5.875 | 100.256 | 100.188 | 100.116 | |
| 5.990 | 100.910 | 100.842 | 100.770 | |
| 6.125 | 101.478 | 101.411 | 101.338 | |
| 6.250 | 101.323 | 101.255 | 101.183 | |
| 6.375 | 101.715 | 101.677 | 101.644 | |
| 6.500 | 102.286 | 102.248 | 102.216 | |
| 6.625 | 102.664 | 102.625 | 102.593 | |
| 6.750 | 102.585 | 102.546 | 102.514 | |
| 6.875 | 103.082 | 103.064 | 103.007 | |
| 6.990 | 103.482 | 103.463 | 103.407 | |
| 7.125 | 104.227 | 104.209 | 104.152 | |
| 7.250 | 103.790 | 103.772 | 103.715 | |

| FHA Streamline 15 Year Fixed - (315SL) | | | | |
|--|---------|---------|---------|--|
| Rate | 15 Day | 30 Day | 45 Day | |
| 4.990 | 98.935 | 98.898 | 98.861 | |
| 5.125 | 99.147 | 99.110 | 99.074 | |
| 5.250 | 99.749 | 99.713 | 99.676 | |
| 5.375 | 99.716 | 99.679 | 99.643 | |
| 5.500 | 100.091 | 100.054 | 100.017 | |
| 5.625 | 100.407 | 100.370 | 100.334 | |
| 5.750 | 100.556 | 100.519 | 100.483 | |
| 5.875 | 100.678 | 100.641 | 100.604 | |
| 5.990 | 101.191 | 101.154 | 101.117 | |
| 6.125 | 101.607 | 101.570 | 101.534 | |
| 6.250 | 101.280 | 101.244 | 101.207 | |
| 6.375 | 101.747 | 101.718 | 101.688 | |
| 6.500 | 102.157 | 102.128 | 102.099 | |
| 6.625 | 102.372 | 102.343 | 102.314 | |
| 6.750 | 102.419 | 102.390 | 102.360 | |
| 6.875 | 103.050 | 103.021 | 102.991 | |
| 6.990 | 103.279 | 103.249 | 103.220 | |

| FHA Streamline 30 Year Fixed HB - (301SLHB) | | | | |
|---|---------|---------|---------|--|
| Rate | 15 Day | 30 Day | 45 Day | |
| 5.250 | 98.147 | 98.061 | 97.972 | |
| 5.375 | 98.171 | 98.085 | 97.996 | |
| 5.500 | 98.843 | 98.756 | 98.667 | |
| 5.625 | 99.271 | 99.185 | 99.096 | |
| 5.750 | 99.425 | 99.338 | 99.249 | |
| 5.875 | 100.241 | 100.174 | 100.101 | |
| 5.990 | 100.677 | 100.610 | 100.537 | |
| 6.125 | 101.096 | 101.028 | 100.955 | |
| 6.250 | 100.934 | 100.867 | 100.794 | |
| 6.375 | 101.214 | 101.175 | 101.143 | |
| 6.500 | 101.536 | 101.497 | 101.465 | |
| 6.625 | 101.912 | 101.874 | 101.841 | |
| 6.750 | 101.866 | 101.827 | 101.795 | |
| 6.875 | 102.202 | 102.183 | 102.127 | |
| 6.990 | 102.406 | 102.387 | 102.331 | |
| 7.125 | 102.682 | 102.664 | 102.607 | |
| 7.250 | 102.436 | 102.418 | 102.361 | |

| VA IRRRL 30 - 25 Year Fixed (401RL & 425RL) | | | | |
|---|---------|---------|---------|--|
| Rate | 15 Day | 30 Day | 45 Day | |
| 5.250 | 98.850 | 98.795 | 98.723 | |
| 5.375 | 99.587 | 99.500 | 99.412 | |
| 5.500 | 100.029 | 99.942 | 99.854 | |
| 5.625 | 100.466 | 100.379 | 100.290 | |
| 5.750 | 100.709 | 100.622 | 100.534 | |
| 5.875 | 100.926 | 100.859 | 100.786 | |
| 5.990 | 101.411 | 101.344 | 101.271 | |
| 6.125 | 101.889 | 101.822 | 101.749 | |
| 6.250 | 102.003 | 101.936 | 101.863 | |
| 6.375 | 101.771 | 101.732 | 101.700 | |
| 6.500 | 102.250 | 102.211 | 102.179 | |
| 6.625 | 102.537 | 102.498 | 102.466 | |
| 6.750 | 103.040 | 103.001 | 102.969 | |
| 6.875 | 103.693 | 103.674 | 103.618 | |
| 6.990 | 103.872 | 103.854 | 103.797 | |
| 7.125 | 104.397 | 104.379 | 104.322 | |
| 7.250 | 104.446 | 104.428 | 104.371 | |

| VA IRRRL 20 Year Fixed - (420RL) | | | | |
|----------------------------------|---------|---------|---------|--|
| Rate | 15 Day | 30 Day | 45 Day | |
| 5.250 | 97.800 | 97.745 | 97.673 | |
| 5.375 | 98.537 | 98.450 | 98.362 | |
| 5.500 | 98.979 | 98.892 | 98.804 | |
| 5.625 | 99.416 | 99.329 | 99.240 | |
| 5.750 | 99.659 | 99.572 | 99.484 | |
| 5.875 | 99.876 | 99.809 | 99.736 | |
| 5.990 | 100.361 | 100.294 | 100.221 | |
| 6.125 | 100.839 | 100.772 | 100.699 | |
| 6.250 | 100.953 | 100.886 | 100.813 | |
| 6.375 | 100.721 | 100.682 | 100.650 | |
| 6.500 | 101.200 | 101.161 | 101.129 | |
| 6.625 | 101.487 | 101.448 | 101.416 | |
| 6.750 | 101.990 | 101.951 | 101.919 | |
| 6.875 | 102.643 | 102.624 | 102.568 | |
| 6.990 | 102.822 | 102.804 | 102.747 | |
| 7.125 | 103.347 | 103.329 | 103.272 | |
| 7.250 | 103.396 | 103.378 | 103.321 | |

| VA IRRRL 15 Year Fixed - (415RL) | | | | |
|----------------------------------|---------|---------|---------|--|
| Rate | 15 Day | 30 Day | 45 Day | |
| 4.990 | 98.458 | 98.422 | 98.385 | |
| 5.125 | 98.802 | 98.765 | 98.729 | |
| 5.250 | 99.424 | 99.388 | 99.351 | |
| 5.375 | 99.430 | 99.394 | 99.357 | |
| 5.500 | 99.741 | 99.705 | 99.668 | |
| 5.625 | 100.046 | 100.009 | 99.973 | |
| 5.750 | 100.138 | 100.102 | 100.065 | |
| 5.875 | 100.298 | 100.261 | 100.225 | |
| 5.990 | 100.642 | 100.605 | 100.568 | |
| 6.125 | 100.968 | 100.931 | 100.894 | |
| 6.250 | 100.911 | 100.874 | 100.838 | |
| 6.375 | 100.753 | 100.723 | 100.694 | |
| 6.500 | 101.071 | 101.041 | 101.012 | |
| 6.625 | 101.196 | 101.166 | 101.137 | |
| 6.750 | 101.824 | 101.795 | 101.765 | |
| 6.875 | 102.611 | 102.582 | 102.552 | |
| 6.990 | 102.619 | 102.590 | 102.561 | |

| VA IRRRL 30 Year Fixed HB - (401RLHB) | | | | |
|---------------------------------------|---------|---------|---------|--|
| Rate | 15 Day | 30 Day | 45 Day | |
| 5.250 | 98.207 | 98.120 | 98.032 | |
| 5.375 | 98.312 | 98.225 | 98.136 | |
| 5.500 | 98.746 | 98.659 | 98.570 | |
| 5.625 | 99.204 | 99.117 | 99.028 | |
| 5.750 | 99.720 | 99.634 | 99.545 | |
| 5.875 | 99.941 | 99.874 | 99.801 | |
| 5.990 | 100.373 | 100.305 | 100.233 | |
| 6.125 | 100.896 | 100.829 | 100.756 | |
| 6.250 | 100.749 | 100.682 | 100.609 | |
| 6.375 | 100.785 | 100.746 | 100.714 | |
| 6.500 | 101.258 | 101.219 | 101.187 | |
| 6.625 | 101.545 | 101.507 | 101.474 | |
| 6.750 | 101.276 | 101.237 | 101.205 | |
| 6.875 | 101.987 | 101.969 | 101.912 | |
| 6.990 | 102.179 | 102.161 | 102.104 | |
| 7.125 | 102.411 | 102.393 | 102.336 | |
| 7.250 | 102.231 | 102.213 | 102.156 | |

LLPAs

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

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

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

| |
|---------------------------------|
| 60 Day Lock (From 45 Day Price) |
| -0.500 |
| 3-4 Units |
| -0.500 |
| VA IRRRL >100% CLTV |
| -1.000 |
| NC Floor Price |
| 99.750 |



LendingPros
19000 MacArthur Blvd, Suite 250
Irvine, CA 92612

Effective:

Friday, March 13, 2026

Jumbo Signature Pricing

| Jumbo Signature 30 Year Fixed - (901DI) | | | | |
|---|---------|---------|---------|---------|
| Note Rate | 15 DAY | 30 DAY | 45 DAY | 60 DAY |
| 6.125 | 99.177 | 99.083 | 98.895 | 98.708 |
| 6.250 | 99.495 | 99.401 | 99.213 | 99.026 |
| 6.375 | 99.816 | 99.723 | 99.535 | 99.348 |
| 6.500 | 100.065 | 99.971 | 99.783 | 99.596 |
| 6.625 | 100.312 | 100.218 | 100.031 | 99.843 |
| 6.750 | 100.500 | 100.406 | 100.219 | 100.031 |
| 6.875 | 100.678 | 100.584 | 100.397 | 100.209 |
| 7.000 | 100.854 | 100.761 | 100.573 | 100.386 |
| 7.125 | 101.038 | 100.944 | 100.757 | 100.569 |
| 7.250 | 101.218 | 101.124 | 100.937 | 100.749 |
| 7.375 | 101.348 | 101.254 | 101.067 | 100.879 |
| 7.500 | 101.466 | 101.372 | 101.185 | 100.997 |
| 7.625 | 101.573 | 101.479 | 101.291 | 101.104 |
| 7.750 | 101.679 | 101.585 | 101.398 | 101.210 |
| 7.875 | 101.786 | 101.692 | 101.505 | 101.317 |
| 8.000 | 101.892 | 101.799 | 101.611 | 101.424 |
| 8.125 | 101.999 | 101.905 | 101.718 | 101.530 |
| 8.250 | 102.106 | 102.012 | 101.824 | 101.637 |
| 8.375 | 102.212 | 102.118 | 101.931 | 101.743 |

| Jumbo Signature 10/6 ARM - (9106DI) | | | | |
|-------------------------------------|---------|---------|---------|---------|
| Rate | 15 DAY | 30 DAY | 45 DAY | 60 DAY |
| 6.250 | 99.053 | 98.959 | 98.771 | 98.584 |
| 6.375 | 99.294 | 99.201 | 99.013 | 98.826 |
| 6.500 | 99.536 | 99.442 | 99.255 | 99.067 |
| 6.625 | 99.595 | 99.501 | 99.314 | 99.126 |
| 6.750 | 99.804 | 99.710 | 99.523 | 99.335 |
| 6.875 | 100.013 | 99.919 | 99.732 | 99.544 |
| 7.000 | 100.222 | 100.128 | 99.941 | 99.753 |
| 7.125 | 100.431 | 100.338 | 100.150 | 99.963 |
| 7.250 | 100.640 | 100.547 | 100.359 | 100.172 |
| 7.375 | 100.850 | 100.756 | 100.568 | 100.381 |
| 7.500 | 101.059 | 100.965 | 100.777 | 100.590 |
| 7.625 | 101.268 | 101.174 | 100.987 | 100.799 |
| 7.750 | 101.477 | 101.383 | 101.196 | 101.008 |
| 7.875 | 101.686 | 101.592 | 101.405 | 101.217 |
| 8.000 | 101.895 | 101.801 | 101.614 | 101.426 |

| Loan Level Price Adjustments (LLPAs) | | CLTV | | | | | | |
|--------------------------------------|--|--------|-------------|-------------|-------------|-------------|-------------|-------------|
| FICO | | <= 60% | 60.01 - 65% | 65.01 - 70% | 70.01 - 75% | 75.01 - 80% | 80.01 - 85% | 85.01 - 90% |
| FICO >= 800 | | 0.800 | 0.750 | 0.700 | 0.650 | 0.550 | -1.000 | -2.750 |
| FICO 760 - 799 | | 0.700 | 0.650 | 0.600 | 0.550 | 0.450 | -2.000 | -3.850 |
| FICO 740 - 759 | | 0.600 | 0.550 | 0.450 | 0.400 | 0.100 | -3.000 | -4.600 |
| FICO 720 - 739 | | 0.450 | 0.400 | 0.100 | 0.000 | -0.500 | -3.550 | -4.900 |
| FICO 700 - 719 | | -0.050 | -0.150 | -0.350 | -0.750 | -1.250 | -4.000 | -5.750 |
| FICO 680 - 699 | | -0.950 | -1.150 | -1.450 | -2.500 | -3.050 | -5.250 | -7.750 |
| FICO 660 - 679 | | -1.500 | -1.750 | -2.150 | -3.350 | -4.400 | | |
| Other Adjusters | | <= 60% | 60.01 - 65% | 65.01 - 70% | 70.01 - 75% | 75.01 - 80% | 80.01 - 85% | 85.01 - 90% |
| Investment Property | | -0.500 | -0.550 | -0.750 | -1.250 | -1.750 | | |
| Purchase | | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| Cashout Refinance | | -0.050 | -0.100 | -0.250 | -0.750 | -1.250 | | |
| Second Home | | 0.000 | 0.000 | 0.000 | -0.100 | -0.200 | | |
| Condo (LR and HR) | | 0.000 | 0.000 | -0.050 | -0.100 | -0.200 | -0.300 | |
| 2-4 Unit | | -0.250 | -0.375 | -0.500 | -0.625 | -0.750 | -1.000 | -1.250 |
| Self-Employed | | 0.000 | -0.050 | -0.050 | -0.100 | -0.100 | -0.200 | -0.250 |

| ARM Notes | |
|-----------|-------|
| Margin: | 2.75% |
| Floor: | 2.75% |
| Caps: | 5/1/5 |
| Index: | SOFR |

| |
|----------------|
| NC Floor Price |
| 99.750 |

| |
|-------------------|
| Maximum Net Price |
| 102.000 |

Must be Conditionally Approved to lock

Jumbo Pro Pricing

| Jumbo Pro 30 Year Fixed - (901SP) | | | | |
|-----------------------------------|---------|---------|---------|---------|
| Rate | 15 Day | 30 Day | 45 Day | 60 Day |
| 5.750 | 98.200 | 98.091 | 97.919 | 97.700 |
| 5.875 | 98.591 | 98.481 | 98.309 | 98.091 |
| 6.000 | 98.981 | 98.872 | 98.700 | 98.481 |
| 6.125 | 99.325 | 99.215 | 99.043 | 98.825 |
| 6.250 | 99.669 | 99.559 | 99.388 | 99.169 |
| 6.375 | 99.920 | 99.811 | 99.639 | 99.420 |
| 6.500 | 100.172 | 100.062 | 99.890 | 99.672 |
| 6.625 | 100.400 | 100.291 | 100.119 | 99.900 |
| 6.750 | 100.628 | 100.519 | 100.347 | 100.128 |
| 6.875 | 100.625 | 100.516 | 100.344 | 100.125 |
| 7.000 | 100.623 | 100.513 | 100.341 | 100.123 |
| 7.125 | 100.474 | 100.365 | 100.193 | 99.974 |
| 7.250 | 100.326 | 100.216 | 100.044 | 99.826 |
| 7.375 | 100.596 | 100.487 | 100.315 | 100.096 |
| 7.500 | 100.867 | 100.757 | 100.585 | 100.367 |

| Jumbo Pro 30 Year Fixed 2:1 Buydown - (901SP-BD) | | | | |
|--|---------|---------|---------|---------|
| Rate | 15 Day | 30 Day | 45 Day | 60 Day |
| 5.750 | 98.200 | 98.091 | 97.919 | 97.700 |
| 5.875 | 98.591 | 98.481 | 98.309 | 98.091 |
| 6.000 | 98.981 | 98.872 | 98.700 | 98.481 |
| 6.125 | 99.325 | 99.215 | 99.043 | 98.825 |
| 6.250 | 99.669 | 99.559 | 99.388 | 99.169 |
| 6.375 | 99.920 | 99.811 | 99.639 | 99.420 |
| 6.500 | 100.172 | 100.062 | 99.890 | 99.672 |
| 6.625 | 100.400 | 100.291 | 100.119 | 99.900 |
| 6.750 | 100.628 | 100.519 | 100.347 | 100.128 |
| 6.875 | 100.625 | 100.516 | 100.344 | 100.125 |
| 7.000 | 100.623 | 100.513 | 100.341 | 100.123 |
| 7.125 | 100.474 | 100.365 | 100.193 | 99.974 |
| 7.250 | 100.326 | 100.216 | 100.044 | 99.826 |
| 7.375 | 100.596 | 100.487 | 100.315 | 100.096 |
| 7.500 | 100.867 | 100.757 | 100.585 | 100.367 |

| Jumbo Pro 30 Year Fixed 1:0 Buydown - (901SP-BD10) | | | | |
|--|---------|---------|---------|---------|
| Rate | 15 Day | 30 Day | 45 Day | 60 Day |
| 5.750 | 98.200 | 98.091 | 97.919 | 97.700 |
| 5.875 | 98.591 | 98.481 | 98.309 | 98.091 |
| 6.000 | 98.981 | 98.872 | 98.700 | 98.481 |
| 6.125 | 99.325 | 99.215 | 99.043 | 98.825 |
| 6.250 | 99.669 | 99.559 | 99.388 | 99.169 |
| 6.375 | 99.920 | 99.811 | 99.639 | 99.420 |
| 6.500 | 100.172 | 100.062 | 99.890 | 99.672 |
| 6.625 | 100.400 | 100.291 | 100.119 | 99.900 |
| 6.750 | 100.628 | 100.519 | 100.347 | 100.128 |
| 6.875 | 100.625 | 100.516 | 100.344 | 100.125 |
| 7.000 | 100.623 | 100.513 | 100.341 | 100.123 |
| 7.125 | 100.474 | 100.365 | 100.193 | 99.974 |
| 7.250 | 100.326 | 100.216 | 100.044 | 99.826 |
| 7.375 | 100.596 | 100.487 | 100.315 | 100.096 |
| 7.500 | 100.867 | 100.757 | 100.585 | 100.367 |

| Jumbo Pro 15 Year Fixed - (915SP) | | | | |
|-----------------------------------|--------|--------|--------|--------|
| Rate | 15 Day | 30 Day | 45 Day | 60 Day |
| 5.500 | 96.690 | 96.581 | 96.409 | 96.190 |
| 5.625 | 97.070 | 96.960 | 96.789 | 96.570 |
| 5.750 | 97.450 | 97.340 | 97.168 | 96.950 |
| 5.875 | 97.752 | 97.643 | 97.471 | 97.252 |
| 6.000 | 98.054 | 97.945 | 97.773 | 97.554 |
| 6.125 | 98.333 | 98.224 | 98.052 | 97.833 |
| 6.250 | 98.612 | 98.503 | 98.331 | 98.112 |
| 6.375 | 98.826 | 98.717 | 98.545 | 98.326 |
| 6.500 | 99.041 | 98.931 | 98.760 | 98.541 |
| 6.625 | 99.309 | 99.200 | 99.028 | 98.809 |
| 6.750 | 99.578 | 99.468 | 99.296 | 99.078 |

| Jumbo Pro 10/6 ARM - (9106SP) | | | | |
|-------------------------------|--------|--------|--------|--------|
| Rate | 15 Day | 30 Day | 45 Day | 60 Day |
| 5.250 | 96.659 | 96.550 | 96.378 | 96.159 |
| 5.375 | 96.956 | 96.847 | 96.675 | 96.456 |
| 5.500 | 97.246 | 97.136 | 96.965 | 96.746 |
| 5.625 | 97.513 | 97.404 | 97.232 | 97.013 |
| 5.750 | 97.771 | 97.662 | 97.490 | 97.271 |
| 5.875 | 98.029 | 97.920 | 97.748 | 97.529 |
| 6.000 | 98.301 | 98.191 | 98.020 | 97.801 |
| 6.125 | 98.502 | 98.392 | 98.220 | 98.002 |
| 6.250 | 98.668 | 98.559 | 98.387 | 98.168 |
| 6.375 | 98.924 | 98.815 | 98.643 | 98.424 |
| 6.500 | 99.182 | 99.073 | 98.901 | 98.682 |
| 6.625 | 99.217 | 99.108 | 98.936 | 98.717 |
| 6.750 | 99.253 | 99.144 | 98.972 | 98.753 |
| 6.875 | 99.479 | 99.370 | 99.198 | 98.979 |
| 7.000 | 99.706 | 99.597 | 99.425 | 99.206 |

Loan Level Price Adjustments (LLPAs)

| Fixed Rates | CLTV <= 60 | CLTV 60.01 - 65.00 | CLTV 65.01 - 70.00 | CLTV 70.01 - 75.00 | CLTV 75.01 - 80.00 | CLTV 80.01 - 85.00 | CLTV 85.01 - 90.00 |
|-----------------|------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|
| FICO >= 800 | 0.350 | 0.350 | 0.300 | 0.200 | 0.100 | | |
| FICO 780-799 | 0.300 | 0.250 | 0.200 | 0.150 | 0.050 | | |
| FICO 760-779 | 0.250 | 0.200 | 0.150 | 0.100 | -0.050 | | |
| FICO 740-759 | 0.200 | 0.150 | 0.100 | 0.000 | -0.200 | | |
| FICO 720-739 | 0.150 | 0.100 | 0.000 | -0.100 | -0.450 | | |
| FICO 700-719 | 0.000 | -0.100 | -0.300 | -0.750 | -1.200 | | |
| FICO 680-699 | -0.250 | -0.350 | -1.000 | -1.800 | -2.600 | | |
| FICO 660-679 | -0.750 | -1.250 | -1.750 | -2.600 | -3.500 | | |
| ARMS | CLTV <= 60 | CLTV 60.01 - 65.00 | CLTV 65.01 - 70.00 | CLTV 70.01 - 75.00 | CLTV 75.01 - 80.00 | CLTV 80.01 - 85.00 | CLTV 85.01 - 90.00 |
| FICO >= 800 | 0.350 | 0.350 | 0.300 | 0.200 | 0.100 | | |
| FICO 780-799 | 0.300 | 0.250 | 0.200 | 0.150 | 0.050 | | |
| FICO 760-779 | 0.250 | 0.200 | 0.150 | 0.100 | -0.050 | | |
| FICO 740-759 | 0.200 | 0.150 | 0.100 | 0.000 | -0.200 | | |
| FICO 720-739 | 0.150 | 0.100 | 0.000 | -0.100 | -0.450 | | |
| FICO 700-719 | -0.250 | -0.350 | -0.550 | -1.000 | -1.450 | | |
| FICO 680-699 | -0.500 | -0.600 | -1.250 | -2.050 | -2.850 | | |
| FICO 660-679 | -1.000 | -1.500 | -2.000 | -2.850 | -3.750 | | |
| Other Adjusters | CLTV <= 60 | CLTV 60.01 - 65.00 | CLTV 65.01 - 70.00 | CLTV 70.01 - 75.00 | CLTV 75.01 - 80.00 | CLTV 80.01 - 85.00 | CLTV 85.01 - 90.00 |
| Purchase | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | | |
| Rate/Term Refi | -0.100 | -0.150 | -0.200 | -0.250 | -0.250 | | |
| Cash Out Refi | -0.200 | -0.250 | -0.350 | -0.500 | -1.250 | | |
| 2nd Home | -0.100 | -0.100 | -0.200 | -0.300 | -0.500 | | |
| Non-Owner | -0.250 | -0.500 | -0.750 | | | | |
| Condo | 0.000 | 0.000 | -0.125 | -0.250 | -0.500 | | |
| 2 Units | -0.150 | -0.250 | -0.450 | -0.750 | -0.900 | | |
| 3-4 Units | -0.150 | -0.250 | -0.450 | | | | |
| UPB > \$1.5MM | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | | |
| Self Employed | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | | |

NC Floor Price
99.750

Maximum Net Price
102.000

Must be Conditionally Approved to lock

LendingPros
19000 MacArthur Blvd, Suite 250
Irvine, CA 92612

Effective: Friday, March 13, 2026

Jumbo Elite Pro Pricing

| Jumbo Elite Pro 30 YR Fixed - (901) | | | |
|-------------------------------------|---------|---------|---------|
| Note Rate | 15 DAY | 30 DAY | 45 DAY |
| 6.000 | 99.037 | 98.975 | 99.100 |
| 6.125 | 99.662 | 99.600 | 99.725 |
| 6.250 | 100.200 | 100.138 | 100.263 |
| 6.375 | 100.700 | 100.638 | 100.763 |
| 6.500 | 101.137 | 101.075 | 101.200 |
| 6.625 | 101.535 | 101.473 | 101.598 |
| 6.750 | 101.926 | 101.864 | 101.989 |
| 6.875 | 102.309 | 102.247 | 102.372 |
| 7.000 | 102.684 | 102.622 | 102.747 |
| 7.125 | 103.051 | 102.989 | 103.114 |
| 7.250 | 103.410 | 103.348 | 103.473 |
| 7.375 | 103.762 | 103.700 | 103.825 |
| 7.500 | 104.106 | 104.044 | 104.169 |
| 7.625 | 104.442 | 104.380 | 104.505 |
| 7.750 | 104.770 | 104.708 | 104.833 |
| 7.875 | 105.090 | 105.028 | 105.153 |
| 8.000 | 105.371 | 105.309 | 105.434 |
| 8.125 | 105.621 | 105.559 | 105.684 |
| 8.250 | 105.871 | 105.809 | 105.934 |

| Jumbo Elite Pro 30 YR Fixed 2:1 Buydown - (901-BD) | | | |
|--|---------|---------|---------|
| Note Rate | 15 DAY | 30 DAY | 45 DAY |
| 6.000 | 99.037 | 98.975 | 99.100 |
| 6.125 | 99.662 | 99.600 | 99.725 |
| 6.250 | 100.200 | 100.138 | 100.263 |
| 6.375 | 100.700 | 100.638 | 100.763 |
| 6.500 | 101.137 | 101.075 | 101.200 |
| 6.625 | 101.535 | 101.473 | 101.598 |
| 6.750 | 101.926 | 101.864 | 101.989 |
| 6.875 | 102.309 | 102.247 | 102.372 |
| 7.000 | 102.684 | 102.622 | 102.747 |
| 7.125 | 103.051 | 102.989 | 103.114 |
| 7.250 | 103.410 | 103.348 | 103.473 |
| 7.375 | 103.762 | 103.700 | 103.825 |
| 7.500 | 104.106 | 104.044 | 104.169 |
| 7.625 | 104.442 | 104.380 | 104.505 |
| 7.750 | 104.770 | 104.708 | 104.833 |
| 7.875 | 105.090 | 105.028 | 105.153 |
| 8.000 | 105.371 | 105.309 | 105.434 |
| 8.125 | 105.621 | 105.559 | 105.684 |
| 8.250 | 105.871 | 105.809 | 105.934 |

| Jumbo Elite Pro 30 YR Fixed 1:0 Buydown - (901-BD1e) | | | |
|--|---------|---------|---------|
| Note Rate | 15 DAY | 30 DAY | 45 DAY |
| 6.000 | 99.037 | 98.975 | 99.100 |
| 6.125 | 99.662 | 99.600 | 99.725 |
| 6.250 | 100.200 | 100.138 | 100.263 |
| 6.375 | 100.700 | 100.638 | 100.763 |
| 6.500 | 101.137 | 101.075 | 101.200 |
| 6.625 | 101.535 | 101.473 | 101.598 |
| 6.750 | 101.926 | 101.864 | 101.989 |
| 6.875 | 102.309 | 102.247 | 102.372 |
| 7.000 | 102.684 | 102.622 | 102.747 |
| 7.125 | 103.051 | 102.989 | 103.114 |
| 7.250 | 103.410 | 103.348 | 103.473 |
| 7.375 | 103.762 | 103.700 | 103.825 |
| 7.500 | 104.106 | 104.044 | 104.169 |
| 7.625 | 104.442 | 104.380 | 104.505 |
| 7.750 | 104.770 | 104.708 | 104.833 |
| 7.875 | 105.090 | 105.028 | 105.153 |
| 8.000 | 105.371 | 105.309 | 105.434 |
| 8.125 | 105.621 | 105.559 | 105.684 |
| 8.250 | 105.871 | 105.809 | 105.934 |

| Jumbo Elite Pro 15 YR Fixed - (915) | | | |
|-------------------------------------|---------|---------|---------|
| Note Rate | 15 DAY | 30 DAY | 45 DAY |
| 6.000 | 99.287 | 99.225 | 99.350 |
| 6.125 | 99.912 | 99.850 | 99.975 |
| 6.250 | 100.450 | 100.388 | 100.513 |
| 6.375 | 100.950 | 100.888 | 101.013 |
| 6.500 | 101.387 | 101.325 | 101.450 |
| 6.625 | 101.785 | 101.723 | 101.848 |
| 6.750 | 102.176 | 102.114 | 102.239 |
| 6.875 | 102.559 | 102.497 | 102.622 |
| 7.000 | 102.934 | 102.872 | 102.997 |
| 7.125 | 103.301 | 103.239 | 103.364 |
| 7.250 | 103.660 | 103.598 | 103.723 |
| 7.375 | 104.012 | 103.950 | 104.075 |
| 7.500 | 104.356 | 104.294 | 104.419 |
| 7.625 | 104.692 | 104.630 | 104.755 |
| 7.750 | 105.020 | 104.958 | 105.083 |
| 7.875 | 105.340 | 105.278 | 105.403 |
| 8.000 | 105.621 | 105.559 | 105.684 |
| 8.125 | 105.871 | 105.809 | 105.934 |
| 8.250 | 106.121 | 106.059 | 106.184 |

| 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 | -0.500 | -1.000 | -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 |