

Ratesheet Code: RS-WS

Effective Date:

4/6/26 7:43 AM

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Lock Expiration Days	
15 Day	04/21/26
30 Day	05/06/26
45 Day	05/21/26
60 Day	06/05/26
Mortgagee Clause	
OCMBC, INC. ISAOA / 19000 MACARTHUR BLVD SUITE 200 IRVINE, CA 92612	
2025 FHA/VA Loan Limits	
# of Units	Loan Limits
1	\$806,500
2	\$1,032,650
3	\$1,248,150
4	\$1,551,250
2026 Conforming Loan Limits	
# of Units	Loan Limits
1	\$832,750
2	\$1,066,250
3	\$1,288,800
4	\$1,601,750

State Tier Adjustment (Excludes Jumbos)		
Tier 1 States	AZ, CA, CO, CT, GA, HI, MA, MD, NJ, NV, OR, SC, UT, VA, WA	0.000
Tier 2 States	DC, FL, ID, IL, IN, LA, MI, MN, MO, NC, OH, OK, PA, RI, TN, TX	0.150
Tier 3 States	AK, AL, AR, DE, IA, KS, KY, ME, MS, MT, ND, NE, NH, NM, SD, VT, WI, WV, WY	0.250
Allowable Fees		
Click Here		
Relock Fee		
(0.250)		
Lock Extension Fees		
0.02 Per Day		
Max extension 30 days and / or 10 times, whichever comes first.		
Lock Desk Hours		
8:00 AM - 6:00 PM PST		
Lock Request Hours		
8:00 AM - 8:59 PM PST**		
Lender ID Number		
FHA Lender ID CA		20996-00001
FHA Lender ID		20996-00018
VA Lender ID		169917
USDA Lender ID		33-0962918

Contact list	
Corporate Headquarters:	Phone: 800-760-1833 Email: Inquires@golendingpros.com
Lock Desk:	Phone: 949-679-7400 Email: LockDesk@golendingpros.com
Non QM Lock Desk:	Phone: Email Only Email: NonQMLockDesk@golendingpros.com
Prime Loan Scenarios:	Phone: Email Only Email: Scenarios@golendingpros.com
Non QM Scenarios:	Phone: Email Only Email: NonQMScenarios@golendingpros.com
Bank Statement Calc:	Phone: Email Only Email: EZCalc@golendingpros.com
Jumbo Scenarios:	Phone: Email Only Email: JumboScenario@golendingpros.com
CD Desk:	Phone: Email Only Email: CD@golendingpros.com
Funding Department:	Phone: Email Only Email: Funding@golendingpros.com
Submission Desk	Phone: Email Only Email: Submissions_LP@golendingpros.com
*For turn times, please reach out to your AE.	
April Pricing Specials	
Non-Select FHA, VA, USDA & DPA (STD Bal & High Bal)	0.250
Select FHA, VA, USDA & DPA (STD Bal & High Bal)	0.125

Announcements



BLOOMING PIPELINE SPECIALS
UP TO 75 BPS
PRICE IMPROVEMENT

FOR LOANS LOCKED
4/1 - 4/30, 2026

NMLS ID #2125

Temporary Property Eligibility Restrictions	
Non-Owner properties located in the following City/County are NOT eligible to be locked:	
<ul style="list-style-type: none"> •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: April 6, 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	95.584	95.523	95.451	95.368	4.875	95.139	95.079	95.006	94.923	5.750	99.920	99.829	99.740	99.639
4.990	96.207	96.147	96.074	95.992	4.990	95.763	95.702	95.629	95.547	5.875	100.426	100.335	100.246	100.145
5.125	96.638	96.577	96.504	96.422	5.125	96.249	96.188	96.115	96.033	5.990	100.877	100.786	100.697	100.596
5.250	97.167	97.110	97.046	96.972	5.250	96.790	96.734	96.669	96.596	6.125	101.333	101.242	101.153	101.053
5.375	97.799	97.743	97.678	97.605	5.375	97.435	97.379	97.314	97.241	6.250	101.260	101.157	101.051	100.932
5.500	98.397	98.340	98.276	98.202	5.500	98.045	97.989	97.924	97.851	6.375	101.815	101.712	101.607	101.488
5.625	98.943	98.887	98.822	98.749	5.625	98.616	98.560	98.495	98.422	6.500	102.203	102.100	101.995	101.876
5.750	99.387	99.327	99.271	99.207	5.750	99.062	99.002	98.946	98.882	6.625	102.436	102.332	102.227	102.108
5.875	99.948	99.889	99.832	99.768	5.875	99.623	99.564	99.507	99.443	6.750	102.330	102.253	102.196	102.132
5.990	100.432	100.373	100.316	100.252	5.990	100.107	100.048	99.991	99.927	6.875	102.592	102.514	102.457	102.393
6.125	100.934	100.874	100.818	100.754	6.125	100.589	100.529	100.473	100.409	6.990	103.016	102.939	102.882	102.818
6.250	101.196	101.116	101.035	100.944	6.250	100.851	100.771	100.690	100.599	7.125	103.358	103.284	103.234	103.176
6.375	101.780	101.701	101.620	101.528	6.375	101.435	101.356	101.275	101.183	7.250	103.995	103.975	103.959	103.941
6.500	102.198	102.119	102.038	101.946	6.500	101.853	101.774	101.693	101.601	7.375	104.322	104.303	104.287	104.268
6.625	102.428	102.349	102.268	102.176	6.625	102.083	102.004	101.923	101.831	7.500	104.652	104.632	104.616	104.598
6.750	102.743	102.672	102.608	102.534	6.750	102.398	102.327	102.263	102.189	7.625	104.968	104.949	104.933	104.914
6.875	102.966	102.895	102.831	102.758	6.875	102.621	102.550	102.486	102.413	7.750	105.235	105.215	105.199	105.181
6.990	103.395	103.349	103.306	103.258	6.990	103.050	103.004	102.961	102.913	7.875	105.507	105.488	105.471	105.453
7.125	103.795	103.752	103.712	103.666	7.125	103.450	103.407	103.367	103.321	7.990	105.488	105.468	105.452	105.434
7.250	104.415	104.388	104.363	104.336	7.250	104.070	104.043	104.018	103.991	8.125	105.753	105.733	105.717	105.699
7.375	104.604	104.576	104.552	104.525	7.375	104.259	104.231	104.207	104.180					
7.500	104.919	104.891	104.867	104.839	7.500	104.574	104.546	104.522	104.494					
7.625	105.186	105.158	105.134	105.107	7.625	104.841	104.813	104.789	104.762					

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	98.629	98.585	98.536	98.481	5.990	101.200	101.153	101.097	101.032	5.750	99.037	98.977	98.921	98.857
4.990	99.002	98.957	98.908	98.853	6.125	101.441	101.394	101.338	101.273	5.875	99.604	99.545	99.488	99.424
5.125	99.159	99.114	99.065	99.010	6.250	101.935	101.875	101.810	101.737	5.990	100.139	100.080	100.023	99.959
5.250	99.779	99.734	99.686	99.631	6.375	102.277	102.217	102.152	102.079	6.125	100.707	100.648	100.592	100.528
5.375	100.130	100.085	100.037	99.982	6.500	102.487	102.427	102.362	102.289	6.250	101.082	101.010	100.938	100.855
5.500	100.454	100.409	100.360	100.305	6.625	102.563	102.503	102.438	102.365	6.375	101.723	101.651	101.578	101.496
5.625	100.765	100.720	100.672	100.617	6.750	102.876	102.816	102.751	102.678	6.500	102.202	102.131	102.058	101.975
5.750	101.084	101.039	100.990	100.935	6.875	102.971	102.909	102.833	102.746	6.625	102.510	102.438	102.365	102.283
5.875	101.369	101.325	101.276	101.221	6.990	103.270	103.207	103.126	103.035	6.750	102.894	102.831	102.774	102.710
5.990	101.620	101.575	101.526	101.471	7.125	103.464	103.401	103.321	103.229	6.875	103.193	103.130	103.073	103.009
6.125	101.906	101.861	101.813	101.758	7.250	103.633	103.570	103.489	103.397	6.990	103.660	103.597	103.540	103.476
6.250	102.168	102.110	102.054	101.990	7.375	103.729	103.666	103.585	103.494	7.125	104.089	104.026	103.970	103.906
6.375	102.588	102.528	102.463	102.390	7.500	103.822	103.759	103.678	103.586	7.250	104.191	104.147	104.099	104.044
6.500	102.881	102.821	102.756	102.683	7.625	103.967	103.904	103.824	103.732	7.375	104.555	104.511	104.463	104.408
6.625	103.034	102.975	102.910	102.837	7.750	104.114	104.051	103.970	103.878	7.500	104.892	104.848	104.800	104.745
6.750	103.417	103.357	103.292	103.219	7.875	104.260	104.197	104.116	104.024	7.625	105.206	105.162	105.113	105.058
6.875	103.534	103.474	103.410	103.336	7.990	104.143	104.080	103.999	103.907	7.750	104.912	104.885	104.861	104.833
6.990	103.826	103.766	103.702	103.628	8.125	104.301	104.238	104.157	104.065	7.875	105.148	105.121	105.096	105.069
										7.990	105.094	105.067	105.043	105.015
										8.125	105.320	105.300	105.284	105.266

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	97.024	96.968	96.903	96.830	4.875	94.564	94.504	94.431	94.348	5.750	99.845	99.754	99.665	99.564
5.500	97.622	97.565	97.501	97.427	4.990	95.188	95.127	95.054	94.972	5.875	100.351	100.260	100.171	100.070
5.625	98.168	98.112	98.047	97.974	5.125	95.674	95.613	95.540	95.458	5.990	100.802	100.711	100.622	100.521
5.750	98.612	98.552	98.496	98.432	5.250	96.215	96.159	96.094	96.021	6.125	101.258	101.167	101.078	100.978
5.875	99.173	99.114	99.057	98.993	5.375	96.860	96.804	96.739	96.666	6.250	101.185	101.082	100.976	100.857
5.990	99.657	99.598	99.541	99.477	5.500	97.470	97.414	97.349	97.276	6.375	101.740	101.637	101.532	101.413
6.125	100.159	100.099	100.043	99.979	5.625	98.041	97.985	97.920	97.847	6.500	102.128	102.025	101.920	101.801
6.250	100.421	100.341	100.260	100.169	5.750	98.487	98.427	98.371	98.307	6.625	102.361	102.257	102.152	102.033
6.375	101.005	100.926	100.845	100.753	5.875	99.048	98.989	98.932	98.868	6.750	102.255	102.178	102.121	102.057
6.500	101.423	101.344	101.263	101.171	5.990	99.532	99.473	99.416	99.352	6.875	102.517	102.439	102.382	102.318
6.625	101.653	101.574	101.493	101.401	6.125	100.014	99.954	99.898	99.834	6.990	102.941	102.864	102.807	102.743
6.750	101.968	101.897	101.833	101.759	6.250	100.276	100.196	100.115	100.024	7.125	103.283	103.209	103.159	103.101
6.875	102.191	102.120	102.056	101.983	6.375	100.860	100.781	100.700	100.608	7.250	103.920	103.900	103.884	103.866
6.990	102.620	102.574	102.531	102.483	6.500	101.278	101.199	101.118	101.026	7.375	104.247	104.228	104.212	104.193
7.125	103.020	102.977	102.937	102.891	6.625	101.508	101.429	101.348	101.256	7.500	104.577	104.557	104.541	104.523
7.250	103.640	103.613	103.588	103.561	6.750	101.823	101.752	101.688	101.614	7.625	104.893	104.874	104.858	104.839
7.375	103.829	103.801	103.777	103.750	6.875	102.046	101.975	101.911	101.838	7.750	105.160	105.140	105.124	105.106
7.500	104.144	104.116	104.092	104.064	6.990	102.475	102.429	102.386	102.338	7.875	105.432	105.413	105.396	105.378
7.625	104.411	104.383	104.359	104.332	7.125	102.875	102.832	102.792	102.746	7.990	105.413	105.393	105.377	105.359
7.750	104.487	104.460	104.436	104.408	7.250	103.495	103.468	103.443	103.416	8.125	105.678	105.658	105.642	105.624
7.875	104.723	104.696	104.671	104.644	7.375	103.684	103.656	103.632	103.605					
7.990	104.669	104.642	104.618	104.590	7.500	103.999	103.971	103.947	103.919					
8.125	104.836	104.809	104.785	104.757	7.625	104.266	104.238	104.214	104.187					

REFI NOW CONFORMING PRICING



Effective: April 6, 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	98.464	98.396	98.323	98.240	5.500	96.414	96.346	96.273	96.190	5.375	98.552	95.854	95.782	95.699
5.625	99.069	99.001	98.928	98.845	5.625	97.019	96.951	96.878	96.795	5.500	96.556	96.488	96.415	96.333
5.750	99.421	99.353	99.280	99.198	5.750	97.371	97.303	97.230	97.148	5.625	97.149	97.081	97.009	96.926
5.875	99.954	99.886	99.813	99.730	5.875	97.899	97.831	97.758	97.676	5.750	97.489	97.421	97.348	97.265
5.990	100.502	100.434	100.361	100.279	5.990	98.447	98.379	98.307	98.224	5.875	98.010	97.942	97.869	97.787
6.125	100.980	100.912	100.840	100.757	6.125	98.910	98.842	98.770	98.687	5.990	98.543	98.475	98.402	98.320
6.250	100.812	100.708	100.603	100.484	6.250	98.742	98.638	98.533	98.414	6.125	99.039	98.971	98.898	98.816
6.375	101.242	101.138	101.033	100.914	6.375	99.172	99.068	98.963	98.844	6.250	98.883	98.780	98.675	98.556
6.500	101.607	101.504	101.399	101.280	6.500	99.537	99.434	99.329	99.210	6.375	99.314	99.211	99.106	98.987
6.625	101.976	101.872	101.767	101.648	6.625	99.906	99.802	99.697	99.578	6.500	99.696	99.592	99.487	99.368
6.750	102.118	102.024	101.935	101.834	6.750	100.048	99.954	99.865	99.764	6.625	100.053	99.950	99.845	99.726
6.875	102.428	102.333	102.244	102.143	6.875	100.358	100.263	100.174	100.073	6.750	100.217	100.122	100.033	99.932
6.990	102.594	102.499	102.410	102.309	6.990	100.524	100.429	100.340	100.239	6.875	100.552	100.457	100.368	100.267
7.125	102.904	102.809	102.720	102.619	7.125	100.834	100.739	100.650	100.549	6.990	100.746	100.652	100.563	100.462
7.250	102.518	102.451	102.386	102.313	7.250	100.448	100.381	100.316	100.243	7.125	101.028	100.933	100.844	100.743
7.375	103.030	102.963	102.898	102.825	7.375	100.960	100.893	100.828	100.755	7.250	100.661	100.594	100.529	100.456
7.500	103.112	103.045	102.980	102.907	7.500	101.042	100.975	100.910	100.837	7.375	101.405	101.338	101.273	101.200
7.625	103.176	103.109	103.044	102.971	7.625	101.106	101.039	100.974	100.901	7.500	101.177	101.110	101.045	100.972
7.750	104.010	103.927	103.846	103.755	7.750	101.940	101.857	101.776	101.685	7.625	101.255	101.187	101.123	101.049
7.875	104.207	104.124	104.043	103.952	7.875	102.137	102.054	101.973	101.882	7.750	102.095	102.012	101.931	101.840
7.990	103.091	103.008	102.927	102.835	7.990	101.021	100.938	100.857	100.765	7.875	102.294	102.211	102.130	102.039
8.125	103.160	103.077	102.996	102.905	8.125	101.055	100.972	100.891	100.800	7.990	101.178	101.095	101.014	100.923

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	99.458	99.399	99.334	99.261	5.990	98.809	98.750	98.685	98.612
6.125	99.668	99.608	99.544	99.470	6.125	99.037	98.977	98.912	98.839
6.250	99.796	99.735	99.662	99.580	6.250	99.178	99.117	99.044	98.961
6.375	99.983	99.922	99.849	99.767	6.375	99.365	99.304	99.231	99.149
6.500	100.123	100.050	99.977	99.895	6.500	99.522	99.449	99.376	99.294
6.625	100.363	100.288	100.207	100.115	6.625	99.750	99.676	99.595	99.503
6.750	100.649	100.574	100.493	100.402	6.750	100.057	99.982	99.902	99.810
6.875	100.788	100.713	100.632	100.540	6.875	100.222	100.147	100.066	99.974
6.990	100.836	100.761	100.680	100.589	6.990	100.299	100.224	100.143	100.051
7.125	101.009	100.934	100.853	100.762	7.125	100.443	100.369	100.288	100.196
7.250	100.930	100.852	100.755	100.645	7.250	100.383	100.305	100.208	100.098
7.375	101.422	101.344	101.247	101.137	7.375	101.197	101.119	101.022	100.912
7.500	101.397	101.319	101.222	101.112	7.500	100.720	100.642	100.545	100.435
7.625	101.371	101.293	101.196	101.086	7.625	100.715	100.637	100.540	100.430
7.750	102.378	102.300	102.203	102.093	7.750	101.735	101.657	101.560	101.450
7.875	102.485	102.407	102.310	102.201	7.875	101.855	101.777	101.680	101.570
7.990	101.310	101.232	101.135	101.026	7.990	100.689	100.611	100.514	100.404

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	95.484	95.423	95.351	95.268	5.375	97.772	97.704	97.632	97.549	5.375	96.999	96.943	96.878	96.805
4.990	96.107	96.047	95.974	95.892	5.500	98.414	98.346	98.273	98.190	5.500	97.597	97.540	97.476	97.402
5.125	96.538	96.477	96.404	96.322	5.625	99.019	98.951	98.878	98.795	5.625	98.143	98.087	98.022	97.949
5.250	97.067	97.010	96.946	96.872	5.750	99.371	99.303	99.230	99.148	5.750	98.587	98.527	98.471	98.407
5.375	97.699	97.643	97.578	97.505	5.875	99.904	99.836	99.763	99.680	5.875	99.148	99.089	99.032	98.968
5.500	98.297	98.240	98.176	98.102	5.990	100.452	100.384	100.311	100.229	5.990	99.632	99.573	99.516	99.452
5.625	98.843	98.787	98.722	98.649	6.125	100.930	100.862	100.790	100.707	6.125	100.134	100.074	100.018	99.954
5.750	99.287	99.227	99.171	99.107	6.250	100.762	100.658	100.553	100.434	6.250	100.396	100.316	100.235	100.144
5.875	99.848	99.789	99.732	99.668	6.375	101.192	101.088	100.983	100.864	6.375	100.980	100.901	100.820	100.728
5.990	100.332	100.273	100.216	100.152	6.500	101.557	101.454	101.349	101.230	6.500	101.398	101.319	101.238	101.146
6.125	100.834	100.774	100.718	100.654	6.625	101.926	101.822	101.717	101.598	6.625	101.628	101.549	101.468	101.376
6.250	101.096	101.016	100.935	100.844	6.750	102.068	101.974	101.885	101.784	6.750	101.943	101.872	101.808	101.734
6.375	101.680	101.601	101.520	101.428	6.875	102.378	102.283	102.194	102.093	6.875	102.166	102.095	102.031	101.958
6.500	102.098	102.019	101.938	101.846	6.990	102.544	102.449	102.360	102.259	6.990	102.595	102.549	102.506	102.458
6.625	102.328	102.249	102.168	102.076	7.125	102.854	102.759	102.670	102.569	7.125	102.995	102.952	102.912	102.866
6.750	102.643	102.572	102.508	102.434	7.250	102.468	102.401	102.336	102.263	7.250	103.615	103.588	103.563	103.536
6.875	102.866	102.795	102.731	102.658	7.375	102.980	102.913	102.848	102.775	7.375	103.804	103.776	103.752	103.725
6.990	103.295	103.249	103.206	103.158	7.500	103.062	102.995	102.930	102.857	7.500	104.119	104.091	104.067	104.039
7.125	103.695	103.652	103.612	103.566	7.625	103.126	103.059	102.994	102.921	7.625	104.386	104.358	104.334	104.307
7.250	104.315	104.288	104.263	104.236	7.750	103.960	103.877	103.796	103.705	7.750	104.462	104.435	104.411	104.383
7.375	104.504	104.476	104.452	104.425	7.875	104.157	104.074	103.993	103.902	7.875	104.698	104.671	104.646	104.619
7.500	104.819	104.791	104.767	104.739	7.990	103.041	102.958	102.877	102.785	7.990	104.644	104.617	104.593	104.565
7.625	105.086	105.058	105.034	105.007	8.125	103.110	103.027	102.946	102.855	8.125	104.811	104.784	104.760	104.732

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	95.484	95.423	95.351	95.268	5.500	98.414	98.346	98.273	98.190	5.375	96.999	96.943	96.878	96.805
4.990	96.107	96.047	95.974	95.892	5.625	99.019	98.951	98.878	98.795	5.500	97.597	97.540	97.476	97.402
5.125	96.538	96.477	96.404	96.322	5.750	99.371	99.303	99.230	99.148	5.625	98.143	98.087	98.022	97.949
5.250	97.067	97.010	96.946	96.872	5.875	99.904	99.836	99.763	99.680	5.750	98.587	98.527	98.471	98.407
5.375	97.699	97.643	97.578	97.505	5.990	100.452	100.384	100.311	100.229	5.875	99.148	99.089	99.032	98.968
5.500	98.297	98.240	98.176	98.102	6.125	100.930	100.862	100.790	100.707	5.990	99.632	99.573	99.516	99.452
5.625	98.843	98.787	98.722	98.649	6.250	100.762	100.658	100.553	100.434	6.125	100.134	100.074	1	



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 19000 MacArthur Blvd, Suite 200
 Irvine, CA 92612

SELECT PRICING

Effective: April 6, 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	95.884	95.823	95.751	95.668	4.875	98.929	98.885	98.836	98.781
4.990	96.507	96.447	96.374	96.292	4.990	99.302	99.257	99.208	99.153
5.125	96.938	96.877	96.804	96.722	5.125	99.459	99.414	99.365	99.310
5.250	97.467	97.410	97.346	97.272	5.250	100.079	100.034	99.986	99.931
5.375	98.099	98.043	97.978	97.905	5.375	100.430	100.385	100.337	100.282
5.500	98.697	98.640	98.576	98.502	5.500	100.754	100.709	100.660	100.605
5.625	99.243	99.187	99.122	99.049	5.625	101.065	101.020	100.972	100.917
5.750	99.687	99.627	99.571	99.507	5.750	101.384	101.339	101.290	101.235
5.875	100.248	100.189	100.132	100.068	5.875	101.669	101.625	101.576	101.521
5.990	100.732	100.673	100.616	100.552	5.990	101.920	101.875	101.826	101.771
6.125	101.234	101.174	101.118	101.054	6.125	102.206	102.161	102.113	102.058
6.250	101.496	101.416	101.335	101.244	6.250	102.468	102.410	102.354	102.290
6.375	102.080	102.001	101.920	101.828	6.375	102.888	102.828	102.763	102.690
6.500	102.498	102.419	102.338	102.246	6.500	103.181	103.121	103.056	102.983
6.625	102.728	102.649	102.568	102.476	6.625	103.334	103.275	103.210	103.137
6.750	103.043	102.972	102.908	102.834	6.750	103.717	103.657	103.592	103.519
6.875	103.266	103.195	103.131	103.058	6.875	103.834	103.774	103.710	103.636
6.990	103.695	103.649	103.606	103.558					
7.125	104.095	104.052	104.012	103.966					
7.250	104.715	104.688	104.663	104.636					
7.375	104.904	104.876	104.852	104.825					
7.500	105.219	105.191	105.167	105.139					
7.625	105.486	105.458	105.434	105.407					
7.750	105.562	105.535	105.511	105.483					
7.875	105.798	105.771	105.746	105.719					

SELECT FANNIE MAE HB 30 YEAR FIXED (101HB)					SELECT FANNIE MAE HB 15 YEAR FIXED (115HB)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.500	98.764	98.696	98.623	98.540	5.990	99.758	99.699	99.634	99.561
5.625	99.369	99.301	99.228	99.145	6.125	99.968	99.908	99.844	99.770
5.750	99.721	99.653	99.580	99.498	6.250	100.096	100.035	99.962	99.880
5.875	100.254	100.186	100.113	100.030	6.375	100.283	100.222	100.149	100.067
5.990	100.802	100.734	100.661	100.579	6.500	100.423	100.350	100.277	100.195
6.125	101.280	101.212	101.140	101.057	6.625	100.663	100.588	100.507	100.415
6.250	101.112	101.008	100.903	100.784	6.750	100.949	100.874	100.793	100.702
6.375	101.542	101.438	101.333	101.214	6.875	101.088	101.013	100.932	100.840
6.500	101.907	101.804	101.699	101.580	6.990	101.136	101.061	100.980	100.889
6.625	102.276	102.172	102.067	101.948	7.125	101.309	101.234	101.153	101.062
6.750	102.418	102.324	102.235	102.134	7.250	101.230	101.152	101.055	100.945
6.875	102.728	102.633	102.544	102.443	7.375	101.722	101.644	101.547	101.437
6.990	102.894	102.799	102.710	102.609	7.500	101.697	101.619	101.522	101.412
7.125	103.204	103.109	103.020	102.919	7.625	101.671	101.593	101.496	101.386
7.250	102.818	102.751	102.686	102.613	7.750	102.678	102.600	102.503	102.393
7.375	103.330	103.263	103.198	103.125	7.875	102.785	102.707	102.610	102.501
7.500	103.412	103.345	103.280	103.207					
7.625	103.476	103.409	103.344	103.271					
7.750	104.310	104.227	104.146	104.055					
7.875	104.507	104.424	104.343	104.252					
7.990	103.391	103.308	103.227	103.135					
8.125	103.460	103.377	103.296	103.205					

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	95.784	95.723	95.651	95.568	5.500	98.714	98.646	98.573	98.490
4.990	96.407	96.347	96.274	96.192	5.625	99.319	99.251	99.178	99.095
5.125	96.838	96.777	96.704	96.622	5.750	99.671	99.603	99.530	99.448
5.250	97.367	97.310	97.246	97.172	5.875	100.204	100.136	100.063	99.980
5.375	97.999	97.943	97.878	97.805	5.990	100.752	100.684	100.611	100.529
5.500	98.597	98.540	98.476	98.402	6.125	101.230	101.162	101.090	101.007
5.625	99.143	99.087	99.022	98.949	6.250	101.062	100.958	100.853	100.734
5.750	99.587	99.527	99.471	99.407	6.375	101.492	101.388	101.283	101.164
5.875	100.148	100.089	100.032	99.968	6.500	101.857	101.754	101.649	101.530
5.990	100.632	100.573	100.516	100.452	6.625	102.226	102.122	102.017	101.898
6.125	101.134	101.074	101.018	100.954	6.750	102.368	102.274	102.185	102.084
6.250	101.396	101.316	101.235	101.144	6.875	102.678	102.583	102.494	102.393
6.375	101.980	101.901	101.820	101.728	6.990	102.844	102.749	102.660	102.559
6.500	102.398	102.319	102.238	102.146	7.125	103.154	103.059	102.970	102.869
6.625	102.628	102.549	102.468	102.376	7.250	102.768	102.701	102.636	102.563
6.750	102.943	102.872	102.808	102.734	7.375	103.280	103.213	103.148	103.075
6.875	103.166	103.095	103.031	102.958	7.500	103.362	103.295	103.230	103.157
6.990	103.595	103.549	103.506	103.458	7.625	103.426	103.359	103.294	103.221
7.125	103.995	103.952	103.912	103.866	7.750	104.260	104.177	104.096	104.005
7.250	104.615	104.588	104.563	104.536	7.875	104.457	104.374	104.293	104.202
7.375	104.804	104.776	104.752	104.725	7.990	103.341	103.258	103.177	103.085
7.500	105.119	105.091	105.067	105.039	8.125	103.410	103.327	103.246	103.155
7.625	105.386	105.358	105.334	105.307					

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	95.784	95.723	95.651	95.568	5.500	98.714	98.646	98.573	98.490
4.990	96.407	96.347	96.274	96.192	5.625	99.319	99.251	99.178	99.095
5.125	96.838	96.777	96.704	96.622	5.750	99.671	99.603	99.530	99.448
5.250	97.367	97.310	97.246	97.172	5.875	100.204	100.136	100.063	99.980
5.375	97.999	97.943	97.878	97.805	5.990	100.752	100.684	100.611	100.529
5.500	98.597	98.540	98.476	98.402	6.125	101.230	101.162	101.090	101.007
5.625	99.143	99.087	99.022	98.949	6.250	101.062	100.958	100.853	100.734
5.750	99.587	99.527	99.471	99.407	6.375	101.492	101.388	101.283	101.164
5.875	100.148	100.089	100.032	99.968	6.500	101.857	101.754	101.649	101.530
5.990	100.632	100.573	100.516	100.452	6.625	102.226	102.122	102.017	101.898
6.125	101.134	101.074	101.018	100.954	6.750	102.368	102.274	102.185	102.084
6.250	101.396	101.316	101.235	101.144	6.875	102.678	102.583	102.494	102.393
6.375	101.980	101.901	101.820	101.728	6.990	102.844	102.749	102.660	102.559
6.500	102.398	102.319	102.238	102.146	7.125	103.154	103.059	102.970	102.869
6.625	102.628	102.549	102.468	102.376	7.250	102.768	102.701	102.636	102.563
6.750	102.943	102.872	102.808	102.734	7.375	103.280	103.213	103.148	103.075
6.875	103.166	103.095	103.031	102.958	7.500	103.362	103.295	103.230	103.157
6.990	103.595	103.549	103.506	103.458	7.625	103.426	103.359	103.294	103.221
7.125	103.995	103.952	103.912	103.866	7.750	104.260	104.177	104.096	104.005
7.250	104.615	104.588	104.563	104.536	7.875	104.457	104.374	104.293	104.202
7.375	104.804	104.776	104.752	104.725	7.990	103.341	103.258	103.177	103.085
7.500	105.119	105.091	105.067	105.039	8.125	103.410	103.327	103.246	103.155
7.625	105.386	105.358	105.334	105.307	8.250	102.893	102.757	102.612	102.447



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Irvine, CA 92612

Effective: April 6, 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	95.584	95.523	95.451	95.368	4.875	95.139	95.079	95.006	94.923	5.500	99.177	99.089	98.992	98.882
4.990	96.207	96.147	96.074	95.992	4.990	95.763	95.702	95.629	95.547	5.625	99.689	99.601	99.504	99.394
5.125	96.638	96.577	96.504	96.422	5.125	96.249	96.188	96.115	96.033	5.750	99.920	99.829	99.740	99.639
5.250	97.167	97.110	97.046	96.972	5.250	96.790	96.734	96.669	96.596	5.875	100.426	100.335	100.246	100.145
5.375	97.799	97.743	97.678	97.605	5.375	97.435	97.379	97.314	97.241	5.990	100.877	100.786	100.697	100.596
5.500	98.397	98.340	98.276	98.202	5.500	98.045	97.989	97.924	97.851	6.125	101.333	101.242	101.153	101.053
5.625	98.943	98.887	98.822	98.749	5.625	98.616	98.560	98.495	98.422	6.250	101.260	101.171	101.081	100.982
5.750	99.387	99.327	99.271	99.207	5.750	99.062	99.002	98.946	98.882	6.375	101.815	101.712	101.607	101.488
5.875	99.948	99.889	99.832	99.768	5.875	99.623	99.564	99.507	99.443	6.500	102.203	102.100	101.995	101.876
5.990	100.432	100.373	100.316	100.252	5.990	100.107	100.048	99.991	99.927	6.625	102.436	102.332	102.227	102.108
6.125	100.934	100.874	100.818	100.754	6.125	100.589	100.529	100.473	100.409	6.750	102.330	102.253	102.196	102.132
6.250	101.196	101.116	101.035	100.944	6.250	100.851	100.771	100.690	100.599	6.875	102.592	102.514	102.457	102.393
6.375	101.780	101.701	101.620	101.528	6.375	101.435	101.356	101.275	101.183	6.990	103.016	102.939	102.882	102.818
6.500	102.198	102.119	102.038	101.946	6.500	101.853	101.774	101.693	101.601	7.125	103.358	103.284	103.234	103.176
6.625	102.428	102.349	102.268	102.176	6.625	102.083	102.004	101.923	101.831	7.250	103.995	103.975	103.959	103.941
6.750	102.743	102.672	102.608	102.534	6.750	102.398	102.327	102.263	102.189	7.375	104.322	104.303	104.287	104.268
6.875	102.966	102.895	102.831	102.758	6.875	102.621	102.550	102.486	102.413	7.500	104.652	104.632	104.616	104.598
6.990	103.395	103.349	103.306	103.258	6.990	103.050	103.004	102.961	102.913	7.625	104.968	104.949	104.933	104.914
7.125	103.795	103.752	103.712	103.666	7.125	103.450	103.407	103.367	103.321	7.750	105.235	105.215	105.199	105.181
7.250	104.415	104.388	104.363	104.336	7.250	104.070	104.043	104.018	103.991	7.875	105.507	105.488	105.471	105.453
7.375	104.604	104.576	104.552	104.525	7.375	104.259	104.231	104.207	104.180	7.990	105.488	105.468	105.452	105.434
7.500	104.919	104.891	104.867	104.839	7.500	104.574	104.546	104.522	104.494	8.125	105.753	105.733	105.717	105.699
7.625	105.186	105.158	105.134	105.107	7.625	104.841	104.813	104.789	104.762					
7.750	105.262	105.235	105.211	105.183	7.750	104.917	104.890	104.866	104.838					
7.875	105.498	105.471	105.446	105.419	7.875	105.153	105.126	105.101	105.074					
7.990	105.444	105.417	105.393	105.365	7.990	105.099	105.072	105.048	105.020					
8.125	105.611	105.584	105.560	105.532	8.125	105.231	105.204	105.180	105.152					

FREDDIE MAC 15 YEAR FIXED (215)					FREDDIE MAC 10 YEAR FIXED (210)					HOME POSSIBLE 30 YEAR FIXED (HP201)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.990	99.002	98.957	98.908	98.853	5.500	100.537	100.478	100.413	100.340	5.875	99.598	99.539	99.482	99.418
5.125	99.159	99.114	99.065	99.010	5.625	100.764	100.704	100.639	100.566	5.990	100.082	100.023	99.966	99.902
5.250	99.779	99.734	99.686	99.631	5.750	100.744	100.690	100.634	100.570	6.125	100.584	100.524	100.468	100.404
5.375	100.130	100.085	100.037	99.982	5.875	100.981	100.935	100.878	100.814	6.250	100.846	100.786	100.685	100.594
5.500	100.454	100.409	100.360	100.305	5.990	101.200	101.153	101.097	101.032	6.375	101.430	101.351	101.270	101.178
5.625	100.765	100.720	100.672	100.617	6.125	101.441	101.394	101.338	101.273	6.500	101.848	101.769	101.688	101.596
5.750	101.084	101.039	100.990	100.935	6.250	101.935	101.875	101.810	101.737	6.625	102.078	101.999	101.918	101.826
5.875	101.369	101.325	101.276	101.221	6.375	102.277	102.217	102.152	102.079	6.750	102.393	102.322	102.258	102.184
5.990	101.620	101.575	101.526	101.471	6.500	102.487	102.427	102.362	102.289	6.875	102.616	102.545	102.481	102.408
6.125	101.906	101.861	101.813	101.758	6.625	102.563	102.503	102.438	102.365	6.990	103.045	102.999	102.956	102.908
6.250	102.168	102.110	102.054	101.990	6.750	102.876	102.816	102.751	102.678	7.125	103.445	103.402	103.362	103.316
6.375	102.588	102.528	102.463	102.390	6.875	102.971	102.909	102.833	102.746	7.250	104.065	104.038	104.013	103.986
6.500	102.881	102.821	102.756	102.683	6.990	103.270	103.207	103.126	103.035	7.375	104.254	104.226	104.202	104.175
6.625	103.034	102.975	102.910	102.837	7.125	103.464	103.401	103.321	103.229	7.500	104.569	104.541	104.517	104.489
6.750	103.417	103.357	103.292	103.219	7.250	103.633	103.570	103.489	103.397	7.625	104.836	104.808	104.784	104.757
6.875	103.534	103.474	103.410	103.336						7.750	104.912	104.885	104.861	104.833
6.990	103.826	103.766	103.702	103.628						7.875	105.148	105.121	105.096	105.069
										7.990	105.094	105.067	105.043	105.015
										8.125	105.261	105.234	105.210	105.182

FREDDIE MAC HOMEONE 30 YEAR FIXED (201 HomeOne)				
Rate	15-Day	30-Day	45-Day	60-Day
5.875	99.948	99.889	99.832	99.768
5.990	100.432	100.373	100.316	100.252
6.125	100.934	100.874	100.818	100.754
6.250	101.196	101.116	101.035	100.944
6.375	101.780	101.701	101.620	101.528
6.500	102.198	102.119	102.038	101.946
6.625	102.428	102.349	102.268	102.176
6.750	102.743	102.672	102.608	102.534
6.875	102.966	102.895	102.831	102.758
6.990	103.395	103.349	103.306	103.258
7.125	103.795	103.752	103.712	103.666
7.250	104.415	104.388	104.363	104.336
7.375	104.604	104.576	104.552	104.525
7.500	104.919	104.891	104.867	104.839
7.625	105.186	105.158	105.134	105.107
7.750	105.262	105.235	105.211	105.183
7.875	105.498	105.471	105.446	105.419
7.990	105.444	105.417	105.393	105.365
8.125	105.611	105.584	105.560	105.532

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	98.114	98.046	97.973	97.890	5.500	95.806	95.738	95.665	95.583	5.500	97.829	97.769	97.705	97.632
5.625	98.719	98.651	98.578	98.495	5.625	96.399	96.331	96.259	96.176	5.625	98.134	98.074	98.009	97.936
5.750	99.071	99.003	98.930	98.848	5.750	96.739	96.671	96.598	96.515	5.750	98.171	98.112	98.047	97.974
5.875	99.604	99.536	99.463	99.380	5.875	97.260	97.192	97.119	97.037	5.875	98.444	98.384	98.319	98.246
5.990	100.152	100.084	100.011	99.929	5.990	97.793	97.725	97.652	97.570	5.990	98.769	98.710	98.645	98.572
6.125	100.630	100.562	100.490	100.407	6.125	98.289	98.221	98.148	98.066	6.125	98.997	98.937	98.872	98.799
6.250	100.462	100.358	100.253	100.134	6.250	98.133	98.030	97.925	97.806	6.250	99.138	99.077	99.004	98.921
6.375	100.892	100.788	100.683	100.564	6.375	98.564	98.461	98.356	98.237	6.375	99.325	99.264	99.191	99.109
6.500	101.267	101.154	101.049	100.930	6.500	98.946	98.842	98.737	98.618	6.500	99.482	99.409	99.336	99.254
6.625	101.626	101.522	101.417	101.298	6.625	99.303	99.200	99.095	98.976	6.625	99.710	99.636	99.555	99.463
6.750	101.768	101.674	101.585	101.484	6.750	99.467	99.372	99.283	99.182	6.750	100.017	99.942	99.862	99.770
6.875	102.078	101.983	101.894	101.793	6.875	99.802	99.707	99.618	99.517	6.875	100.182	100.107	100.026	99.934
6.990	102.244	102.149	102.060	101.959	6.990	99.996	99.902	99.813	99.712	6.990	100.259	100.184	100.103	100.011
7.125	102.554	102.459	102.370	102.269	7.125	100.278	100.							



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Effective: April 6, 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	95.484	95.423	95.351	95.268	5.990	100.102	100.034	99.961	99.879	5.375	96.999	96.943	96.878	96.805
4.990	96.107	96.047	95.974	95.892	6.125	100.580	100.512	100.440	100.357	5.500	97.597	97.540	97.476	97.402
5.125	96.538	96.477	96.404	96.322	6.250	100.412	100.308	100.203	100.084	5.625	98.143	98.087	98.022	97.949
5.250	97.067	97.010	96.946	96.872	6.375	100.842	100.738	100.633	100.514	5.750	98.587	98.527	98.471	98.407
5.375	97.699	97.643	97.578	97.505	6.500	101.207	101.104	100.999	100.880	5.875	99.148	99.089	99.032	98.968
5.500	98.297	98.240	98.176	98.102	6.625	101.576	101.472	101.367	101.248	5.990	99.632	99.573	99.516	99.452
5.625	98.843	98.787	98.722	98.649	6.750	101.718	101.624	101.535	101.434	6.125	100.134	100.074	100.018	99.954
5.750	99.287	99.227	99.171	99.107	6.875	102.028	101.933	101.844	101.743	6.250	100.396	100.316	100.235	100.144
5.875	99.848	99.789	99.732	99.668	6.990	102.194	102.099	102.010	101.909	6.375	100.980	100.901	100.820	100.728
5.990	100.332	100.273	100.216	100.152	7.125	102.504	102.409	102.320	102.219	6.500	101.398	101.319	101.238	101.146
6.125	100.834	100.774	100.718	100.654	7.250	102.118	102.051	101.986	101.913	6.625	101.628	101.549	101.468	101.376
6.250	101.096	101.016	100.935	100.844	7.375	102.630	102.563	102.498	102.425	6.750	101.943	101.872	101.808	101.734
6.375	101.680	101.601	101.520	101.428	7.500	102.712	102.645	102.580	102.507	6.875	102.166	102.095	102.031	101.958
6.500	102.098	102.019	101.938	101.846	7.625	102.776	102.709	102.644	102.571	6.990	102.595	102.549	102.506	102.458
6.625	102.328	102.249	102.168	102.076	7.750	103.610	103.527	103.446	103.355	7.125	102.995	102.952	102.912	102.866
6.750	102.643	102.572	102.508	102.434	7.875	103.807	103.724	103.643	103.552	7.250	103.615	103.588	103.563	103.536
6.875	102.866	102.795	102.731	102.658	7.990	102.691	102.608	102.527	102.435	7.375	103.804	103.776	103.752	103.725
6.990	103.295	103.249	103.206	103.158	8.125	102.760	102.677	102.596	102.505	7.500	104.119	104.091	104.067	104.039
7.125	103.695	103.652	103.612	103.566	8.250	102.243	102.107	101.962	101.797	7.625	104.386	104.358	104.334	104.307
7.250	104.315	104.288	104.263	104.236						7.750	104.462	104.435	104.411	104.383
7.375	104.504	104.476	104.452	104.425						7.875	104.698	104.671	104.646	104.619
7.500	104.819	104.791	104.767	104.739						7.990	104.644	104.617	104.593	104.565
7.625	105.086	105.058	105.034	105.007						8.125	104.811	104.784	104.760	104.732

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	95.484	95.423	95.351	95.268	5.990	100.102	100.034	99.961	99.879	5.375	96.999	96.943	96.878	96.805
4.990	96.107	96.047	95.974	95.892	6.125	100.580	100.512	100.440	100.357	5.500	97.597	97.540	97.476	97.402
5.125	96.538	96.477	96.404	96.322	6.250	100.412	100.308	100.203	100.084	5.625	98.143	98.087	98.022	97.949
5.250	97.067	97.010	96.946	96.872	6.375	100.842	100.738	100.633	100.514	5.750	98.587	98.527	98.471	98.407
5.375	97.699	97.643	97.578	97.505	6.500	101.207	101.104	100.999	100.880	5.875	99.148	99.089	99.032	98.968
5.500	98.297	98.240	98.176	98.102	6.625	101.576	101.472	101.367	101.248	5.990	99.632	99.573	99.516	99.452
5.625	98.843	98.787	98.722	98.649	6.750	101.718	101.624	101.535	101.434	6.125	100.134	100.074	100.018	99.954
5.750	99.287	99.227	99.171	99.107	6.875	102.028	101.933	101.844	101.743	6.250	100.396	100.316	100.235	100.144
5.875	99.848	99.789	99.732	99.668	6.990	102.194	102.099	102.010	101.909	6.375	100.980	100.901	100.820	100.728
5.990	100.332	100.273	100.216	100.152	7.125	102.504	102.409	102.320	102.219	6.500	101.398	101.319	101.238	101.146
6.125	100.834	100.774	100.718	100.654	7.250	102.118	102.051	101.986	101.913	6.625	101.628	101.549	101.468	101.376
6.250	101.096	101.016	100.935	100.844	7.375	102.630	102.563	102.498	102.425	6.750	101.943	101.872	101.808	101.734
6.375	101.680	101.601	101.520	101.428	7.500	102.712	102.645	102.580	102.507	6.875	102.166	102.095	102.031	101.958
6.500	102.098	102.019	101.938	101.846	7.625	102.776	102.709	102.644	102.571	6.990	102.595	102.549	102.506	102.458
6.625	102.328	102.249	102.168	102.076	7.750	103.610	103.527	103.446	103.355	7.125	102.995	102.952	102.912	102.866
6.750	102.643	102.572	102.508	102.434	7.875	103.807	103.724	103.643	103.552	7.250	103.615	103.588	103.563	103.536
6.875	102.866	102.795	102.731	102.658	7.990	102.691	102.608	102.527	102.435	7.375	103.804	103.776	103.752	103.725
6.990	103.295	103.249	103.206	103.158	8.125	102.760	102.677	102.596	102.505	7.500	104.119	104.091	104.067	104.039
7.125	103.695	103.652	103.612	103.566	8.250					7.625	104.386	104.358	104.334	104.307
7.250	104.315	104.288	104.263	104.236	8.375					7.750	104.462	104.435	104.411	104.383
7.375	104.504	104.476	104.452	104.425	8.500					7.875	104.698	104.671	104.646	104.619
7.500	104.819	104.791	104.767	104.739	8.625					7.990	104.644	104.617	104.593	104.565
7.625	105.086	105.058	105.034	105.007	8.750					8.125	104.811	104.784	104.760	104.732



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SELECT PRICING

Effective: April 6, 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	95.884	95.823	95.751	95.668	4.875	98.929	98.885	98.836	98.781
4.990	96.507	96.447	96.374	96.292	4.990	99.302	99.257	99.208	99.153
5.125	96.938	96.877	96.804	96.722	5.125	99.459	99.414	99.365	99.310
5.250	97.467	97.410	97.346	97.272	5.250	100.079	100.034	99.986	99.931
5.375	98.099	98.043	97.978	97.905	5.375	100.430	100.385	100.337	100.282
5.500	98.697	98.640	98.576	98.502	5.500	100.754	100.709	100.660	100.605
5.625	99.243	99.187	99.122	99.049	5.625	101.065	101.020	100.972	100.917
5.750	99.687	99.627	99.571	99.507	5.750	101.384	101.339	101.290	101.235
5.875	100.248	100.189	100.132	100.068	5.875	101.669	101.625	101.576	101.521
5.990	100.732	100.673	100.616	100.552	5.990	101.920	101.875	101.826	101.771
6.125	101.234	101.174	101.118	101.054	6.125	102.206	102.161	102.113	102.058
6.250	101.496	101.416	101.335	101.244	6.250	102.468	102.410	102.354	102.290
6.375	102.080	102.001	101.920	101.828	6.375	102.888	102.828	102.763	102.690
6.500	102.498	102.419	102.338	102.246	6.500	103.181	103.121	103.056	102.983
6.625	102.728	102.649	102.568	102.476	6.625	103.334	103.275	103.210	103.137
6.750	103.043	102.972	102.908	102.834	6.750	103.717	103.657	103.592	103.519
6.875	103.266	103.195	103.131	103.058	6.875	103.834	103.774	103.710	103.636
6.990	103.695	103.649	103.606	103.558	6.990	104.126	104.066	104.002	103.928
7.125	104.095	104.052	104.012	103.966	7.125	104.353	104.293	104.228	104.155
7.250	104.715	104.688	104.663	104.636	7.250	104.432	104.369	104.288	104.196
7.375	104.904	104.876	104.852	104.825					
7.500	105.219	105.191	105.167	105.139					
7.625	105.486	105.458	105.434	105.407					
7.750	105.562	105.535	105.511	105.483					
7.875	105.798	105.771	105.746	105.719					
7.990	105.744	105.717	105.693	105.665					
8.125	105.911	105.884	105.860	105.832					

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	98.414	98.346	98.273	98.190	5.990	99.069	99.010	98.945	98.872
5.625	99.019	98.951	98.878	98.795	6.125	99.297	99.237	99.172	99.099
5.750	99.371	99.303	99.230	99.148	6.250	99.438	99.377	99.304	99.221
5.875	99.904	99.836	99.763	99.680	6.375	99.625	99.564	99.491	99.409
5.990	100.452	100.384	100.311	100.229	6.500	99.782	99.709	99.636	99.554
6.125	100.930	100.862	100.790	100.707	6.625	100.010	99.936	99.855	99.763
6.250	100.762	100.658	100.553	100.434	6.750	100.317	100.242	100.162	100.070
6.375	101.192	101.088	100.983	100.864	6.875	100.482	100.407	100.326	100.234
6.500	101.557	101.454	101.349	101.230	6.990	100.559	100.484	100.403	100.311
6.625	101.926	101.822	101.717	101.598	7.125	100.703	100.629	100.548	100.456
6.750	102.068	101.974	101.885	101.784	7.250	100.643	100.565	100.468	100.358
6.875	102.378	102.283	102.194	102.093	7.375	101.397	101.319	101.222	101.112
6.990	102.544	102.449	102.360	102.259	7.500	101.110	101.032	100.935	100.825
7.125	102.854	102.759	102.670	102.569	7.625	101.105	101.027	100.930	100.820
7.250	102.468	102.401	102.336	102.263	7.750	102.125	102.047	101.950	101.840
7.375	102.980	102.913	102.848	102.775	7.875	102.245	102.167	102.070	101.960
7.500	103.062	102.995	102.930	102.857	7.990	101.079	101.001	100.904	100.794
7.625	103.126	103.059	102.994	102.921					
7.750	103.960	103.877	103.796	103.705					
7.875	104.157	104.074	103.993	103.902					
7.990	103.041	102.958	102.877	102.785					
8.125	103.110	103.027	102.946	102.855					

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	95.784	95.723	95.651	95.568	5.990	100.402	100.334	100.261	100.179
4.990	96.407	96.347	96.274	96.192	6.125	100.880	100.812	100.740	100.657
5.125	96.838	96.777	96.704	96.622	6.250	100.712	100.608	100.503	100.384
5.250	97.367	97.310	97.246	97.172	6.375	101.142	101.038	100.933	100.814
5.375	97.999	97.943	97.878	97.805	6.500	101.507	101.404	101.299	101.180
5.500	98.597	98.540	98.476	98.402	6.625	101.876	101.772	101.667	101.548
5.625	99.143	99.087	99.022	98.949	6.750	102.018	101.924	101.835	101.734
5.750	99.587	99.527	99.471	99.407	6.875	102.328	102.233	102.144	102.043
5.875	100.148	100.089	100.032	99.968	6.990	102.494	102.399	102.310	102.209
5.990	100.632	100.573	100.516	100.452	7.125	102.804	102.709	102.620	102.519
6.125	101.134	101.074	101.018	100.954	7.250	102.418	102.351	102.286	102.213
6.250	101.396	101.316	101.235	101.144	7.375	102.930	102.863	102.798	102.725
6.375	101.980	101.901	101.820	101.728	7.500	103.012	102.945	102.880	102.807
6.500	102.398	102.319	102.238	102.146	7.625	103.076	103.009	102.944	102.871
6.625	102.628	102.549	102.468	102.376	7.750	103.910	103.827	103.746	103.655
6.750	102.943	102.872	102.808	102.734	7.875	104.107	104.024	103.943	103.852
6.875	103.166	103.095	103.031	102.958	7.990	102.991	102.908	102.827	102.735
6.990	103.595	103.549	103.506	103.458	8.125	103.060	102.977	102.896	102.805
7.125	103.995	103.952	103.912	103.866	8.250	102.543	102.407	102.262	102.097
7.250	104.615	104.588	104.563	104.536	8.375	103.088	102.952	102.806	102.641
7.375	104.804	104.776	104.752	104.725	8.500	102.998	102.862	102.717	102.552
7.500	105.119	105.091	105.067	105.039					
7.625	105.386	105.358	105.334	105.307					

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	95.784	95.723	95.651	95.568	5.990	100.402	100.334	100.261	100.179
4.990	96.407	96.347	96.274	96.192	6.125	100.880	100.812	100.740	100.657
5.125	96.838	96.777	96.704	96.622	6.250	100.712	100.608	100.503	100.384
5.250	97.367	97.310	97.246	97.172	6.375	101.142	101.038	100.933	100.814
5.375	97.999	97.943	97.878	97.805	6.500	101.507	101.404	101.299	101.180
5.500	98.597	98.540	98.476	98.402	6.625	101.876	101.772	101.667	101.548
5.625	99.143	99.087	99.022	98.949	6.750	102.018	101.924	101.835	101.734
5.750	99.587	99.527	99.471	99.407	6.875	102.328	102.233	102.144	102.043
5.875	100.148	100.089	100.032	99.968	6.990	102.494	102.399	102.310	102.209
5.990	100.632	100.573	100.516	100.452	7.125	102.804	102.709	102.620	102.519
6.125	101.134	101.074	101.018	100.954	7.250	102.418	102.351	102.286	102.213
6.250	101.396	101.316	101.235	101.144	7.375	102.930	102.863	102.798	102.725
6.375	101.980	101.901	101.820	101.728	7.500	103.012	102.945	102.880	102.807
6.500	102.398	102.319	102.238	102.146	7.625	103.076	103.009	102.944	102.871
6.625	102.628	102.549	102.468	102.376	7.750	103.910	103.827	103.746	103.655
6.750	102.943	102.872	102.808	102.734	7.875	104.107	104.024	103.943	103.852
6.875	103.166	103.095	103.031	102.958	7.990	102.991	102.908	102.827	102.735
6.990	103.595	103.549	103.506	103.458	8.125	103.060	102.977	102.896	102.805
7.125	103.995	103.952	103.912	103.866	8.250	102.543	102.407	102.262	102.097
7.250	104.615	104.588	104.563	104.536	8.375	103.088	102.952	102.806	102.641
7.375	104.804	104.776	104.752	104.725	8.500	102.998	102.862	102.717	102.552
7.500	105.119	105.091	105.067	105.039					
7.625	105.386	105.358	105.334	105.307					



Effective: April 6, 2026

Agency Loan Parameter Price Adjustments

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

FICO/LTV Purchase Adjustments (Loan terms > 15 years)

	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	90.01-95%	>95%
780+	0.000	0.000	0.000	0.000	-0.375	-0.375	-0.250	-0.250	-0.125
760-779	0.000	0.000	0.000	-0.250	-0.625	-0.625	-0.500	-0.500	-0.250
740-759	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.500
720-739	0.000	0.000	-0.250	-0.750	-1.250	-1.250	-1.000	-0.875	-0.750
700-719	0.000	0.000	-0.375	-0.875	-1.375	-1.500	-1.250	-1.125	-0.875
680-699	0.000	0.000	-0.625	-1.125	-1.750	-1.875	-1.500	-1.375	-1.125
660-679	0.000	0.000	-0.750	-1.375	-1.875	-2.125	-1.750	-1.625	-1.250
640-659	0.000	0.000	-1.125	-1.500	-2.250	-2.500	-2.000	-1.875	-1.500
<=639	0.000	-0.125	-1.500	-2.125	-2.750	-2.875	-2.625	-2.250	-1.750

FICO/LTV Rate & Term Adjustments (Loan terms > 15 years)

	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	90.01-95%	>95%
780+	0.000	0.000	0.000	-0.125	-0.500	-0.625	-0.500	-0.375	-0.375
760-779	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.625
740-759	0.000	0.000	-0.250	-0.750	-1.125	-1.375	-1.125	-1.000	-1.000
720-739	0.000	0.000	-0.500	-1.000	-1.625	-1.750	-1.500	-1.250	-1.250
700-719	0.000	0.000	-0.625	-1.250	-1.875	-2.125	-1.750	-1.625	-1.625
680-699	0.000	0.000	-0.875	-1.625	-2.250	-2.500	-2.125	-1.750	-1.750
660-679	0.000	-0.125	-1.125	-1.875	-2.500	-3.000	-2.375	-2.125	-2.125
640-659	0.000	-0.250	-1.375	-2.125	-2.875	-3.375	-2.875	-2.500	-2.500
<=639	0.000	-0.375	-1.750	-2.500	-3.500	-3.875	-3.625	-2.500	-2.500

FICO/LTV Cashout Adjustments

	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%				
780+	-0.375	-0.375	-0.625	-0.875	-1.375				
760-779	-0.375	-0.375	-0.875	-1.250	-1.875				
740-759	-0.375	-0.375	-1.000	-1.625	-2.375				
720-739	-0.375	-0.500	-1.375	-2.000	-2.750				
700-719	-0.375	-0.500	-1.625	-2.625	-3.250				
680-699	-0.375	-0.625	-2.000	-2.875	-3.750				
660-679	-0.375	-0.875	-2.750	-4.000	-4.750				
640-659	-0.375	-1.375	-3.125	-4.625	-5.125				
<=639	-0.375	-1.375	-3.375	-4.875	-5.125				

Additional Agency Adjustments

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

LOAN AMOUNT **

HR/HP/FTHB + AMI ADJUSTMENT CAPS*

Loan Amt \$75,000 <= \$100,000	-1.000	LTV > 80% AND FICO >= 680	0.000	<p>* Prices are indicative and subject to change without notice. * Please log into LP portal to obtain live lock pricing. * Not all price adjustments are effective for all products. Please refer to LP guide for complete eligibility rules. * Intended for use by mortgage professionals only and should not be distributed to borrowers, as defined by Section 226.2 of Regulation Z**</p>
Loan Amt >\$100,000 <= \$249,999	0.250	All other LTV & FICO combinations	0.000	
		FTHB + AMI LPA Waiver	0.000	
MISCELLANEOUS		**Minimum Loan Amount \$75,000**		
Texas Cash out	-1.000	***All loan level price adjustments are cumulative***		
HB 20YR & 25YR Term	-1.500	Max Final Price Including comp Cannot Exceed (4.00) for all Agency Programs		
> 6 Financed Properties	-0.500			
Escrow Waiver (Non-CA)	-0.250			
				NC Floor Price 99.750

LENDER PAID MI

PROGRAMS	LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
FNMA/FHLMC Amortization Term > 20 Years (Fixed)	<=85	12%	-0.710	-0.870	-1.020	-1.170	-1.380	-1.840	-2.040	-2.190
	85.01 - 90	25%	-1.430	-2.040	-2.500	-3.010	-3.670	-5.050	-5.360	-5.870
	90.01 - 95	30%	-1.890	-2.650	-3.320	-3.930	-4.850	-6.430	-6.990	-7.750
	95.01 - 97	35%	-2.300	-3.320	-4.230	-5.050	-6.270	-8.420	-9.130	-10.000
FNMA/FHLMC Amortization Term ≤ 20 Years (Fixed)	<=85	6%	-0.550	-0.550	-0.550	-0.550	-0.590	-0.730	-0.780	-0.890
	85.01 - 90	12%	-0.790	-1.040	-1.300	-1.450	-1.760	-2.310	-2.520	-2.770
	90.01 - 95	25%	-1.450	-2.120	-2.680	-3.090	-3.900	-5.120	-5.630	-6.240
	95.01 - 97	35%	-2.120	-3.140	-4.050	-4.770	-5.990	-8.030	-8.740	-9.610
HOMEReady AND HOME POSSIBLE Amortization Term > 20 Years (Fixed)	<=85	12%	-0.710	-0.870	-1.020	-1.170	-1.380	-1.840	-2.040	-2.190
	85.01 - 90	25%	-1.430	-2.040	-2.500	-3.010	-3.670	-5.050	-5.360	-5.870
	90.01 - 95	25%	-1.630	-2.300	-2.860	-3.370	-4.180	-5.510	-6.020	-6.630
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: April 6, 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	98.464	98.396	98.323	98.240	5.500	96.414	96.346	96.273	96.190	5.375	95.922	95.854	95.782	95.699
5.625	99.069	99.001	98.928	98.845	5.625	97.019	96.951	96.878	96.795	5.500	96.556	96.488	96.415	96.333
5.750	99.421	99.353	99.280	99.198	5.750	97.371	97.303	97.230	97.148	5.625	97.149	97.081	97.009	96.926
5.875	99.954	99.886	99.813	99.730	5.875	97.899	97.831	97.758	97.676	5.750	97.489	97.421	97.348	97.265
5.990	100.502	100.434	100.361	100.279	5.990	98.447	98.379	98.307	98.224	5.875	98.010	97.942	97.869	97.787
6.125	100.980	100.912	100.840	100.757	6.125	98.910	98.842	98.770	98.687	5.990	98.543	98.475	98.402	98.320
6.250	100.812	100.708	100.603	100.484	6.250	98.742	98.638	98.533	98.414	6.125	99.039	98.971	98.898	98.816
6.375	101.242	101.138	101.033	100.914	6.375	99.172	99.068	98.963	98.844	6.250	98.883	98.780	98.675	98.566
6.500	101.607	101.504	101.399	101.280	6.500	99.537	99.434	99.329	99.210	6.375	99.314	99.211	99.106	98.987
6.625	101.976	101.872	101.767	101.648	6.625	99.906	99.802	99.697	99.578	6.500	99.696	99.592	99.487	99.368
6.750	102.118	102.024	101.935	101.834	6.750	100.048	99.954	99.865	99.764	6.625	100.053	99.950	99.845	99.726
6.875	102.428	102.333	102.244	102.143	6.875	100.358	100.263	100.174	100.073	6.750	100.217	100.122	100.033	99.932
6.990	102.594	102.499	102.410	102.309	6.990	100.524	100.429	100.340	100.239	6.875	100.552	100.457	100.368	100.267
7.125	102.904	102.809	102.720	102.619	7.125	100.834	100.739	100.650	100.549	6.990	100.746	100.652	100.563	100.462
7.250	102.518	102.451	102.386	102.313	7.250	100.448	100.381	100.316	100.243	7.125	101.028	100.933	100.844	100.743
7.375	103.030	102.963	102.898	102.825	7.375	100.960	100.893	100.828	100.755	7.250	100.661	100.594	100.529	100.456
7.500	103.112	103.045	102.980	102.907	7.500	101.042	100.975	100.910	100.837	7.375	101.405	101.338	101.273	101.200
7.625	103.176	103.109	103.044	102.971	7.625	101.106	101.039	100.974	100.901	7.500	101.177	101.110	101.045	100.972
7.750	104.010	103.927	103.846	103.755	7.750	101.940	101.857	101.776	101.685	7.625	101.255	101.187	101.123	101.049
7.875	104.207	104.124	104.043	103.952	7.875	102.137	102.054	101.973	101.882	7.750	102.095	102.012	101.931	101.840
7.990	103.091	103.008	102.927	102.835	7.990	101.021	100.938	100.857	100.765	7.875	102.294	102.211	102.130	102.039
8.125	103.160	103.077	102.996	102.905						7.990	101.178	101.095	101.014	100.923
8.250	102.643	102.507	102.362	102.197										
8.375	103.188	103.052	102.906	102.741										
8.500	103.098	102.962	102.817	102.652										
8.625	103.270	103.134	102.988	102.823										
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	99.458	99.399	99.334	99.261	5.990	98.809	98.750	98.685	98.612					
6.125	99.668	99.608	99.544	99.470	6.125	99.037	98.977	98.912	98.839					
6.250	99.796	99.735	99.662	99.580	6.250	99.178	99.117	99.044	98.961					
6.375	99.983	99.922	99.849	99.767	6.375	99.365	99.304	99.231	99.149					
6.500	100.123	100.050	99.977	99.895	6.500	99.522	99.449	99.376	99.294					
6.625	100.363	100.288	100.207	100.115	6.625	99.750	99.676	99.595	99.503					
6.750	100.649	100.574	100.493	100.402	6.750	100.057	99.982	99.902	99.810					
6.875	100.788	100.713	100.632	100.540	6.875	100.222	100.147	100.066	99.974					
6.990	100.836	100.761	100.680	100.589	6.990	100.299	100.224	100.143	100.051					
7.125	101.009	100.934	100.853	100.762	7.125	100.443	100.369	100.288	100.196					
7.250	100.930	100.852	100.755	100.645	7.250	100.383	100.305	100.208	100.098					
7.375	101.422	101.344	101.247	101.137	7.375	101.197	101.119	101.022	100.912					
7.500	101.397	101.319	101.222	101.112	7.500	100.720	100.642	100.545	100.435					
7.625	101.371	101.293	101.196	101.086	7.625	100.715	100.637	100.540	100.430					
7.750	102.378	102.300	102.203	102.093	7.750	101.735	101.657	101.560	101.450					
7.875	102.485	102.407	102.310	102.201	7.875	101.855	101.777	101.680	101.570					
7.990	101.310	101.232	101.135	101.026	7.990	100.689	100.611	100.514	100.404					



Effective: April 6, 2026

ALT Agency Loan Parameter Price Adjustments

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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	0.000	0.000	-0.750	-1.250	-1.500	-3.000	
2nd Home	0.000	0.000	-0.750	-1.250	-1.500	-3.000	-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						
HB 20YR & 25YR Term	-1.500						
> 6 Financed Properties	-0.500						
Escrow Waiver (Non-CA)	-0.250						

*Adjustment caps are only applicable to standard Agency Fixed/ARM and Subordinate Financing adjustments

Minimum Loan Amount \$75,000
All loan level price adjustments are cumulative
Max Final Price Including comp Cannot Exceed (4.00) for all Agency Programs

* Prices are indicative and subject to change without notice.
* Please log into LP portal to obtain live lock pricing.
* Not all price adjustments are effective for all products. Please refer to LP guide for complete eligibility rules.
* Intended for use by mortgage professionals only and should not be distributed to borrowers, as defined by Section 226.2 of Regulation Z**

NC Floor Price 99.750

LENDER PAID MI

PROGRAMS	LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
Alt Agency Amortization Term > 20 Years (Fixed)	<=85	12%	-0.710	-0.870	-1.020	-1.170	-1.380	-1.840	-2.040	-2.190
	85.01 - 90	25%	-1.430	-2.040	-2.500	-3.010	-3.670	-5.050	-5.360	-5.870
	90.01 - 95	30%	-1.890	-2.650	-3.320	-3.930	-4.850	-6.430	-6.990	-7.750
	95.01 - 97	35%	-2.300	-3.320	-4.230	-5.050	-6.270	-8.420	-9.130	-10.000
Alt Agency Amortization Term ≤ 20 Years (Fixed)	<=85	6%	-0.550	-0.550	-0.550	-0.550	-0.590	-0.730	-0.780	-0.890
	85.01 - 90	12%	-0.790	-1.040	-1.300	-1.450	-1.760	-2.310	-2.520	-2.770
	90.01 - 95	25%	-1.450	-2.120	-2.680	-3.090	-3.900	-5.120	-5.630	-6.240
	95.01 - 97	35%	-2.120	-3.140	-4.050	-4.770	-5.990	-8.030	-8.740	-9.610

LPMI (in addition to adjustments above)

	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639	
Rate and Term Refinance	0.000	0.000	0.000	-0.005	-0.005	-0.011	-0.011	-0.011	
Second Homes	-0.250	-0.250	-0.490	-0.700	-0.700	-1.230	-1.230	-1.230	
Employee Relocation Loans	0.100	0.100	0.140	0.250	0.250	0.350	0.350	0.350	
Manufactured Homes	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
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 Irvine, CA 92612

Effective: April 6, 2026

DPA Pro Pricing

DPA Pro Plus - (301_1st_DPA_Plus)				
Rate	15 Day	30 Day	45 Day	
6.490	99.801	99.640	99.456	
6.500	99.831	99.670	99.486	
6.625	100.325	100.164	99.980	
6.750	100.789	100.628	100.444	
6.875	101.285	101.003	100.755	
6.990	101.765	101.483	101.235	
7.000	101.795	101.513	101.265	
7.125	102.249	101.967	101.719	
7.250	102.683	102.401	102.153	
7.375	103.072	102.758	102.482	
7.490	103.514	103.200	102.924	
7.500	103.552	103.238	102.962	
7.625	103.976	103.662	103.386	
7.750	104.390	104.076	103.800	
7.875	102.697	102.367	102.062	
7.990	103.087	102.757	102.452	
8.000	103.117	102.787	102.482	

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	99.051	98.890	98.706	
6.500	99.081	98.920	98.736	
6.625	99.575	99.414	99.230	
6.750	100.039	99.878	99.694	
6.875	100.535	100.253	100.005	
6.990	101.015	100.733	100.485	
7.000	101.045	100.763	100.515	
7.125	101.499	101.217	100.969	
7.250	101.933	101.651	101.403	
7.375	102.322	102.008	101.732	
7.490	102.772	102.458	102.182	
7.500	102.802	102.488	102.212	
7.625	103.226	102.912	102.636	
7.750	103.640	103.326	103.050	
7.875	101.947	101.617	101.312	
7.990	102.337	102.007	101.702	
8.000	102.367	102.037	101.732	

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	97.801	97.640	97.456	
6.500	97.831	97.670	97.486	
6.625	98.325	98.164	97.980	
6.750	98.789	98.628	98.444	
6.875	99.285	99.003	98.755	
6.990	99.765	99.483	99.235	
7.000	99.795	99.513	99.265	
7.125	100.249	99.967	99.719	
7.250	100.683	100.401	100.153	
7.375	101.072	100.758	100.482	
7.490	101.522	101.208	100.932	
7.500	101.552	101.238	100.962	
7.625	101.976	101.662	101.386	
7.750	102.390	102.076	101.800	
7.875	100.697	100.367	100.062	
7.990	101.087	100.757	100.452	
8.000	101.117	100.787	100.482	

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 Plus 5.0% HB - (301_1st_DPA_Plus_H)				
Rate	15 Day	30 Day	45 Day	
6.490	97.136	97.051	96.890	
6.500	97.166	97.081	96.920	
6.625	97.660	97.575	97.414	
6.750	98.156	98.039	97.878	
6.875	98.685	98.535	98.253	
6.990	99.165	99.015	98.733	
7.000	99.195	99.045	98.763	
7.125	99.649	99.499	99.217	
7.250	100.083	99.933	99.651	
7.375	100.490	100.322	100.008	
7.490	100.940	100.772	100.458	
7.500	100.970	100.802	100.488	
7.625	101.394	101.226	100.912	
7.750	101.808	101.640	101.326	
7.875	100.124	99.947	99.617	
7.990	100.514	100.337	100.007	
8.000	100.544	100.367	100.037	

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	97.301	97.140	96.956	
6.500	97.331	97.170	96.986	
6.625	97.825	97.664	97.480	
6.750	98.289	98.128	97.944	
6.875	98.785	98.503	98.255	
6.990	99.265	98.983	98.735	
7.000	99.295	99.013	98.765	
7.125	99.749	99.467	99.219	
7.250	100.183	99.901	99.653	
7.375	100.572	100.258	99.982	
7.490	101.022	100.708	100.432	
7.500	101.052	100.738	100.462	
7.625	101.476	101.162	100.886	
7.750	101.890	101.576	101.300	
7.875	100.197	99.867	99.562	
7.990	100.587	100.257	99.952	
8.000	100.617	100.287	99.982	

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 >50
-0.250

Floor Price
98.000

LendingPros

19000 MacArthur Blvd, Suite 250
Irvine, CA 92612

Effective: April 6, 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 its 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
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Effective: April 6, 2026

FHA Pricing

FHA 30 - 25 Year Fixed - (301 & 325)				
Rate	15 Day	30 Day	45 Day	
4.990	97.691	97.665	97.608	
5.125	98.328	98.302	98.245	
5.250	99.217	99.191	99.134	
5.375	99.875	99.778	99.693	
5.500	100.303	100.206	100.121	
5.625	100.693	100.597	100.512	
5.750	101.239	101.143	101.058	
5.875	101.342	101.238	101.146	
5.990	101.992	101.888	101.796	
6.125	102.746	102.642	102.549	
6.250	102.698	102.594	102.502	
6.375	102.931	102.890	102.833	
6.500	103.621	103.579	103.522	
6.625	103.990	103.949	103.892	
6.750	104.061	104.020	103.963	
6.875	104.330	104.148	104.027	
6.990	104.851	104.669	104.548	

FHA 20 Year Fixed - (320)				
Rate	15 Day	30 Day	45 Day	
4.990	96.881	96.855	96.798	
5.125	97.518	97.492	97.435	
5.250	98.407	98.381	98.324	
5.375	99.065	98.968	98.883	
5.500	99.493	99.396	99.311	
5.625	99.883	99.787	99.702	
5.750	100.429	100.333	100.248	
5.875	100.532	100.428	100.336	
5.990	101.182	101.078	100.986	
6.125	101.936	101.832	101.739	
6.250	101.888	101.784	101.692	
6.375	102.121	102.080	102.023	
6.500	102.811	102.769	102.712	
6.625	103.180	103.139	103.082	
6.750	103.251	103.210	103.153	
6.875	103.520	103.338	103.217	
6.990	104.041	103.859	103.738	

FHA 15 Year Fixed - (315)				
Rate	15 Day	30 Day	45 Day	
4.990	98.795	98.758	98.718	
5.125	99.300	99.263	99.223	
5.250	100.038	100.001	99.961	
5.375	99.913	99.865	99.800	
5.500	100.210	100.162	100.097	
5.625	100.468	100.420	100.356	
5.750	100.863	100.815	100.751	
5.875	100.623	100.576	100.520	
5.990	101.132	101.085	101.029	
6.125	101.733	101.687	101.630	
6.250	101.515	101.468	101.412	
6.375	101.860	101.833	101.817	
6.500	102.388	102.361	102.345	
6.625	102.596	102.569	102.553	
6.750	102.792	102.765	102.749	
6.875	103.091	103.064	103.048	
6.990	103.441	103.415	103.398	

FHA 30 Year Fixed HB - (301HB)				
Rate	15 Day	30 Day	45 Day	
5.125	98.025	98.066	98.009	
5.250	99.025	98.998	98.942	
5.375	99.385	99.289	99.204	
5.500	99.946	99.850	99.765	
5.625	100.307	100.211	100.126	
5.750	101.126	101.030	100.945	
5.875	100.954	100.850	100.758	
5.990	101.386	101.282	101.190	
6.125	101.784	101.679	101.587	
6.250	101.805	101.701	101.609	
6.375	101.923	101.881	101.825	
6.500	102.299	102.257	102.201	
6.625	102.661	102.620	102.563	
6.750	102.493	102.452	102.395	
6.875	102.750	102.569	102.448	
6.990	102.680	102.498	102.377	
7.125	102.982	102.800	102.680	

FHA 30 Year Fixed 2:1 Buydown - (301-BD)				
Rate	15 Day	30 Day	45 Day	
4.990	97.541	97.515	97.458	
5.125	98.178	98.152	98.095	
5.250	99.067	99.041	98.984	
5.375	99.725	99.628	99.543	
5.500	100.153	100.056	99.971	
5.625	100.543	100.447	100.362	
5.750	101.089	100.993	100.908	
5.875	101.192	101.088	100.996	
5.990	101.842	101.738	101.646	
6.125	102.596	102.492	102.399	
6.250	102.548	102.444	102.352	
6.375	102.781	102.740	102.683	
6.500	103.471	103.429	103.372	
6.625	103.840	103.799	103.742	
6.750	103.911	103.870	103.813	
6.875	104.180	103.998	103.877	
6.990	104.701	104.519	104.398	

FHA 30 Year Fixed HB 2:1 Buydown - (301 HB-BD)				
Rate	15 Day	30 Day	45 Day	
5.125	97.892	97.866	97.809	
5.250	98.825	98.798	98.742	
5.375	99.185	99.089	99.004	
5.500	99.746	99.650	99.565	
5.625	100.107	100.011	99.926	
5.750	100.926	100.830	100.745	
5.875	100.754	100.650	100.558	
5.990	101.186	101.082	100.990	
6.125	101.584	101.479	101.387	
6.250	101.605	101.501	101.409	
6.375	101.723	101.681	101.625	
6.500	102.099	102.057	102.001	
6.625	102.461	102.420	102.363	
6.750	102.293	102.252	102.195	
6.875	102.550	102.369	102.248	
6.990	102.480	102.298	102.177	
7.125	102.782	102.600	102.480	

FHA 30 Year Fixed 1:0 Buydown - (301-BD10)				
Rate	15 Day	30 Day	45 Day	
4.990	97.541	97.515	97.458	
5.125	98.178	98.152	98.095	
5.250	99.067	99.041	98.984	
5.375	99.725	99.628	99.543	
5.500	100.153	100.056	99.971	
5.625	100.543	100.447	100.362	
5.750	101.089	100.993	100.908	
5.875	101.192	101.088	100.996	
5.990	101.842	101.738	101.646	
6.125	102.596	102.492	102.399	
6.250	102.548	102.444	102.352	
6.375	102.781	102.740	102.683	
6.500	103.471	103.429	103.372	
6.625	103.840	103.799	103.742	
6.750	103.911	103.870	103.813	
6.875	104.180	103.998	103.877	
6.990	104.701	104.519	104.398	

FHA 30 Year Fixed HB 1:0 Buydown - (301 HB-BD10)				
Rate	15 Day	30 Day	45 Day	
5.125	97.892	97.866	97.809	
5.250	98.825	98.798	98.742	
5.375	99.185	99.089	99.004	
5.500	99.746	99.650	99.565	
5.625	100.107	100.011	99.926	
5.750	100.926	100.830	100.745	
5.875	100.754	100.650	100.558	
5.990	101.186	101.082	100.990	
6.125	101.584	101.479	101.387	
6.250	101.605	101.501	101.409	
6.375	101.723	101.681	101.625	
6.500	102.099	102.057	102.001	
6.625	102.461	102.420	102.363	
6.750	102.293	102.252	102.195	
6.875	102.550	102.369	102.248	
6.990	102.480	102.298	102.177	
7.125	102.782	102.600	102.480	

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 (Sub Fin)
-1.000
NC Floor Price
99.750



LendingPros
19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

SELECT PRICING

Effective: April 6, 2026

SELECT FHA Pricing

SELECT FHA 30 - 25 Year Fixed - (301 & 325)				
Rate	15 Day	30 Day	45 Day	
4.990	97.991	97.965	97.908	
5.125	98.628	98.602	98.545	
5.250	99.517	99.491	99.434	
5.375	100.175	100.078	99.993	
5.500	100.603	100.506	100.421	
5.625	100.993	100.897	100.812	
5.750	101.539	101.443	101.358	
5.875	101.642	101.538	101.446	
5.990	102.292	102.188	102.096	
6.125	103.046	102.942	102.849	
6.250	102.998	102.894	102.802	
6.375	103.231	103.190	103.133	
6.500	103.921	103.879	103.822	
6.625	104.290	104.249	104.192	
6.750	104.361	104.320	104.263	
6.875	104.630	104.448	104.327	
6.990	105.151	104.969	104.848	

SELECT FHA 15 Year Fixed - (315)				
Rate	15 Day	30 Day	45 Day	
4.990	99.095	99.058	99.018	
5.125	99.600	99.563	99.523	
5.250	100.338	100.301	100.261	
5.375	100.213	100.165	100.100	
5.500	100.510	100.462	100.397	
5.625	100.768	100.720	100.656	
5.750	101.163	101.115	101.051	
5.875	100.923	100.876	100.820	
5.990	101.432	101.385	101.329	
6.125	102.033	101.987	101.930	
6.250	101.815	101.768	101.712	
6.375	102.160	102.133	102.117	
6.500	102.688	102.661	102.645	
6.625	102.896	102.869	102.853	
6.750	103.092	103.065	103.049	
6.875	103.391	103.364	103.348	
6.990	103.741	103.715	103.698	

SELECT FHA 30 Year Fixed 2:1 Buydown - (301-BD)				
Rate	15 Day	30 Day	45 Day	
4.990	97.841	97.815	97.758	
5.125	98.478	98.452	98.395	
5.250	99.367	99.341	99.284	
5.375	100.025	99.928	99.843	
5.500	100.453	100.356	100.271	
5.625	100.843	100.747	100.662	
5.750	101.389	101.293	101.208	
5.875	101.492	101.388	101.296	
5.990	102.142	102.038	101.946	
6.125	102.896	102.792	102.699	
6.250	102.848	102.744	102.652	
6.375	103.081	103.040	102.983	
6.500	103.771	103.729	103.672	
6.625	104.140	104.099	104.042	
6.750	104.211	104.170	104.113	
6.875	104.480	104.298	104.177	
6.990	105.001	104.819	104.698	

SELECT FHA 30 Year Fixed 1:0 Buydown - (301-BD10)				
Rate	15 Day	30 Day	45 Day	
4.990	97.841	97.815	97.758	
5.125	98.478	98.452	98.395	
5.250	99.367	99.341	99.284	
5.375	100.025	99.928	99.843	
5.500	100.453	100.356	100.271	
5.625	100.843	100.747	100.662	
5.750	101.389	101.293	101.208	
5.875	101.492	101.388	101.296	
5.990	102.142	102.038	101.946	
6.125	102.896	102.792	102.699	
6.250	102.848	102.744	102.652	
6.375	103.081	103.040	102.983	
6.500	103.771	103.729	103.672	
6.625	104.140	104.099	104.042	
6.750	104.211	104.170	104.113	
6.875	104.480	104.298	104.177	
6.990	105.001	104.819	104.698	

SELECT FHA 30 Year Fixed HB - (301HB)				
Rate	15 Day	30 Day	45 Day	
5.125	98.392	98.366	98.309	
5.250	99.325	99.298	99.242	
5.375	99.685	99.589	99.504	
5.500	100.246	100.150	100.065	
5.625	100.607	100.511	100.426	
5.750	101.426	101.330	101.245	
5.875	101.254	101.150	101.058	
5.990	101.686	101.582	101.490	
6.125	102.084	101.979	101.887	
6.250	102.105	102.001	101.909	
6.375	102.223	102.181	102.125	
6.500	102.599	102.557	102.501	
6.625	102.961	102.920	102.863	
6.750	102.793	102.752	102.695	
6.875	103.050	102.869	102.748	
6.990	102.980	102.798	102.677	
7.125	103.282	103.100	102.980	

SELECT FHA 30 Year Fixed HB 2:1 Buydown - (301 HB-B)				
Rate	15 Day	30 Day	45 Day	
5.125	98.192	98.166	98.109	
5.250	99.125	99.098	99.042	
5.375	99.485	99.389	99.304	
5.500	100.046	99.950	99.865	
5.625	100.407	100.311	100.226	
5.750	101.226	101.130	101.045	
5.875	101.054	100.950	100.858	
5.990	101.486	101.382	101.290	
6.125	101.884	101.779	101.687	
6.250	101.905	101.801	101.709	
6.375	102.023	101.981	101.925	
6.500	102.399	102.357	102.301	
6.625	102.761	102.720	102.663	
6.750	102.593	102.552	102.495	
6.875	102.850	102.669	102.548	
6.990	102.780	102.598	102.477	
7.125	103.082	102.900	102.780	

SELECT FHA 30 Year Fixed HB 1:0 Buydown - (301 HB)				
Rate	15 Day	30 Day	45 Day	
5.125	98.192	98.166	98.109	
5.250	99.125	99.098	99.042	
5.375	99.485	99.389	99.304	
5.500	100.046	99.950	99.865	
5.625	100.407	100.311	100.226	
5.750	101.226	101.130	101.045	
5.875	101.054	100.950	100.858	
5.990	101.486	101.382	101.290	
6.125	101.884	101.779	101.687	
6.250	101.905	101.801	101.709	
6.375	102.023	101.981	101.925	
6.500	102.399	102.357	102.301	
6.625	102.761	102.720	102.663	
6.750	102.593	102.552	102.495	
6.875	102.850	102.669	102.548	
6.990	102.780	102.598	102.477	
7.125	103.082	102.900	102.780	

SELECT FHA 30 Year Fixed 1:0 Buydown - (301-BD10)				
Rate	15 Day	30 Day	45 Day	
4.990	97.841	97.815	97.758	
5.125	98.478	98.452	98.395	
5.250	99.367	99.341	99.284	
5.375	100.025	99.928	99.843	
5.500	100.453	100.356	100.271	
5.625	100.843	100.747	100.662	
5.750	101.389	101.293	101.208	
5.875	101.492	101.388	101.296	
5.990	102.142	102.038	101.946	
6.125	102.896	102.792	102.699	
6.250	102.848	102.744	102.652	
6.375	103.081	103.040	102.983	
6.500	103.771	103.729	103.672	
6.625	104.140	104.099	104.042	
6.750	104.211	104.170	104.113	
6.875	104.480	104.298	104.177	
6.990	105.001	104.819	104.698	

SELECT FHA Streamline 30 - 25 Year Fixed - (301SL & 325SL)				
Rate	15 Day	30 Day	45 Day	
4.990	97.881	97.855	97.798	
5.125	98.518	98.492	98.435	
5.250	99.407	99.381	99.324	
5.375	100.065	99.968	99.883	
5.500	100.493	100.396	100.311	
5.625	100.883	100.787	100.702	
5.750	101.429	101.333	101.248	
5.875	101.532	101.428	101.336	
5.990	102.182	102.078	101.986	
6.125	102.936	102.832	102.739	
6.250	102.888	102.784	102.692	
6.375	103.121	103.080	103.023	
6.500	103.811	103.769	103.712	
6.625	104.180	104.139	104.082	
6.750	104.251	104.210	104.153	
6.875	104.520	104.338	104.217	
6.990	105.041	104.859	104.738	

SELECT FHA Streamline 30 Year Fixed HB - (301SLHB)				
Rate	15 Day	30 Day	45 Day	
5.125	97.967	97.941	97.884	
5.250	98.900	98.873	98.817	
5.375	99.260	99.164	99.079	
5.500	99.821	99.725	99.640	
5.625	100.182	100.086	100.001	
5.750	101.001	100.905	100.820	
5.875	100.829	100.725	100.633	
5.990	101.261	101.157	101.065	
6.125	101.659	101.554	101.462	
6.250	101.680	101.576	101.484	
6.375	101.798	101.756	101.700	
6.500	102.174	102.132	102.076	
6.625	102.536	102.495	102.438	
6.750	102.368	102.327	102.270	
6.875	102.625	102.444	102.323	
6.990	102.555	102.373	102.252	
7.125	102.857	102.675	102.555	

SELECT FHA Streamline 15 Year Fixed - (315SL)				
Rate	15 Day	30 Day	45 Day	
5.250	100.213	100.176	100.136	
5.375	100.088	100.040	99.975	
5.500	100.385	100.337	100.272	
5.625	100.643	100.595	100.531	
5.750	101.038	100.990	100.926	
5.875	100.798	100.751	100.695	
5.990	101.307	101.260	101.204	
6.125	101.908	101.862	101.805	
6.250	101.690	101.643	101.587	
6.375	102.035	102.008	101.992	
6.500	102.563	102.536	102.520	
6.625	102.771	102.744	102.728	
6.750	102.967	102.940	102.924	
6.875	103.266	103.239	103.223	
6.990	103.616	103.590	103.573	
7.125	104.300	104.274	104.257	
7.250	103.702	103.676	103.660	

SELECT FHA Streamline 15 Year Fixed - (315SL)				
Rate	15 Day	30 Day	45 Day	
5.250	100.213	100.176	100.136	
5.375	100.088	100.040	99.975	
5.500	100.385	100.337	100.272	
5.625	100.643	100.595	100.531	
5.750	101.038	100.990	100.926	
5.875	100.798	100.751	100.695	
5.990	101.3			



LendingPros
 19000 MacArthur Blvd, Suite 250
 Irvine, CA 92612

Effective: April 6, 2026

VA & USDA Pricing

VA 30 - 25 Year Fixed (401 A 425)					VA 20 Year Fixed - (420)					VA 15 Year Fixed - (415)					VA 30 Year Fixed HB - (401HB)				
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	97.414	97.388	97.331		4.990	96.614	96.588	96.531		4.990	98.528	98.491	98.450		5.250	98.714	98.687	98.631	
5.125	98.051	98.025	97.968		5.125	97.251	97.225	97.168		5.125	99.033	98.996	98.955		5.375	99.079	98.983	98.898	
5.250	98.820	98.793	98.737		5.250	98.020	97.993	97.937		5.250	99.651	99.613	99.573		5.500	99.531	99.435	99.350	
5.375	99.359	99.263	99.178		5.375	98.559	98.463	98.378		5.375	99.407	99.359	99.295		5.625	100.182	100.086	100.000	
5.500	100.046	99.950	99.865		5.500	99.246	99.150	99.065		5.500	99.963	99.915	99.851		5.750	100.360	100.264	100.179	
5.625	100.475	100.379	100.293		5.625	99.675	99.579	99.493		5.625	100.260	100.212	100.147		5.875	100.562	100.458	100.366	
5.750	100.722	100.626	100.541		5.750	99.922	99.826	99.741		5.750	100.356	100.308	100.243		5.990	100.955	100.851	100.758	
5.875	100.983	100.879	100.786		5.875	100.183	100.079	99.986		5.875	100.273	100.227	100.170		6.125	101.554	101.450	101.358	
5.990	101.628	101.524	101.431		5.990	100.828	100.724	100.631		5.990	100.777	100.731	100.674		6.250	101.455	101.350	101.258	
6.125	102.026	101.922	101.829		6.125	101.226	101.122	101.029		6.125	101.023	100.977	100.920		6.375	101.116	101.075	101.018	
6.250	102.139	102.035	101.942		6.250	101.339	101.235	101.142		6.250	100.965	100.919	100.862		6.500	101.553	101.512	101.455	
6.375	102.020	101.979	101.922		6.375	101.220	101.179	101.122		6.375	100.959	100.932	100.916		6.625	102.254	102.212	102.166	
6.500	102.559	102.518	102.461		6.500	101.759	101.719	101.661		6.500	101.337	101.310	101.294		6.750	101.591	101.550	101.493	
6.625	102.768	102.726	102.669		6.625	101.968	101.926	101.869		6.625	101.383	101.356	101.340		6.875	102.399	102.218	102.097	
6.750	103.266	103.224	103.168		6.750	102.466	102.424	102.368		6.750	102.007	101.980	101.964		6.990	102.583	102.401	102.280	
6.875	103.717	103.535	103.415		6.875	102.917	102.735	102.615		6.875	102.488	102.462	102.446		7.125	102.388	102.207	102.086	
6.990	104.052	103.870	103.750		6.990	103.252	103.070	102.950		6.990	102.652	102.626	102.610		7.250	102.931	102.749	102.629	

VA 30 Year Fixed 2:1 Buydown - (401-BD)					VA HB 30 Year Fixed 2:1 Buydown - (401HB-BD)					VA 30 Year Fixed 1:0 Buydown - (401-BD10)					VA HB 30 Year Fixed 1:0 Buydown - (401HB-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	97.164	97.138	97.081		5.250	98.564	98.537	98.481		4.990	97.164	97.138	97.081		5.250	98.564	98.537	98.481	
5.125	97.801	97.775	97.718		5.375	98.929	98.833	98.748		5.125	97.801	97.775	97.718		5.375	98.929	98.833	98.748	
5.250	98.570	98.543	98.487		5.500	99.381	99.285	99.200		5.250	98.570	98.543	98.487		5.500	99.381	99.285	99.200	
5.375	99.109	99.013	98.928		5.625	100.032	99.936	99.850		5.375	99.109	99.013	98.928		5.625	100.032	99.936	99.850	
5.500	99.796	99.700	99.615		5.750	100.210	100.114	100.029		5.500	99.796	99.700	99.615		5.750	100.210	100.114	100.029	
5.625	100.225	100.129	100.043		5.875	100.412	100.308	100.216		5.625	100.225	100.129	100.043		5.875	100.412	100.308	100.216	
5.750	100.472	100.376	100.291		5.990	100.805	100.701	100.608		5.750	100.472	100.376	100.291		5.990	100.805	100.701	100.608	
5.875	100.733	100.629	100.536		6.125	101.404	101.300	101.208		5.875	100.733	100.629	100.536		6.125	101.404	101.300	101.208	
5.990	101.378	101.274	101.181		6.250	101.305	101.200	101.108		5.990	101.378	101.274	101.181		6.250	101.305	101.200	101.108	
6.125	101.776	101.672	101.579		6.375	100.966	100.925	100.868		6.125	101.776	101.672	101.579		6.375	100.966	100.925	100.868	
6.250	101.889	101.785	101.692		6.500	101.403	101.362	101.305		6.250	101.889	101.785	101.692		6.500	101.403	101.362	101.305	
6.375	101.770	101.729	101.672		6.625	102.104	102.062	102.006		6.375	101.770	101.729	101.672		6.625	102.104	102.062	102.006	
6.500	102.309	102.268	102.211		6.750	101.441	101.400	101.343		6.500	102.309	102.268	102.211		6.750	101.441	101.400	101.343	
6.625	102.518	102.476	102.419		6.875	102.249	102.068	101.947		6.625	102.518	102.476	102.419		6.875	102.249	102.068	101.947	
6.750	103.016	102.974	102.918		6.990	102.433	102.251	102.130		6.750	103.016	102.974	102.918		6.990	102.433	102.251	102.130	
6.875	103.467	103.285	103.165		7.125	102.238	102.057	101.936		6.875	103.467	103.285	103.165		7.125	102.238	102.057	101.936	
6.990	103.802	103.620	103.500		7.250	102.781	102.599	102.479		6.990	103.802	103.620	103.500		7.250	102.781	102.599	102.479	

USDA 30 - 25 Year Fixed - (501)				
Rate	15 Day	30 Day	45 Day	
5.250	98.300	98.273	98.217	
5.375	98.839	98.743	98.658	
5.500	99.526	99.430	99.345	
5.625	99.955	99.859	99.773	
5.750	100.202	100.106	100.021	
5.875	100.463	100.359	100.266	
5.990	101.108	101.004	100.911	
6.125	101.506	101.402	101.309	
6.250	101.619	101.515	101.422	
6.375	101.500	101.459	101.402	
6.500	102.039	101.998	101.941	
6.625	102.248	102.206	102.149	
6.750	102.746	102.704	102.648	
6.875	103.197	103.015	102.895	
6.990	103.532	103.350	103.230	
7.125	104.056	103.875	103.754	
7.250	104.326	104.144	104.024	

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



LendingPros
19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

SELECT PRICING

Effective: April 6, 2026

SELECT VA & USDA Pricing

SELECT VA 30 - 25 Year Fixed (401 & 425)				
Rate	15 Day	30 Day	45 Day	
4.990	97.714	97.688	97.631	
5.125	98.351	98.325	98.268	
5.250	99.120	99.093	99.037	
5.375	99.659	99.563	99.478	
5.500	100.346	100.250	100.165	
5.625	100.775	100.679	100.593	
5.750	101.022	100.926	100.841	
5.875	101.283	101.179	101.086	
5.990	101.928	101.824	101.731	
6.125	102.326	102.222	102.129	
6.250	102.439	102.335	102.242	
6.375	102.320	102.279	102.222	
6.500	102.859	102.818	102.761	
6.625	103.068	103.026	102.969	
6.750	103.566	103.524	103.468	
6.875	104.017	103.835	103.715	
6.990	104.352	104.170	104.050	

SELECT VA 15 Year Fixed - (415)				
Rate	15 Day	30 Day	45 Day	
4.990	98.828	98.791	98.750	
5.125	99.333	99.296	99.255	
5.250	99.951	99.913	99.873	
5.375	99.707	99.659	99.595	
5.500	100.263	100.215	100.151	
5.625	100.560	100.512	100.447	
5.750	100.656	100.608	100.543	
5.875	100.573	100.527	100.470	
5.990	101.077	101.031	100.974	
6.125	101.323	101.277	101.220	
6.250	101.265	101.219	101.162	
6.375	101.259	101.232	101.216	
6.500	101.637	101.610	101.594	
6.625	101.683	101.656	101.640	
6.750	102.307	102.280	102.264	
6.875	102.788	102.762	102.746	
6.990	102.952	102.926	102.910	

SELECT VA 30 Year Fixed 2:1 Buydown - (401-BD)				
Rate	15 Day	30 Day	45 Day	
4.990	97.464	97.438	97.381	
5.125	98.101	98.075	98.018	
5.250	98.870	98.843	98.787	
5.375	99.409	99.313	99.228	
5.500	100.096	100.000	99.915	
5.625	100.525	100.429	100.343	
5.750	100.772	100.676	100.591	
5.875	101.033	100.929	100.836	
5.990	101.678	101.574	101.481	
6.125	102.076	101.972	101.879	
6.250	102.189	102.085	101.992	
6.375	102.070	102.029	101.972	
6.500	102.609	102.568	102.511	
6.625	102.818	102.776	102.719	
6.750	103.316	103.274	103.218	
6.875	103.767	103.585	103.465	
6.990	104.102	103.920	103.800	

SELECT VA 30 Year Fixed 1:0 Buydown - (401-BD10)				
Rate	15 Day	30 Day	45 Day	
4.990	97.464	97.438	97.381	
5.125	98.101	98.075	98.018	
5.250	98.870	98.843	98.787	
5.375	99.409	99.313	99.228	
5.500	100.096	100.000	99.915	
5.625	100.525	100.429	100.343	
5.750	100.772	100.676	100.591	
5.875	101.033	100.929	100.836	
5.990	101.678	101.574	101.481	
6.125	102.076	101.972	101.879	
6.250	102.189	102.085	101.992	
6.375	102.070	102.029	101.972	
6.500	102.609	102.568	102.511	
6.625	102.818	102.776	102.719	
6.750	103.316	103.274	103.218	
6.875	103.767	103.585	103.465	
6.990	104.102	103.920	103.800	

SELECT VA 30 Year Fixed HB - (401HB)				
Rate	15 Day	30 Day	45 Day	
5.250	99.014	98.987	98.931	
5.375	99.379	99.283	99.198	
5.500	99.831	99.735	99.650	
5.625	100.482	100.386	100.300	
5.750	100.660	100.564	100.479	
5.875	100.862	100.758	100.666	
5.990	101.255	101.151	101.058	
6.125	101.854	101.750	101.658	
6.250	101.755	101.650	101.558	
6.375	101.416	101.375	101.318	
6.500	101.853	101.812	101.755	
6.625	102.554	102.512	102.456	
6.750	101.891	101.850	101.793	
6.875	102.699	102.518	102.397	
6.990	102.883	102.701	102.580	
7.125	102.688	102.507	102.386	
7.250	103.231	103.049	102.929	

SELECT VA HB 30 Year Fixed 2:1 Buydown - (401HB-BD)				
Rate	15 Day	30 Day	45 Day	
5.250	98.864	98.837	98.781	
5.375	99.229	99.133	99.048	
5.500	99.681	99.585	99.500	
5.625	100.332	100.236	100.150	
5.750	100.510	100.414	100.329	
5.875	100.712	100.608	100.516	
5.990	101.105	101.001	100.908	
6.125	101.704	101.600	101.508	
6.250	101.605	101.500	101.408	
6.375	101.266	101.225	101.168	
6.500	101.703	101.662	101.605	
6.625	102.404	102.362	102.306	
6.750	101.741	101.700	101.643	
6.875	102.549	102.368	102.247	
6.990	102.733	102.551	102.430	
7.125	102.538	102.357	102.236	
7.250	103.081	102.899	102.779	

SELECT VA HB 30 Year Fixed 1:0 Buydown - (401HB-BD)				
Rate	15 Day	30 Day	45 Day	
5.250	98.864	98.837	98.781	
5.375	99.229	99.133	99.048	
5.500	99.681	99.585	99.500	
5.625	100.332	100.236	100.150	
5.750	100.510	100.414	100.329	
5.875	100.712	100.608	100.516	
5.990	101.105	101.001	100.908	
6.125	101.704	101.600	101.508	
6.250	101.605	101.500	101.408	
6.375	101.266	101.225	101.168	
6.500	101.703	101.662	101.605	
6.625	102.404	102.362	102.306	
6.750	101.741	101.700	101.643	
6.875	102.549	102.368	102.247	
6.990	102.733	102.551	102.430	
7.125	102.538	102.357	102.236	
7.250	103.081	102.899	102.779	

SELECT VA 30 Year Fixed 1:0 Buydown - (401HB-BD)				
Rate	15 Day	30 Day	45 Day	
5.250	98.864	98.837	98.781	
5.375	99.229	99.133	99.048	
5.500	99.681	99.585	99.500	
5.625	100.332	100.236	100.150	
5.750	100.510	100.414	100.329	
5.875	100.712	100.608	100.516	
5.990	101.105	101.001	100.908	
6.125	101.704	101.600	101.508	
6.250	101.605	101.500	101.408	
6.375	101.266	101.225	101.168	
6.500	101.703	101.662	101.605	
6.625	102.404	102.362	102.306	
6.750	101.741	101.700	101.643	
6.875	102.549	102.368	102.247	
6.990	102.733	102.551	102.430	
7.125	102.538	102.357	102.236	
7.250	103.081	102.899	102.779	

SELECT VA IRRRL 30 - 25 Year Fixed (401RL & 425RL)				
Rate	15 Day	30 Day	45 Day	
4.990	97.839	97.813	97.756	
5.125	98.476	98.450	98.393	
5.250	99.245	99.218	99.162	
5.375	99.784	99.688	99.603	
5.500	100.471	100.375	100.290	
5.625	100.900	100.804	100.718	
5.750	101.147	101.051	100.966	
5.875	101.408	101.304	101.211	
5.990	102.053	101.949	101.856	
6.125	102.451	102.347	102.254	
6.250	102.564	102.460	102.367	
6.375	102.445	102.404	102.347	
6.500	102.984	102.943	102.886	
6.625	103.193	103.151	103.094	
6.750	103.691	103.649	103.593	
6.875	104.142	103.960	103.840	
6.990	104.477	104.295	104.175	

SELECT VA IRRRL 30 Year Fixed HB - (401RLHB)				
Rate	15 Day	30 Day	45 Day	
5.250	98.839	98.812	98.756	
5.375	99.204	99.108	99.023	
5.500	99.656	99.560	99.475	
5.625	100.307	100.211	100.125	
5.750	100.485	100.389	100.304	
5.875	100.687	100.583	100.491	
5.990	101.080	100.976	100.883	
6.125	101.679	101.575	101.483	
6.250	101.580	101.475	101.383	
6.375	101.241	101.200	101.143	
6.500	101.678	101.637	101.580	
6.625	102.379	102.337	102.281	
6.750	101.716	101.675	101.618	
6.875	102.524	102.343	102.222	
6.990	102.708	102.526	102.405	
7.125	102.513	102.332	102.211	
7.250	103.056	102.874	102.754	

SELECT VA IRRRL 15 Year Fixed - (415RL)				
Rate	15 Day	30 Day	45 Day	
4.990	98.703	98.666	98.625	
5.125	99.208	99.171	99.130	
5.250	99.826	99.788	99.748	
5.375	99.582	99.534	99.470	
5.500	100.138	100.090	100.026	
5.625	100.435	100.387	100.322	
5.750	100.531	100.483	100.418	
5.875	100.448	100.402	100.345	
5.990	100.952	100.906	100.849	
6.125	101.198	101.152	101.095	
6.250	101.140	101.094	101.037	
6.375	101.134	101.107	101.091	
6.500	101.512	101.485	101.469	
6.625	101.598	101.531	101.515	
6.750	102.182	102.155	102.139	
6.875	102.663	102.637	102.621	
6.990	102.827	102.801	102.785	

SELECT USDA 30 - 25 Year Fixed - (501)				
Rate	15 Day	30 Day	45 Day	
4.990	97.194	97.168	97.111	
5.125	97.831	97.805	97.748	
5.250	98.600	98.573	98.517	
5.375	99.139	99.043	98.958	
5.500	99.826	99.730	99.645	
5.625	100.255	100.159	100.073	
5.750	100.502	100.406		



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FHA/VA ARM PRICING

FHA 5/1 ARM - (30S)				
Rate	15 Day	30 Day	45 Day	
4.625	97.482	97.385	97.382	
4.750	97.544	97.432	97.413	
4.875	98.077	97.965	97.946	
5.000	98.575	98.464	98.444	
5.125	98.601	98.489	98.470	
5.250	98.863	98.738	98.702	
5.375	99.367	99.242	99.206	
5.500	99.924	99.799	99.763	
5.625	99.883	99.757	99.721	

FHA 5/1 ARM HB - (30SHB)				
Rate	15 Day	30 Day	45 Day	
4.625	96.906	96.808	96.805	
4.750	97.004	96.893	96.873	
4.875	97.516	97.404	97.385	
5.000	97.985	97.873	97.854	
5.125	97.975	97.864	97.845	
5.250	98.307	98.181	98.145	
5.375	98.775	98.650	98.614	
5.500	99.289	99.164	99.127	
5.625	99.194	99.068	99.032	

VA 5/1 ARM - (40S)				
Rate	15 Day	30 Day	45 Day	
4.625	97.316	97.219	97.216	
4.750	97.574	97.463	97.443	
4.875	98.033	97.922	97.902	
5.000	98.453	98.341	98.322	
5.125	98.397	98.286	98.266	
5.250	98.879	98.754	98.718	
5.375	99.304	99.179	99.143	
5.500	99.780	99.655	99.619	
5.625	99.657	99.531	99.495	
5.750	99.108	98.969	98.916	

VA 5/1 ARM HB - (40SHB)				
Rate	15 Day	30 Day	45 Day	
4.625	96.690	96.592	96.589	
4.750	96.996	96.885	96.865	
4.875	97.426	97.314	97.295	
5.000	97.808	97.697	97.677	
5.125	97.710	97.599	97.579	
5.250	98.279	98.154	98.118	
5.375	98.663	98.538	98.502	
5.500	99.093	98.967	98.931	
5.625	98.916	98.791	98.755	
5.750	98.488	98.349	98.296	

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		3-4 Units
0.250		-3.000		-3.00		-0.500
FICO 640-659		No FICO Score		Manufactured Home (Purchase/Rate-Term/Cashout)		VA IRRRL >100% CLTV (Sub Fin)
0.000		-3.000		-1.250		-1.000
FICO 620-639		Loan Amount >=\$100,000 <=\$249,999		Manufactured Home (Streamline/IRRRL)		NC Floor Price
-0.250		0.250		-1.250		99.750



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Effective: April 6, 2026

FHA Streamline & VA IRRRL Pricing

FHA Streamline 30 - 25 Year Fixed - (301SL & 326SL)				
Rate	15 Day	30 Day	45 Day	
4.990	97.581	97.555	97.498	
5.125	98.218	98.192	98.135	
5.250	99.107	99.081	99.024	
5.375	99.765	99.668	99.583	
5.500	100.193	100.096	100.011	
5.625	100.583	100.487	100.402	
5.750	101.129	101.033	100.948	
5.875	101.232	101.128	101.036	
5.990	101.882	101.778	101.686	
6.125	102.636	102.532	102.439	
6.250	102.588	102.484	102.392	
6.375	102.821	102.780	102.723	
6.500	103.511	103.469	103.412	
6.625	103.880	103.839	103.782	
6.750	103.951	103.910	103.853	
6.875	104.220	104.038	103.917	
6.990	104.741	104.559	104.438	

FHA Streamline 20 Year Fixed - (320SL)				
Rate	15 Day	30 Day	45 Day	
5.250	98.282	98.256	98.199	
5.375	98.940	98.843	98.758	
5.500	99.368	99.271	99.186	
5.625	99.758	99.662	99.577	
5.750	100.304	100.208	100.123	
5.875	100.407	100.303	100.211	
5.990	101.057	100.953	100.861	
6.125	101.811	101.707	101.614	
6.250	101.763	101.659	101.567	
6.375	101.996	101.955	101.898	
6.500	102.686	102.644	102.587	
6.625	103.055	103.014	102.957	
6.750	103.126	103.085	103.028	
6.875	103.395	103.213	103.092	
6.990	103.916	103.734	103.613	
7.125	104.752	104.570	104.449	
7.250	104.315	104.133	104.013	

FHA Streamline 15 Year Fixed - (315SL)				
Rate	15 Day	30 Day	45 Day	
4.990	98.670	98.633	98.593	
5.125	99.175	99.138	99.098	
5.250	99.913	99.876	99.836	
5.375	99.788	99.740	99.675	
5.500	100.085	100.037	99.972	
5.625	100.343	100.295	100.231	
5.750	100.738	100.690	100.626	
5.875	100.498	100.451	100.395	
5.990	101.007	100.960	100.904	
6.125	101.608	101.562	101.505	
6.250	101.390	101.343	101.287	
6.375	101.735	101.708	101.692	
6.500	102.263	102.236	102.220	
6.625	102.471	102.444	102.428	
6.750	102.667	102.640	102.624	
6.875	102.966	102.939	102.923	
6.990	103.316	103.290	103.273	

FHA Streamline 30 Year Fixed HB - (301SLHB)				
Rate	15 Day	30 Day	45 Day	
5.250	98.600	98.573	98.517	
5.375	98.960	98.864	98.779	
5.500	99.521	99.425	99.340	
5.625	99.882	99.786	99.701	
5.750	100.701	100.605	100.520	
5.875	100.529	100.425	100.333	
5.990	100.961	100.857	100.765	
6.125	101.359	101.254	101.162	
6.250	101.380	101.276	101.184	
6.375	101.498	101.456	101.400	
6.500	101.874	101.832	101.776	
6.625	102.236	102.195	102.138	
6.750	102.068	102.027	101.970	
6.875	102.255	102.144	102.023	
6.990	102.255	102.073	101.952	
7.125	102.557	102.375	102.255	
7.250	102.961	102.779	102.659	

VA IRRRL 30 - 25 Year Fixed (401RL & 425RL)				
Rate	15 Day	30 Day	45 Day	
5.250	98.945	98.918	98.862	
5.375	99.484	99.388	99.303	
5.500	100.171	100.075	99.990	
5.625	100.600	100.504	100.418	
5.750	100.847	100.751	100.666	
5.875	101.108	101.004	100.911	
5.990	101.753	101.649	101.556	
6.125	102.151	102.047	101.954	
6.250	102.264	102.160	102.067	
6.375	102.145	102.104	102.047	
6.500	102.684	102.643	102.596	
6.625	102.893	102.851	102.794	
6.750	103.391	103.349	103.293	
6.875	103.842	103.660	103.540	
6.990	104.177	103.995	103.875	
7.125	104.701	104.520	104.399	
7.250	104.971	104.789	104.669	

VA IRRRL 20 Year Fixed - (420IRL)				
Rate	15 Day	30 Day	45 Day	
5.250	97.895	97.868	97.812	
5.375	98.434	98.338	98.253	
5.500	99.121	99.025	98.940	
5.625	99.550	99.454	99.368	
5.750	99.797	99.701	99.616	
5.875	100.058	99.954	99.861	
5.990	100.703	100.599	100.506	
6.125	101.101	100.997	100.904	
6.250	101.214	101.110	101.017	
6.375	101.095	101.054	100.997	
6.500	101.634	101.593	101.536	
6.625	101.843	101.801	101.744	
6.750	102.341	102.299	102.243	
6.875	102.792	102.610	102.490	
6.990	103.127	102.945	102.825	
7.125	103.651	103.470	103.349	
7.250	103.921	103.739	103.619	

VA IRRRL 15 Year Fixed - (415RL)				
Rate	15 Day	30 Day	45 Day	
4.990	98.403	98.366	98.325	
5.125	98.908	98.871	98.830	
5.250	99.526	99.488	99.448	
5.375	99.282	99.234	99.170	
5.500	99.838	99.790	99.726	
5.625	100.135	100.087	100.022	
5.750	100.231	100.183	100.118	
5.875	100.148	100.102	100.045	
5.990	100.652	100.606	100.549	
6.125	100.898	100.852	100.795	
6.250	100.840	100.794	100.737	
6.375	100.834	100.807	100.791	
6.500	101.212	101.185	101.169	
6.625	101.258	101.231	101.215	
6.750	101.882	101.855	101.839	
6.875	102.363	102.337	102.321	
6.990	102.527	102.501	102.485	

VA IRRRL 30 Year Fixed HB - (401RLHB)				
Rate	15 Day	30 Day	45 Day	
5.250	98.539	98.512	98.456	
5.375	98.904	98.808	98.723	
5.500	99.356	99.260	99.175	
5.625	100.007	99.911	99.825	
5.750	100.185	100.089	100.004	
5.875	100.387	100.283	100.191	
5.990	100.780	100.676	100.583	
6.125	101.379	101.275	101.183	
6.250	101.280	101.175	101.083	
6.375	100.941	100.900	100.843	
6.500	101.378	101.337	101.280	
6.625	102.079	102.037	101.981	
6.750	101.416	101.375	101.318	
6.875	102.224	102.043	101.922	
6.990	102.408	102.226	102.105	
7.125	102.213	102.032	101.911	
7.250	102.756	102.574	102.454	

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 (Sub Fin)
-1.000
NC Floor Price
99.750



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Effective:

Monday, April 6, 2026

Jumbo Signature Pricing

Jumbo Signature 30 Year Fixed - (901D)				
Note Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.125	99.419	99.325	99.138	98.950
6.250	99.794	99.701	99.513	99.326
6.375	100.127	100.033	99.846	99.658
6.500	100.441	100.347	100.159	99.972
6.625	100.697	100.604	100.416	100.229
6.750	100.904	100.810	100.623	100.435
6.875	101.109	101.015	100.827	100.640
7.000	101.300	101.206	101.019	100.831
7.125	101.474	101.381	101.193	101.006
7.250	101.647	101.553	101.365	101.178
7.375	101.818	101.724	101.537	101.349
7.500	101.991	101.897	101.709	101.522
7.625	102.152	102.058	101.870	101.683
7.750	102.313	102.219	102.032	101.844
7.875	102.474	102.380	102.193	102.005
8.000	102.635	102.541	102.354	102.166
8.125	102.796	102.702	102.515	102.327
8.250	102.957	102.863	102.676	102.488
8.375	103.118	103.024	102.837	102.649

Jumbo Signature 10/6 ARM - (9106D)				
Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.250	98.905	98.811	98.624	98.436
6.375	99.146	99.052	98.865	98.677
6.500	99.387	99.293	99.106	98.918
6.625	99.496	99.403	99.215	99.028
6.750	99.705	99.611	99.424	99.236
6.875	99.913	99.820	99.632	99.445
7.000	100.122	100.028	99.841	99.653
7.125	100.330	100.237	100.049	99.862
7.250	100.539	100.445	100.258	100.070
7.375	100.747	100.653	100.466	100.278
7.500	100.956	100.862	100.674	100.487
7.625	101.164	101.070	100.883	100.695
7.750	101.373	101.279	101.091	100.904
7.875	101.581	101.487	101.300	101.112
8.000	101.790	101.696	101.508	101.321

Loan Level Price Adjustments (LLPAs)	
FICO	
FICO >= 800	0.800
FICO 760 - 799	0.700
FICO 740 - 759	0.600
FICO 720 - 739	0.450
FICO 700 - 719	-0.050
FICO 680 - 699	-0.950
FICO 660 - 679	-1.500
Other Adjusters	
Investment Property	-0.500
Purchase	0.000
Cashout Refinance	-0.050
Second Home	0.000
Condo (LR and HR)	0.000
2-4 Unit	-0.250
Self-Employed	0.000
UPB > 2.5mm	-0.250
DTI > 45	-0.050
DTI < 35	0.100

CLTV							
	<= 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							
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
UPB > 2.5mm	-0.250	-0.250	-0.250	-0.250	-0.250		
DTI > 45	-0.050	-0.050	-0.050	-0.250	-0.375	-0.500	-0.500
DTI < 35	0.100	0.100	0.100	0.100	0.100	0.100	0.100

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	98.126	98.016	97.844	97.626
5.875	98.516	98.406	98.234	98.016
6.000	98.905	98.796	98.624	98.405
6.125	99.180	99.070	98.899	98.680
6.250	99.455	99.346	99.174	98.955
6.375	99.630	99.520	99.348	99.130
6.500	99.804	99.695	99.523	99.304
6.625	99.807	99.697	99.525	99.307
6.750	99.809	99.700	99.528	99.309
6.875	100.000	99.890	99.718	99.500
7.000	100.190	100.081	99.909	99.690
7.125	100.261	100.151	99.979	99.761
7.250	100.331	100.221	100.049	99.831
7.375	100.355	100.246	100.074	99.855
7.500	100.380	100.270	100.099	99.880

Jumbo Pro 30 Year Fixed 2:1 Buydown - (901SP-BD)				
Rate	15 Day	30 Day	45 Day	60 Day
5.750	98.126	98.016	97.844	97.626
5.875	98.516	98.406	98.234	98.016
6.000	98.905	98.796	98.624	98.405
6.125	99.180	99.070	98.899	98.680
6.250	99.455	99.346	99.174	98.955
6.375	99.630	99.520	99.348	99.130
6.500	99.804	99.695	99.523	99.304
6.625	99.807	99.697	99.525	99.307
6.750	99.809	99.700	99.528	99.309
6.875	100.000	99.890	99.718	99.500
7.000	100.190	100.081	99.909	99.690
7.125	100.261	100.151	99.979	99.761
7.250	100.331	100.221	100.049	99.831
7.375	100.355	100.246	100.074	99.855
7.500	100.380	100.270	100.099	99.880

Jumbo Pro 30 Year Fixed 1:0 Buydown - (901SP-BD10)				
Rate	15 Day	30 Day	45 Day	60 Day
5.750	98.126	98.016	97.844	97.626
5.875	98.516	98.406	98.234	98.016
6.000	98.905	98.796	98.624	98.405
6.125	99.180	99.070	98.899	98.680
6.250	99.455	99.346	99.174	98.955
6.375	99.630	99.520	99.348	99.130
6.500	99.804	99.695	99.523	99.304
6.625	99.807	99.697	99.525	99.307
6.750	99.809	99.700	99.528	99.309
6.875	100.000	99.890	99.718	99.500
7.000	100.190	100.081	99.909	99.690
7.125	100.261	100.151	99.979	99.761
7.250	100.331	100.221	100.049	99.831
7.375	100.355	100.246	100.074	99.855
7.500	100.380	100.270	100.099	99.880

Jumbo Pro 16 Year Fixed - (915SP)				
Rate	15 Day	30 Day	45 Day	60 Day
5.500	96.357	96.248	96.076	95.857
5.625	96.699	96.589	96.417	96.199
5.750	97.040	96.931	96.759	96.540
5.875	97.397	97.288	97.116	96.897
6.000	97.754	97.645	97.473	97.254
6.125	98.088	97.978	97.807	97.588
6.250	98.421	98.312	98.140	97.921
6.375	98.696	98.586	98.414	98.196
6.500	98.970	98.861	98.689	98.470
6.625	99.299	99.190	99.018	98.799
6.750	99.628	99.519	99.347	99.128

Jumbo Pro 10/6 ARM - (910SPP)				
Rate	15 Day	30 Day	45 Day	60 Day
5.250	96.227	96.118	95.946	95.727
5.375	96.535	96.425	96.253	96.035
5.500	96.832	96.723	96.551	96.332
5.625	97.106	96.996	96.824	96.606
5.750	97.376	97.266	97.095	96.876
5.875	97.648	97.538	97.366	97.148
6.000	97.921	97.812	97.640	97.421
6.125	98.145	98.036	97.864	97.645
6.250	98.334	98.225	98.053	97.834
6.375	98.591	98.482	98.310	98.091
6.500	98.849	98.740	98.568	98.349
6.625	98.884	98.775	98.603	98.384
6.750	98.919	98.810	98.638	98.419
6.875	99.139	99.029	98.857	98.639
7.000	99.359	99.249	99.077	98.859

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: Monday, April 6, 2026

Jumbo Elite Pro Pricing

Jumbo Elite Pro 30 YR Fixed - (901)			
Note Rate	15 DAY	30 DAY	45 DAY
6.000	98.137	98.075	98.200
6.125	98.762	98.700	98.825
6.250	99.300	99.238	99.363
6.375	99.800	99.738	99.863
6.500	100.237	100.175	100.300
6.625	100.635	100.573	100.698
6.750	101.026	100.964	101.089
6.875	101.409	101.347	101.472
7.000	101.784	101.722	101.847
7.125	102.151	102.089	102.214
7.250	102.510	102.448	102.573
7.375	102.862	102.800	102.925
7.500	103.206	103.144	103.269
7.625	103.542	103.480	103.605
7.750	103.870	103.808	103.933
7.875	104.190	104.128	104.253
8.000	104.471	104.409	104.534
8.125	104.721	104.659	104.784
8.250	104.971	104.909	105.034

Jumbo Elite Pro 30 YR Fixed 2:1 Buydown - (901-BD)			
Note Rate	15 DAY	30 DAY	45 DAY
6.000	98.137	98.075	98.200
6.125	98.762	98.700	98.825
6.250	99.300	99.238	99.363
6.375	99.800	99.738	99.863
6.500	100.237	100.175	100.300
6.625	100.635	100.573	100.698
6.750	101.026	100.964	101.089
6.875	101.409	101.347	101.472
7.000	101.784	101.722	101.847
7.125	102.151	102.089	102.214
7.250	102.510	102.448	102.573
7.375	102.862	102.800	102.925
7.500	103.206	103.144	103.269
7.625	103.542	103.480	103.605
7.750	103.870	103.808	103.933
7.875	104.190	104.128	104.253
8.000	104.471	104.409	104.534
8.125	104.721	104.659	104.784
8.250	104.971	104.909	105.034

Jumbo Elite Pro 30 YR Fixed 1:0 Buydown - (901-BD1e)			
Note Rate	15 DAY	30 DAY	45 DAY
6.000	98.137	98.075	98.200
6.125	98.762	98.700	98.825
6.250	99.300	99.238	99.363
6.375	99.800	99.738	99.863
6.500	100.237	100.175	100.300
6.625	100.635	100.573	100.698
6.750	101.026	100.964	101.089
6.875	101.409	101.347	101.472
7.000	101.784	101.722	101.847
7.125	102.151	102.089	102.214
7.250	102.510	102.448	102.573
7.375	102.862	102.800	102.925
7.500	103.206	103.144	103.269
7.625	103.542	103.480	103.605
7.750	103.870	103.808	103.933
7.875	104.190	104.128	104.253
8.000	104.471	104.409	104.534
8.125	104.721	104.659	104.784
8.250	104.971	104.909	105.034

Jumbo Elite Pro 15 YR Fixed - (915)			
Note Rate	15 DAY	30 DAY	45 DAY
6.000	98.387	98.325	98.450
6.125	99.012	98.950	99.075
6.250	99.580	99.488	99.613
6.375	100.050	99.988	100.113
6.500	100.487	100.425	100.550
6.625	100.885	100.823	100.948
6.750	101.276	101.214	101.339
6.875	101.659	101.597	101.722
7.000	102.034	101.972	102.097
7.125	102.401	102.339	102.464
7.250	102.760	102.698	102.823
7.375	103.112	103.050	103.175
7.500	103.456	103.394	103.519
7.625	103.792	103.730	103.855
7.750	104.120	104.058	104.183
7.875	104.440	104.378	104.503
8.000	104.721	104.659	104.784
8.125	104.971	104.909	105.034
8.250	105.221	105.159	105.284

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