

Ratesheet Code: RS-WS

Effective Date: 5/11/26 7:46 AM

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Lock Expiration Days	
15 Day	05/26/26
30 Day	06/10/26
45 Day	06/25/26
60 Day	07/10/26
Mortgagee Clause	
OCMBC, INC. ISAQA / 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

Allowable Fees	
Click Here	
Reloack Fee	
(0.250)	
Lock Extension Fees	
0.02 Per Day	
Max extension 30 days and / or 10 times, whichever comes first.	
Lock Request Hours	
8:00 AM - 8:59 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.

May Pricing Specials	
Non-Select FICO 620+ FHA, VA & DPA (STD Bal & High Bal) Max DTI 50%, Excludes Manual Underwrites	0.500
Select FHA, VA (STD Bal & High Bal) Max DTI 50%, Excludes Manual Underwrites	0.250
Alt Agency	0.125

Announcements

MAY DEAL MAKER SPECIALS ARE HERE!

UP TO 37.5 BPS PRICE IMPROVEMENT

FOR LOANS LOCKED
5/1 - 5/31, 2026



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

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



Effective: May 11, 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	94.912	94.863	94.811	94.753	4.875	94.510	94.461	94.410	94.351	5.750	99.780	99.695	99.607	99.507
4.990	95.548	95.498	95.447	95.389	4.990	95.146	95.097	95.046	94.988	5.875	100.286	100.201	100.113	100.013
5.125	95.990	95.940	95.889	95.831	5.125	95.613	95.563	95.512	95.454	5.990	100.717	100.632	100.544	100.444
5.250	96.669	96.619	96.568	96.510	5.250	96.305	96.255	96.203	96.145	6.125	101.191	101.106	101.018	100.918
5.375	97.310	97.260	97.209	97.151	5.375	96.958	96.908	96.857	96.799	6.250	101.255	101.154	101.052	100.936
5.500	97.914	97.864	97.813	97.755	5.500	97.587	97.537	97.486	97.428	6.375	101.812	101.711	101.609	101.493
5.625	98.475	98.425	98.373	98.315	5.625	98.150	98.100	98.048	97.990	6.500	102.209	102.108	102.006	101.890
5.750	99.052	98.994	98.935	98.869	5.750	98.723	98.665	98.606	98.540	6.625	102.452	102.352	102.249	102.133
5.875	99.616	99.558	99.499	99.433	5.875	99.283	99.226	99.167	99.101	6.750	102.429	102.329	102.226	102.110
5.990	100.088	100.030	99.972	99.905	5.990	99.756	99.698	99.640	99.573	6.875	102.697	102.600	102.501	102.389
6.125	100.604	100.546	100.487	100.421	6.125	100.259	100.201	100.142	100.076	6.990	103.143	103.069	102.994	102.908
6.250	101.089	101.010	100.929	100.838	6.250	100.744	100.665	100.584	100.493	7.125	103.541	103.470	103.397	103.314
6.375	101.670	101.591	101.510	101.419	6.375	101.325	101.246	101.165	101.074	7.250	104.302	104.252	104.201	104.143
6.500	102.083	102.003	101.923	101.831	6.500	101.738	101.658	101.578	101.486	7.375	104.616	104.567	104.515	104.457
6.625	102.290	102.210	102.130	102.038	6.625	101.945	101.865	101.785	101.693	7.500	104.770	104.720	104.669	104.611
6.750	102.905	102.828	102.747	102.656	6.750	102.560	102.483	102.402	102.311	7.625	105.062	105.012	104.961	104.903
6.875	103.151	103.074	102.993	102.902	6.875	102.806	102.729	102.648	102.557	7.750	105.329	105.279	105.228	105.170
6.990	103.664	103.587	103.507	103.415	6.990	103.319	103.242	103.162	103.070	7.875	105.571	105.521	105.470	105.412
7.125	104.026	103.949	103.868	103.777	7.125	103.681	103.604	103.523	103.432	7.990	105.520	105.470	105.419	105.361
7.250	104.671	104.615	104.556	104.490	7.250	104.326	104.270	104.211	104.145	8.125	105.768	105.719	105.667	105.609
7.375	104.859	104.803	104.744	104.678	7.375	104.514	104.458	104.399	104.333					
7.500	105.143	105.087	105.028	104.962	7.500	104.798	104.742	104.683	104.617					
7.625	105.392	105.336	105.278	105.211	7.625	105.047	104.991	104.933	104.866					

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	98.323	98.286	98.247	98.203	5.990	101.111	101.066	101.001	100.939	5.750	98.702	98.644	98.585	98.519
4.990	98.694	98.657	98.618	98.574	6.125	101.350	101.294	101.240	101.178	5.875	99.266	99.208	99.149	99.083
5.125	98.864	98.828	98.789	98.745	6.250	101.678	101.637	101.590	101.537	5.990	99.738	99.680	99.622	99.555
5.250	99.484	99.448	99.409	99.364	6.375	102.019	101.978	101.931	101.878	6.125	100.278	100.219	100.161	100.094
5.375	99.836	99.797	99.758	99.714	6.500	102.231	102.189	102.142	102.089	6.250	100.817	100.744	100.671	100.588
5.500	100.201	100.161	100.122	100.078	6.625	102.310	102.269	102.222	102.169	6.375	101.453	101.380	101.307	101.224
5.625	100.542	100.502	100.463	100.419	6.750	102.622	102.581	102.534	102.481	6.500	101.928	101.855	101.782	101.699
5.750	100.864	100.820	100.781	100.737	6.875	102.688	102.647	102.600	102.547	6.625	102.227	102.154	102.081	101.998
5.875	101.186	101.130	101.075	101.014	6.990	102.953	102.912	102.865	102.812	6.750	102.555	102.478	102.397	102.306
5.990	101.472	101.416	101.362	101.300	7.125	103.109	103.068	103.021	102.968	6.875	102.801	102.724	102.643	102.552
6.125	101.788	101.732	101.677	101.615	7.250	103.171	103.114	103.052	102.981	6.990	103.314	103.237	103.157	103.065
6.250	102.068	102.012	101.957	101.895	7.375	103.254	103.197	103.134	103.064	7.125	103.677	103.606	103.532	103.449
6.375	102.460	102.404	102.349	102.288	7.500	103.101	103.044	102.981	102.910	7.250	104.321	104.265	104.206	104.140
6.500	102.720	102.664	102.610	102.548	7.625	103.222	103.165	103.103	103.032	7.375	104.509	104.453	104.394	104.328
6.625	102.815	102.760	102.705	102.643	7.750	103.341	103.284	103.221	103.151	7.500	104.793	104.737	104.678	104.612
6.750	103.119	103.078	103.031	102.978	7.875	103.461	103.405	103.342	103.271	7.625	105.042	104.986	104.928	104.861
6.875	103.243	103.202	103.155	103.102	7.990	103.321	103.264	103.202	103.131	7.750	105.101	105.044	104.986	104.919
6.990	103.552	103.510	103.464	103.410	8.125	103.452	103.396	103.333	103.262	7.875	105.309	105.253	105.194	105.128
										7.990	105.191	105.135	105.076	105.010
										8.125	105.268	105.219	105.168	105.110

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	96.535	96.485	96.434	96.376	4.875	93.935	93.886	93.835	93.776	5.750	99.705	99.620	99.532	99.432
5.500	97.139	97.089	97.038	96.980	4.990	94.571	94.522	94.471	94.413	5.875	100.211	100.126	100.038	99.938
5.625	97.700	97.650	97.598	97.540	5.125	95.038	94.988	94.937	94.879	5.990	100.642	100.557	100.469	100.369
5.750	98.277	98.219	98.160	98.094	5.250	95.730	95.680	95.628	95.570	6.125	101.116	101.031	100.943	100.843
5.875	98.841	98.783	98.724	98.658	5.375	96.383	96.333	96.282	96.224	6.250	101.180	101.079	100.977	100.861
5.990	99.313	99.255	99.197	99.130	5.500	97.012	96.962	96.911	96.853	6.375	101.737	101.636	101.534	101.418
6.125	99.829	99.771	99.712	99.646	5.625	97.575	97.525	97.473	97.415	6.500	102.134	102.033	101.931	101.815
6.250	100.314	100.235	100.154	100.063	5.750	98.148	98.090	98.031	97.965	6.625	102.377	102.277	102.174	102.058
6.375	100.895	100.816	100.735	100.644	5.875	98.708	98.651	98.592	98.526	6.750	102.354	102.254	102.151	102.035
6.500	101.308	101.228	101.148	101.056	5.990	99.181	99.123	99.065	98.998	6.875	102.622	102.525	102.426	102.314
6.625	101.515	101.435	101.355	101.263	6.125	99.684	99.626	99.567	99.501	6.990	103.068	102.994	102.919	102.833
6.750	102.130	102.053	101.972	101.881	6.250	100.169	100.090	100.009	99.918	7.125	103.466	103.395	103.322	103.239
6.875	102.376	102.299	102.218	102.127	6.375	100.750	100.671	100.590	100.499	7.250	104.227	104.177	104.126	104.068
6.990	102.889	102.812	102.732	102.640	6.500	101.163	101.083	101.003	100.911	7.375	104.541	104.492	104.440	104.382
7.125	103.251	103.174	103.093	103.002	6.625	101.370	101.290	101.210	101.118	7.500	104.695	104.645	104.594	104.536
7.250	103.896	103.840	103.781	103.715	6.750	101.985	101.908	101.827	101.736	7.625	104.987	104.937	104.886	104.828
7.375	104.084	104.028	103.969	103.903	6.875	102.231	102.154	102.073	101.982	7.750	105.254	105.204	105.153	105.095
7.500	104.368	104.312	104.253	104.187	6.990	102.744	102.667	102.587	102.495	7.875	105.496	105.446	105.395	105.337
7.625	104.617	104.561	104.503	104.436	7.125	103.106	103.029	102.948	102.857	7.990	105.445	105.395	105.344	105.286
7.750	104.676	104.619	104.561	104.494	7.250	103.751	103.695	103.636	103.570	8.125	105.693	105.644	105.592	105.534
7.875	104.884	104.828	104.769	104.703	7.375	103.939	103.883	103.824	103.758					
7.990	104.766	104.710	104.651	104.585	7.500	104.223	104.167	104.108	104.042					
8.125	104.792	104.736	104.677	104.611	7.625	104.472	104.416	104.358	104.291					

REFI NOW CONFORMING PRICING

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Effective: May 11, 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	97.966	97.908	97.850	97.783	5.500	95.916	95.858	95.800	95.733	5.375	98.285	95.337	95.279	95.212
5.625	98.606	98.548	98.490	98.423	5.625	96.556	96.498	96.440	96.373	5.500	96.064	96.006	95.947	95.881
5.750	99.086	99.028	98.970	98.903	5.750	97.036	96.978	96.920	96.853	5.625	96.692	96.634	96.576	96.509
5.875	99.626	99.568	99.510	99.443	5.875	97.571	97.513	97.454	97.388	5.750	97.159	97.101	97.043	96.976
5.990	100.179	100.122	100.063	99.997	5.990	98.124	98.066	98.007	97.941	5.875	97.688	97.630	97.572	97.505
6.125	100.643	100.585	100.527	100.460	6.125	98.573	98.515	98.457	98.390	5.990	98.226	98.168	98.110	98.043
6.250	100.817	100.717	100.614	100.498	6.250	98.747	98.647	98.544	98.428	6.125	98.710	98.652	98.594	98.527
6.375	101.244	101.144	101.041	100.925	6.375	99.174	99.074	98.971	98.855	6.250	98.897	98.797	98.694	98.578
6.500	101.634	101.534	101.431	101.315	6.500	99.564	99.464	99.361	99.245	6.375	99.325	99.225	99.123	99.007
6.625	101.973	101.873	101.770	101.654	6.625	99.903	99.803	99.700	99.584	6.500	99.705	99.605	99.502	99.386
6.750	101.993	101.893	101.791	101.674	6.750	99.923	99.823	99.721	99.604	6.625	100.063	99.963	99.861	99.745
6.875	102.224	102.124	102.022	101.905	6.875	100.154	100.054	99.952	99.835	6.750	100.104	100.004	99.902	99.786
6.990	102.442	102.342	102.240	102.124	6.990	100.372	100.272	100.170	100.054	6.875	100.360	100.260	100.158	100.041
7.125	102.685	102.586	102.483	102.367	7.125	100.615	100.516	100.413	100.297	6.990	100.558	100.458	100.356	100.240
7.250	102.444	102.340	102.230	102.105	7.250	100.374	100.270	100.160	100.035	7.125	100.819	100.720	100.617	100.501
7.375	103.033	102.929	102.819	102.694	7.375	100.963	100.859	100.749	100.624	7.250	100.596	100.492	100.382	100.258
7.500	103.171	103.067	102.957	102.833	7.500	101.101	100.997	100.887	100.763	7.375	101.277	101.173	101.063	100.938
7.625	103.272	103.168	103.058	102.934	7.625	101.202	101.098	100.988	100.864	7.500	101.065	100.961	100.851	100.727
7.750	104.155	104.051	103.941	103.816	7.750	102.085	101.981	101.871	101.746	7.625	101.164	101.060	100.950	100.825
7.875	104.333	104.229	104.119	103.995	7.875	102.263	102.159	102.049	101.925	7.750	102.043	101.938	101.829	101.704
7.990	103.147	103.043	102.933	102.809	7.990	101.077	100.973	100.863	100.739	7.875	102.215	102.111	102.001	101.877
8.125	103.088	102.983	102.874	102.749	8.125	100.953	100.848	100.739	100.614	7.990	101.076	100.972	100.862	100.738

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	99.206	99.151	99.096	99.034	5.990	98.563	98.508	98.453	98.391
6.125	99.417	99.362	99.307	99.245	6.125	98.794	98.738	98.684	98.622
6.250	99.686	99.615	99.545	99.465	6.250	99.077	99.005	98.935	98.855
6.375	99.878	99.807	99.737	99.657	6.375	99.269	99.198	99.128	99.048
6.500	100.037	99.966	99.896	99.816	6.500	99.418	99.347	99.277	99.197
6.625	100.187	100.116	100.045	99.966	6.625	99.588	99.516	99.446	99.366
6.750	100.374	100.317	100.255	100.184	6.750	99.795	99.738	99.676	99.605
6.875	100.505	100.448	100.385	100.314	6.875	99.951	99.894	99.831	99.760
6.990	100.589	100.532	100.469	100.399	6.990	100.015	99.958	99.895	99.825
7.125	100.700	100.643	100.581	100.510	7.125	100.144	100.087	100.025	99.954
7.250	100.454	100.381	100.303	100.215	7.250	99.916	99.844	99.766	99.677
7.375	100.933	100.860	100.782	100.693	7.375	100.487	100.414	100.336	100.247
7.500	100.891	100.818	100.740	100.651	7.500	100.002	99.929	99.851	99.762
7.625	100.858	100.785	100.707	100.618	7.625	99.979	99.907	99.829	99.740
7.750	101.852	101.779	101.701	101.612	7.750	100.979	100.907	100.828	100.740
7.875	101.947	101.875	101.796	101.708	7.875	101.081	101.008	100.930	100.841
7.990	100.706	100.633	100.555	100.466	7.990	99.899	99.826	99.748	99.659

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	94.812	94.763	94.711	94.653	5.375	97.245	97.187	97.129	97.062	5.375	96.510	96.460	96.409	96.351
4.990	95.448	95.398	95.347	95.289	5.500	97.916	97.858	97.800	97.733	5.500	97.114	97.064	97.013	96.955
5.125	95.890	95.840	95.789	95.731	5.625	98.556	98.498	98.440	98.373	5.625	97.675	97.625	97.573	97.515
5.250	96.569	96.519	96.468	96.410	5.750	99.036	98.978	98.920	98.853	5.750	98.252	98.194	98.135	98.069
5.375	97.210	97.160	97.109	97.051	5.875	99.576	99.518	99.460	99.393	5.875	98.816	98.758	98.699	98.633
5.500	97.814	97.764	97.713	97.655	5.990	100.129	100.072	100.013	99.947	5.990	99.288	99.230	99.172	99.105
5.625	98.375	98.325	98.273	98.215	6.125	100.593	100.535	100.477	100.410	6.125	99.804	99.746	99.687	99.621
5.750	98.952	98.894	98.835	98.769	6.250	100.767	100.667	100.564	100.448	6.250	100.289	100.210	100.129	100.038
5.875	99.516	99.458	99.399	99.333	6.375	101.194	101.094	100.991	100.875	6.375	100.870	100.791	100.710	100.619
5.990	99.988	99.930	99.872	99.805	6.500	101.584	101.484	101.381	101.265	6.500	101.283	101.203	101.123	101.031
6.125	100.504	100.446	100.387	100.321	6.625	101.923	101.823	101.720	101.604	6.625	101.490	101.410	101.330	101.238
6.250	100.989	100.910	100.829	100.738	6.750	101.943	101.843	101.741	101.624	6.750	102.105	102.028	101.947	101.856
6.375	101.570	101.491	101.410	101.319	6.875	102.174	102.074	101.972	101.855	6.875	102.351	102.274	102.193	102.102
6.500	101.983	101.903	101.823	101.731	6.990	102.392	102.292	102.190	102.074	6.990	102.864	102.787	102.707	102.615
6.625	102.190	102.110	102.030	101.938	7.125	102.635	102.536	102.433	102.317	7.125	103.226	103.149	103.068	102.977
6.750	102.805	102.728	102.647	102.556	7.250	102.394	102.290	102.180	102.055	7.250	103.871	103.815	103.756	103.690
6.875	103.051	102.974	102.893	102.802	7.375	102.983	102.879	102.769	102.644	7.375	104.059	104.003	103.944	103.878
6.990	103.564	103.487	103.407	103.315	7.500	103.121	103.017	102.907	102.783	7.500	104.343	104.287	104.228	104.162
7.125	103.926	103.849	103.768	103.677	7.625	103.222	103.118	103.008	102.884	7.625	104.592	104.536	104.478	104.411
7.250	104.571	104.515	104.456	104.390	7.750	104.105	104.001	103.891	103.766	7.750	104.651	104.594	104.536	104.469
7.375	104.759	104.703	104.644	104.578	7.875	104.283	104.179	104.069	103.945	7.875	104.859	104.803	104.744	104.678
7.500	105.043	104.987	104.928	104.862	7.990	103.097	102.993	102.883	102.759	7.990	104.741	104.685	104.626	104.560
7.625	105.292	105.236	105.178	105.111	8.125	103.038	102.933	102.824	102.699	8.125	104.767	104.711	104.652	104.586

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	94.812	94.763	94.711	94.653	5.500	97.916	97.858	97.800	97.733	5.375	96.510	96.460	96.409	96.351
4.990	95.448	95.398	95.347	95.289	5.625	98.556	98.498	98.440	98.373	5.500	97.114	97.064	97.013	96.955
5.125	95.890	95.840	95.789	95.731	5.750	99.036	98.978	98.920	98.853	5.625	97.675	97.625	97.573	97.515
5.250	96.569	96.519	96.468	96.410	5.875	99.576	99.518	99.460	99.393	5.750	98.252	98.194	98.135	98.069
5.375	97.210	97.160	97.109	97.051	5.990	100.129	100.072	100.013	99.947	5.875	98.816	98.758	98.699	98.633
5.500	97.814	97.764	97.713	97.655	6.125	100.593	100.535	100.477	100.410	5.990	99.288	99.230	99.172	99.105
5.625	98.375	98.325	98.273	98.215	6.250	100.767	100.667	100.564	100.448	6.125	99.804	99.746	99.687	99.621
5.750	98.952	98.894												



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 19000 MacArthur Blvd, Suite 200
 Irvine, CA 92612

SELECT PRICING

Effective: May 11, 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	95.162	95.113	95.061	95.003	4.875	98.573	98.536	98.497	98.453
4.990	95.798	95.748	95.697	95.639	4.990	98.944	98.907	98.868	98.824
5.125	96.240	96.190	96.139	96.081	5.125	99.114	99.078	99.039	98.995
5.250	96.919	96.869	96.818	96.760	5.250	99.734	99.698	99.659	99.614
5.375	97.560	97.510	97.459	97.401	5.375	100.086	100.047	100.008	99.964
5.500	98.164	98.114	98.063	98.005	5.500	100.451	100.411	100.372	100.328
5.625	98.725	98.675	98.623	98.565	5.625	100.792	100.752	100.713	100.669
5.750	99.302	99.244	99.185	99.119	5.750	101.114	101.070	101.031	100.987
5.875	99.866	99.808	99.749	99.683	5.875	101.436	101.380	101.325	101.264
5.990	100.338	100.280	100.222	100.155	5.990	101.722	101.666	101.612	101.550
6.125	100.854	100.796	100.737	100.671	6.125	102.038	101.982	101.927	101.865
6.250	101.339	101.260	101.179	101.088	6.250	102.318	102.262	102.207	102.145
6.375	101.920	101.841	101.760	101.669	6.375	102.710	102.654	102.599	102.538
6.500	102.333	102.253	102.173	102.081	6.500	102.970	102.914	102.860	102.798
6.625	102.540	102.460	102.380	102.288	6.625	103.065	103.010	102.955	102.893
6.750	103.155	103.078	102.997	102.906	6.750	103.369	103.328	103.281	103.228
6.875	103.401	103.324	103.243	103.152	6.875	103.493	103.452	103.405	103.352
6.990	103.914	103.837	103.757	103.665					
7.125	104.276	104.199	104.118	104.027					
7.250	104.921	104.865	104.806	104.740					
7.375	105.109	105.053	104.994	104.928					
7.500	105.393	105.337	105.278	105.212					
7.625	105.642	105.586	105.528	105.461					
7.750	105.701	105.644	105.586	105.519					
7.875	105.909	105.853	105.794	105.728					

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	98.216	98.158	98.100	98.033	5.990	99.456	99.401	99.346	99.284
5.625	98.856	98.798	98.740	98.673	6.125	99.667	99.612	99.557	99.495
5.750	99.336	99.278	99.220	99.153	6.250	99.936	99.865	99.795	99.715
5.875	99.876	99.818	99.760	99.693	6.375	100.128	100.057	99.987	99.907
5.990	100.429	100.372	100.313	100.247	6.500	100.287	100.216	100.146	100.066
6.125	100.893	100.835	100.777	100.710	6.625	100.437	100.366	100.295	100.216
6.250	101.067	100.967	100.864	100.748	6.750	100.624	100.567	100.505	100.434
6.375	101.494	101.394	101.291	101.175	6.875	100.755	100.698	100.635	100.564
6.500	101.884	101.784	101.681	101.565	6.990	100.839	100.782	100.719	100.649
6.625	102.223	102.123	102.020	101.904	7.125	100.950	100.893	100.831	100.760
6.750	102.243	102.143	102.041	101.924	7.250	100.704	100.631	100.553	100.465
6.875	102.474	102.374	102.272	102.155	7.375	101.183	101.110	101.032	100.943
6.990	102.692	102.592	102.490	102.374	7.500	101.141	101.068	100.990	100.901
7.125	102.935	102.836	102.733	102.617	7.625	101.108	101.035	100.957	100.868
7.250	102.694	102.590	102.480	102.355	7.750	102.102	102.029	101.951	101.862
7.375	103.283	103.179	103.069	102.944	7.875	102.197	102.125	102.046	101.958
7.500	103.421	103.317	103.207	103.083					
7.625	103.522	103.418	103.308	103.184					
7.750	104.405	104.301	104.191	104.066					
7.875	104.583	104.479	104.369	104.245					
7.990	103.397	103.293	103.183	103.059					
8.125	103.338	103.233	103.124	102.999					

SELECT FANNIE MAE BUYDOWN									
SELECT FANNIE MAE 30 YR FIXED 2:1 BUYDOWN (101-BD)					SELECT FANNIE MAE HB 30 YR FIXED 2:1 BUYDOWN (101 HE)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	95.062	95.013	94.961	94.903	5.500	98.166	98.108	98.050	97.983
4.990	95.698	95.648	95.597	95.539	5.625	98.806	98.748	98.690	98.623
5.125	96.140	96.090	96.039	95.981	5.750	99.286	99.228	99.170	99.103
5.250	96.819	96.769	96.718	96.660	5.875	99.826	99.768	99.710	99.643
5.375	97.460	97.410	97.359	97.301	5.990	100.379	100.322	100.263	100.197
5.500	98.064	98.014	97.963	97.905	6.125	100.843	100.785	100.727	100.660
5.625	98.625	98.575	98.523	98.465	6.250	101.017	100.917	100.814	100.698
5.750	99.202	99.144	99.085	99.019	6.375	101.444	101.344	101.241	101.125
5.875	99.766	99.708	99.649	99.583	6.500	101.834	101.734	101.631	101.515
5.990	100.238	100.180	100.122	100.055	6.625	102.173	102.073	101.970	101.854
6.125	100.754	100.696	100.637	100.571	6.750	102.193	102.093	101.991	101.874
6.250	101.239	101.160	101.079	100.988	6.875	102.424	102.324	102.222	102.105
6.375	101.820	101.741	101.660	101.569	6.990	102.642	102.542	102.440	102.324
6.500	102.233	102.153	102.073	101.981	7.125	102.885	102.786	102.683	102.567
6.625	102.440	102.360	102.280	102.188	7.250	102.644	102.540	102.430	102.305
6.750	103.055	102.978	102.897	102.806	7.375	103.233	103.129	103.019	102.894
6.875	103.301	103.224	103.143	103.052	7.500	103.371	103.267	103.157	103.033
6.990	103.814	103.737	103.657	103.565	7.625	103.472	103.368	103.258	103.134
7.125	104.176	104.099	104.018	103.927	7.750	104.355	104.251	104.141	104.016
7.250	104.821	104.765	104.706	104.640	7.875	104.533	104.429	104.319	104.195
7.375	105.009	104.953	104.894	104.828	7.990	103.347	103.243	103.133	103.009
7.500	105.293	105.237	105.178	105.112	8.125	103.288	103.183	103.074	102.949
7.625	105.542	105.486	105.428	105.361					

SELECT FANNIE MAE BUYDOWN									
SELECT FANNIE MAE 30 YR FIXED 1:0 BUYDOWN (101-BD10)					SELECT FANNIE MAE HB 30 YR FIXED 1:0 BUYDOWN (101 HE)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	95.062	95.013	94.961	94.903	5.500	98.166	98.108	98.050	97.983
4.990	95.698	95.648	95.597	95.539	5.625	98.806	98.748	98.690	98.623
5.125	96.140	96.090	96.039	95.981	5.750	99.286	99.228	99.170	99.103
5.250	96.819	96.769	96.718	96.660	5.875	99.826	99.768	99.710	99.643
5.375	97.460	97.410	97.359	97.301	5.990	100.379	100.322	100.263	100.197
5.500	98.064	98.014	97.963	97.905	6.125	100.843	100.785	100.727	100.660
5.625	98.625	98.575	98.523	98.465	6.250	101.017	100.917	100.814	100.698
5.750	99.202	99.144	99.085	99.019	6.375	101.444	101.344	101.241	101.125
5.875	99.766	99.708	99.649	99.583	6.500	101.834	101.734	101.631	101.515
5.990	100.238	100.180	100.122	100.055	6.625	102.173	102.073	101.970	101.854
6.125	100.754	100.696	100.637	100.571	6.750	102.193	102.093	101.991	101.874
6.250	101.239	101.160	101.079	100.988	6.875	102.424	102.324	102.222	102.105
6.375	101.820	101.741	101.660	101.569	6.990	102.642	102.542	102.440	102.324
6.500	102.233	102.153	102.073	101.981	7.125	102.885	102.786	102.683	102.567
6.625	102.440	102.360	102.280	102.188	7.250	102.644	102.540	102.430	102.305
6.750	103.055	102.978	102.897	102.806	7.375	103.233	103.129	103.019	102.894
6.875	103.301	103.224	103.143	103.052	7.500	103.371	103.267	103.157	103.033
6.990	103.814	103.737	103.657	103.565	7.625	103.472	103.368	103.258	103.134
7.125	104.176	104.099	104.018	103.927	7.750	104.355	104.251	104.141	104.016
7.250	104.821	104.765	104.706	104.640	7.875	104.533	104.429	104.319	104.195
7.375	105.009	104.953	104.894	104.828	7.990	103.347	103.243	103.133	103.009
7.500	105.293	105.237	105.178	105.112	8.125	103.288	103.183	103.074	102.949
7.625	105.542	105.486	105.428	105.361	8.250	103.004	102.886	102.762	102.620



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Effective: May 11, 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	94.912	94.863	94.811	94.753	4.875	94.510	94.461	94.410	94.351	5.500	98.921	98.844	98.763	98.672
4.990	95.548	95.498	95.447	95.389	4.990	95.146	95.097	95.046	94.988	5.625	99.447	99.370	99.289	99.198
5.125	95.990	95.940	95.889	95.831	5.125	95.613	95.563	95.512	95.454	5.750	99.780	99.695	99.607	99.507
5.250	96.669	96.619	96.568	96.510	5.250	96.305	96.255	96.203	96.145	5.875	100.286	100.201	100.113	100.013
5.375	97.310	97.260	97.209	97.151	5.375	96.958	96.908	96.857	96.799	5.990	100.717	100.632	100.544	100.444
5.500	97.914	97.864	97.813	97.755	5.500	97.587	97.537	97.486	97.428	6.125	101.191	101.106	101.018	100.918
5.625	98.475	98.425	98.373	98.315	5.625	98.150	98.100	98.048	97.990	6.250	101.255	101.154	101.052	100.936
5.750	99.052	98.994	98.935	98.869	5.750	98.723	98.665	98.606	98.540	6.375	101.812	101.711	101.609	101.493
5.875	99.616	99.558	99.499	99.433	5.875	99.283	99.226	99.167	99.101	6.500	102.209	102.108	102.006	101.890
5.990	100.088	100.030	99.972	99.905	5.990	99.756	99.698	99.640	99.573	6.625	102.452	102.352	102.249	102.133
6.125	100.604	100.546	100.487	100.421	6.125	100.259	100.201	100.142	100.076	6.750	102.429	102.329	102.226	102.110
6.250	101.089	101.010	100.929	100.838	6.250	100.744	100.665	100.584	100.493	6.875	102.697	102.600	102.501	102.389
6.375	101.670	101.591	101.510	101.419	6.375	101.325	101.246	101.165	101.074	6.990	103.143	103.069	102.994	102.908
6.500	102.083	102.003	101.923	101.831	6.500	101.738	101.658	101.578	101.486	7.125	103.541	103.470	103.397	103.314
6.625	102.290	102.210	102.130	102.038	6.625	101.945	101.865	101.785	101.693	7.250	104.302	104.252	104.201	104.143
6.750	102.905	102.828	102.747	102.656	6.750	102.560	102.483	102.402	102.311	7.375	104.616	104.567	104.515	104.457
6.875	103.151	103.074	102.993	102.902	6.875	102.806	102.729	102.648	102.557	7.500	104.770	104.720	104.669	104.611
6.990	103.664	103.587	103.507	103.415	6.990	103.319	103.242	103.162	103.070	7.625	105.062	105.012	104.961	104.903
7.125	104.026	103.949	103.868	103.777	7.125	103.681	103.604	103.523	103.432	7.750	105.329	105.279	105.228	105.170
7.250	104.671	104.615	104.556	104.490	7.250	104.326	104.270	104.211	104.145	7.875	105.571	105.521	105.470	105.412
7.375	104.859	104.803	104.744	104.678	7.375	104.514	104.458	104.399	104.333	7.990	105.520	105.470	105.419	105.361
7.500	105.143	105.087	105.028	104.962	7.500	104.798	104.742	104.683	104.617	8.125	105.768	105.719	105.667	105.609
7.625	105.392	105.336	105.278	105.211	7.625	105.047	104.991	104.933	104.866					
7.750	105.451	105.394	105.336	105.269	7.750	105.106	105.049	104.991	104.924					
7.875	105.659	105.603	105.544	105.478	7.875	105.314	105.258	105.199	105.133					
7.990	105.541	105.485	105.426	105.360	7.990	105.196	105.140	105.081	105.015					
8.125	105.567	105.511	105.452	105.386	8.125	105.172	105.116	105.057	104.991					

FREDDIE MAC 15 YEAR FIXED (215)					FREDDIE MAC 10 YEAR FIXED (210)					HOME POSSIBLE 30 YEAR FIXED (HP201)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.990	98.694	98.657	98.618	98.574	5.500	100.146	100.094	100.039	99.977	5.875	99.266	99.208	99.149	99.083
5.125	98.864	98.828	98.789	98.745	5.625	100.376	100.324	100.269	100.207	5.990	99.738	99.680	99.622	99.555
5.250	99.484	99.448	99.409	99.364	5.750	100.649	100.594	100.539	100.477	6.125	100.254	100.196	100.137	100.071
5.375	99.836	99.797	99.758	99.714	5.875	100.895	100.840	100.785	100.723	6.250	100.739	100.660	100.579	100.488
5.500	100.201	100.161	100.122	100.078	5.990	101.111	101.056	101.001	100.939	6.375	101.320	101.241	101.160	101.069
5.625	100.542	100.502	100.463	100.419	6.125	101.350	101.294	101.240	101.178	6.500	101.733	101.653	101.573	101.481
5.750	100.864	100.820	100.781	100.737	6.250	101.678	101.637	101.590	101.537	6.625	101.940	101.860	101.780	101.688
5.875	101.186	101.130	101.075	101.014	6.375	102.019	101.978	101.931	101.878	6.750	102.555	102.478	102.397	102.306
5.990	101.472	101.416	101.362	101.300	6.500	102.231	102.189	102.142	102.089	6.875	102.801	102.724	102.643	102.552
6.125	101.788	101.732	101.677	101.615	6.625	102.310	102.269	102.222	102.169	6.990	103.314	103.237	103.157	103.065
6.250	102.068	102.012	101.957	101.895	6.750	102.622	102.581	102.534	102.481	7.125	103.676	103.599	103.518	103.427
6.375	102.460	102.404	102.349	102.288	6.875	102.688	102.647	102.600	102.547	7.250	104.321	104.265	104.206	104.140
6.500	102.720	102.664	102.610	102.548	6.990	102.953	102.912	102.865	102.812	7.375	104.509	104.453	104.394	104.328
6.625	102.815	102.760	102.705	102.643	7.125	103.109	103.068	103.021	102.968	7.500	104.793	104.737	104.678	104.612
6.750	103.119	103.078	103.031	102.978	7.250	103.171	103.114	103.052	102.981	7.625	105.042	104.986	104.928	104.861
6.875	103.243	103.202	103.155	103.102						7.750	105.101	105.044	104.986	104.919
6.990	103.552	103.510	103.464	103.410						7.875	105.309	105.253	105.194	105.128
										7.990	105.191	105.135	105.076	105.010
										8.125	105.217	105.161	105.102	105.036

FREDDIE MAC HOMEONE 30 YEAR FIXED (201 HomeOne)				
Rate	15-Day	30-Day	45-Day	60-Day
5.875	99.616	99.558	99.499	99.433
5.990	100.088	100.030	99.972	99.905
6.125	100.604	100.546	100.487	100.421
6.250	101.089	101.010	100.929	100.838
6.375	101.670	101.591	101.510	101.419
6.500	102.083	102.003	101.923	101.831
6.625	102.290	102.210	102.130	102.038
6.750	102.905	102.828	102.747	102.656
6.875	103.151	103.074	102.993	102.902
6.990	103.664	103.587	103.507	103.415
7.125	104.026	103.949	103.868	103.777
7.250	104.671	104.615	104.556	104.490
7.375	104.859	104.803	104.744	104.678
7.500	105.143	105.087	105.028	104.962
7.625	105.392	105.336	105.278	105.211
7.750	105.451	105.394	105.336	105.269
7.875	105.659	105.603	105.544	105.478
7.990	105.541	105.485	105.426	105.360
8.125	105.567	105.511	105.452	105.386

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	97.616	97.558	97.500	97.433	5.500	95.314	95.256	95.197	95.131	5.500	97.597	97.542	97.487	97.425
5.625	98.256	98.198	98.140	98.073	5.625	95.942	95.884	95.826	95.759	5.625	97.905	97.850	97.795	97.733
5.750	98.736	98.678	98.620	98.553	5.750	96.409	96.351	96.293	96.226	5.750	97.942	97.887	97.832	97.770
5.875	99.276	99.218	99.160	99.093	5.875	96.938	96.880	96.822	96.755	5.875	98.203	98.147	98.093	98.031
5.990	99.829	99.772	99.713	99.647	5.990	97.476	97.418	97.360	97.293	5.990	98.523	98.468	98.413	98.351
6.125	100.293	100.235	100.177	100.110	6.125	97.960	97.902	97.844	97.777	6.125	98.754	98.698	98.644	98.582
6.250	100.467	100.367	100.264	100.148	6.250	98.147	98.047	97.944	97.828	6.250	99.037	98.965	98.895	98.815
6.375	100.894	100.794	100.691	100.575	6.375	98.575	98.475	98.373	98.257	6.375	99.229	99.158	99.088	99.008
6.500	101.284	101.184	101.081	100.965	6.500	98.955	98.855	98.752	98.636	6.500	99.378	99.307	99.237	99.157
6.625	101.623	101.523	101.420	101.304	6.625	99.313	99.213	99.111	98.995	6.625	99.548	99.476	99.406	99.326
6.750	101.643	101.543	101.441	101.324	6.750	99.354	99.254	99.152	99.036	6.750	99.755	99.698	99.636	99.565
6.875	101.874	101.774	101.672	101.555	6.875	99.610	99.510	99.408	99.291	6.875	99.911	99.854	99.791	99.720
6.990	102.092	101.992	101.890	101.774	6.990	99.808	99.708	99.606	99.490	6.990	99.975	99.918	99.855	99.785
7.125	102.335	102.236	102.133	102.017	7.125	100.069	99.970	99.867	9					



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FREDDIE MAC FIXED RATE BUYDOWN PRICING

FREDDIE MAC 30 YR FIXED 2:1 BUYDOWN (201-BD)					FREDDIE MAC SC 30 YR FIXED 2:1 BUYDOWN (201 SC-BD)					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	94.812	94.763	94.711	94.653	5.990	99.779	99.722	99.663	99.597	5.375	96.510	96.460	96.409	96.351
4.990	95.448	95.398	95.347	95.289	6.125	100.243	100.185	100.127	100.060	5.500	97.114	97.064	97.013	96.955
5.125	95.890	95.840	95.789	95.731	6.250	100.417	100.317	100.214	100.098	5.625	97.675	97.625	97.573	97.515
5.250	96.569	96.519	96.468	96.410	6.375	100.844	100.744	100.641	100.525	5.750	98.252	98.194	98.135	98.069
5.375	97.210	97.160	97.109	97.051	6.500	101.234	101.134	101.031	100.915	5.875	98.816	98.758	98.699	98.633
5.500	97.814	97.764	97.713	97.655	6.625	101.573	101.473	101.370	101.254	5.990	99.288	99.230	99.172	99.105
5.625	98.375	98.325	98.273	98.215	6.750	101.593	101.493	101.391	101.274	6.125	99.804	99.746	99.687	99.621
5.750	98.952	98.894	98.835	98.769	6.875	101.824	101.724	101.622	101.505	6.250	100.289	100.210	100.129	100.038
5.875	99.516	99.458	99.399	99.333	6.990	102.042	101.942	101.840	101.724	6.375	100.870	100.791	100.710	100.619
5.990	99.988	99.930	99.872	99.805	7.125	102.285	102.186	102.083	101.967	6.500	101.283	101.203	101.123	101.031
6.125	100.504	100.446	100.387	100.321	7.250	102.044	101.940	101.830	101.705	6.625	101.490	101.410	101.330	101.238
6.250	100.989	100.910	100.829	100.738	7.375	102.633	102.529	102.419	102.294	6.750	102.105	102.028	101.947	101.856
6.375	101.570	101.491	101.410	101.319	7.500	102.771	102.667	102.557	102.433	6.875	102.351	102.274	102.193	102.102
6.500	101.983	101.903	101.823	101.731	7.625	102.872	102.768	102.658	102.534	6.990	102.864	102.787	102.707	102.615
6.625	102.190	102.110	102.030	101.938	7.750	103.755	103.651	103.541	103.416	7.125	103.226	103.149	103.068	102.977
6.750	102.805	102.728	102.647	102.556	7.875	103.933	103.829	103.719	103.595	7.250	103.871	103.815	103.756	103.690
6.875	103.051	102.974	102.893	102.802	7.990	102.747	102.643	102.533	102.409	7.375	104.059	104.003	103.944	103.878
6.990	103.564	103.487	103.407	103.315	8.125	102.688	102.583	102.474	102.349	7.500	104.343	104.287	104.228	104.162
7.125	103.926	103.849	103.768	103.677	8.250	102.404	102.286	102.162	102.020	7.625	104.592	104.536	104.478	104.411
7.250	104.571	104.515	104.456	104.390						7.750	104.651	104.594	104.536	104.469
7.375	104.759	104.703	104.644	104.578						7.875	104.859	104.803	104.744	104.678
7.500	105.043	104.987	104.928	104.862						7.990	104.741	104.685	104.626	104.560
7.625	105.292	105.236	105.178	105.111						8.125	104.767	104.711	104.652	104.586

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	94.812	94.763	94.711	94.653	5.990	99.779	99.722	99.663	99.597	5.375	96.510	96.460	96.409	96.351
4.990	95.448	95.398	95.347	95.289	6.125	100.243	100.185	100.127	100.060	5.500	97.114	97.064	97.013	96.955
5.125	95.890	95.840	95.789	95.731	6.250	100.417	100.317	100.214	100.098	5.625	97.675	97.625	97.573	97.515
5.250	96.569	96.519	96.468	96.410	6.375	100.844	100.744	100.641	100.525	5.750	98.252	98.194	98.135	98.069
5.375	97.210	97.160	97.109	97.051	6.500	101.234	101.134	101.031	100.915	5.875	98.816	98.758	98.699	98.633
5.500	97.814	97.764	97.713	97.655	6.625	101.573	101.473	101.370	101.254	5.990	99.288	99.230	99.172	99.105
5.625	98.375	98.325	98.273	98.215	6.750	101.593	101.493	101.391	101.274	6.125	99.804	99.746	99.687	99.621
5.750	98.952	98.894	98.835	98.769	6.875	101.824	101.724	101.622	101.505	6.250	100.289	100.210	100.129	100.038
5.875	99.516	99.458	99.399	99.333	6.990	102.042	101.942	101.840	101.724	6.375	100.870	100.791	100.710	100.619
5.990	99.988	99.930	99.872	99.805	7.125	102.285	102.186	102.083	101.967	6.500	101.283	101.203	101.123	101.031
6.125	100.504	100.446	100.387	100.321	7.250	102.044	101.940	101.830	101.705	6.625	101.490	101.410	101.330	101.238
6.250	100.989	100.910	100.829	100.738	7.375	102.633	102.529	102.419	102.294	6.750	102.105	102.028	101.947	101.856
6.375	101.570	101.491	101.410	101.319	7.500	102.771	102.667	102.557	102.433	6.875	102.351	102.274	102.193	102.102
6.500	101.983	101.903	101.823	101.731	7.625	102.872	102.768	102.658	102.534	6.990	102.864	102.787	102.707	102.615
6.625	102.190	102.110	102.030	101.938	7.750	103.755	103.651	103.541	103.416	7.125	103.226	103.149	103.068	102.977
6.750	102.805	102.728	102.647	102.556	7.875	103.933	103.829	103.719	103.595	7.250	103.871	103.815	103.756	103.690
6.875	103.051	102.974	102.893	102.802	7.990	102.747	102.643	102.533	102.409	7.375	104.059	104.003	103.944	103.878
6.990	103.564	103.487	103.407	103.315	8.125	102.688	102.583	102.474	102.349	7.500	104.343	104.287	104.228	104.162
7.125	103.926	103.849	103.768	103.677	8.250					7.625	104.592	104.536	104.478	104.411
7.250	104.571	104.515	104.456	104.390	8.375					7.750	104.651	104.594	104.536	104.469
7.375	104.759	104.703	104.644	104.578	8.500					7.875	104.859	104.803	104.744	104.678
7.500	105.043	104.987	104.928	104.862	8.625					7.990	104.741	104.685	104.626	104.560
7.625	105.292	105.236	105.178	105.111	8.750					8.125	104.767	104.711	104.652	104.586



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SELECT PRICING

Effective: May 11, 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	95.162	95.113	95.061	95.003	4.875	98.573	98.536	98.497	98.453
4.990	95.798	95.748	95.697	95.639	4.990	98.944	98.907	98.868	98.824
5.125	96.240	96.190	96.139	96.081	5.125	99.114	99.078	99.039	98.995
5.250	96.919	96.869	96.818	96.760	5.250	99.734	99.698	99.659	99.614
5.375	97.560	97.510	97.459	97.401	5.375	100.086	100.047	100.008	99.964
5.500	98.164	98.114	98.063	98.005	5.500	100.451	100.411	100.372	100.328
5.625	98.725	98.675	98.623	98.565	5.625	100.792	100.752	100.713	100.669
5.750	99.302	99.244	99.185	99.119	5.750	101.114	101.070	101.031	100.987
5.875	99.866	99.808	99.749	99.683	5.875	101.436	101.380	101.325	101.264
5.990	100.338	100.280	100.222	100.155	5.990	101.722	101.666	101.612	101.550
6.125	100.854	100.796	100.737	100.671	6.125	102.038	101.982	101.927	101.865
6.250	101.339	101.260	101.179	101.088	6.250	102.318	102.262	102.207	102.145
6.375	101.920	101.841	101.760	101.669	6.375	102.710	102.654	102.599	102.538
6.500	102.333	102.253	102.173	102.081	6.500	102.970	102.914	102.860	102.798
6.625	102.540	102.460	102.380	102.288	6.625	103.065	103.010	102.955	102.893
6.750	103.155	103.078	102.997	102.906	6.750	103.369	103.328	103.281	103.228
6.875	103.401	103.324	103.243	103.152	6.875	103.493	103.452	103.405	103.352
6.990	103.914	103.837	103.757	103.665	6.990	103.802	103.760	103.714	103.660
7.125	104.276	104.199	104.118	104.027	7.125	104.006	103.965	103.918	103.865
7.250	104.921	104.865	104.806	104.740	7.250	103.909	103.853	103.790	103.719
7.375	105.109	105.053	104.994	104.928					
7.500	105.393	105.337	105.278	105.212					
7.625	105.642	105.586	105.528	105.461					
7.750	105.701	105.644	105.586	105.519					
7.875	105.909	105.853	105.794	105.728					
7.990	105.791	105.735	105.676	105.610					
8.125	105.817	105.761	105.702	105.636					

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	97.866	97.808	97.750	97.683	5.990	98.773	98.718	98.663	98.601
5.625	98.506	98.448	98.390	98.323	6.125	99.004	98.948	98.894	98.832
5.750	98.986	98.928	98.870	98.803	6.250	99.287	99.215	99.145	99.065
5.875	99.526	99.468	99.410	99.343	6.375	99.479	99.408	99.338	99.258
5.990	100.079	100.022	99.963	99.897	6.500	99.628	99.557	99.487	99.407
6.125	100.543	100.485	100.427	100.360	6.625	99.798	99.726	99.656	99.576
6.250	100.717	100.617	100.514	100.398	6.750	100.005	99.948	99.886	99.815
6.375	101.144	101.044	100.941	100.825	6.875	100.161	100.104	100.041	99.970
6.500	101.534	101.434	101.331	101.215	6.990	100.225	100.168	100.105	100.035
6.625	101.873	101.773	101.670	101.554	7.125	100.354	100.297	100.235	100.164
6.750	101.893	101.793	101.691	101.574	7.250	100.126	100.054	99.976	99.887
6.875	102.124	102.024	101.922	101.805	7.375	100.697	100.624	100.546	100.457
6.990	102.342	102.242	102.140	102.024	7.500	100.402	100.329	100.251	100.162
7.125	102.585	102.486	102.383	102.267	7.625	100.379	100.307	100.229	100.140
7.250	102.344	102.240	102.130	102.005	7.750	101.379	101.307	101.228	101.140
7.375	102.933	102.829	102.719	102.594	7.875	101.481	101.408	101.330	101.241
7.500	103.071	102.967	102.857	102.733	7.990	100.299	100.226	100.148	100.059
7.625	103.172	103.068	102.958	102.834					
7.750	104.055	103.951	103.841	103.716					
7.875	104.233	104.129	104.019	103.895					
7.990	103.047	102.943	102.833	102.709					
8.125	102.988	102.883	102.774	102.649					

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	95.062	95.013	94.961	94.903	5.990	100.029	99.972	99.913	99.847
4.990	95.698	95.648	95.597	95.539	6.125	100.493	100.435	100.377	100.310
5.125	96.140	96.090	96.039	95.981	6.250	100.667	100.567	100.464	100.348
5.250	96.819	96.769	96.718	96.660	6.375	101.094	100.994	100.891	100.775
5.375	97.460	97.410	97.359	97.301	6.500	101.484	101.384	101.281	101.165
5.500	98.064	98.014	97.963	97.905	6.625	101.823	101.723	101.620	101.504
5.625	98.625	98.575	98.523	98.465	6.750	101.843	101.743	101.641	101.524
5.750	99.202	99.144	99.085	99.019	6.875	102.074	101.974	101.872	101.755
5.875	99.766	99.708	99.649	99.583	6.990	102.292	102.192	102.090	101.974
5.990	100.238	100.180	100.122	100.055	7.125	102.535	102.436	102.333	102.217
6.125	100.754	100.696	100.637	100.571	7.250	102.294	102.190	102.080	101.955
6.250	101.239	101.160	101.079	100.988	7.375	102.883	102.779	102.669	102.544
6.375	101.820	101.741	101.660	101.569	7.500	103.021	102.917	102.807	102.683
6.500	102.233	102.153	102.073	101.981	7.625	103.122	103.018	102.908	102.784
6.625	102.440	102.360	102.280	102.188	7.750	104.005	103.901	103.791	103.666
6.750	103.055	102.978	102.897	102.806	7.875	104.183	104.079	103.969	103.845
6.875	103.301	103.224	103.143	103.052	7.990	102.997	102.893	102.783	102.659
6.990	103.814	103.737	103.657	103.565	8.125	102.938	102.833	102.724	102.599
7.125	104.176	104.099	104.018	103.927	8.250	102.654	102.536	102.412	102.270
7.250	104.821	104.765	104.706	104.640	8.375	103.169	103.051	102.926	102.785
7.375	105.009	104.953	104.894	104.828	8.500	103.240	103.122	102.997	102.856
7.500	105.293	105.237	105.178	105.112					
7.625	105.542	105.486	105.428	105.361					

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	95.062	95.013	94.961	94.903	5.990	100.029	99.972	99.913	99.847
4.990	95.698	95.648	95.597	95.539	6.125	100.493	100.435	100.377	100.310
5.125	96.140	96.090	96.039	95.981	6.250	100.667	100.567	100.464	100.348
5.250	96.819	96.769	96.718	96.660	6.375	101.094	100.994	100.891	100.775
5.375	97.460	97.410	97.359	97.301	6.500	101.484	101.384	101.281	101.165
5.500	98.064	98.014	97.963	97.905	6.625	101.823	101.723	101.620	101.504
5.625	98.625	98.575	98.523	98.465	6.750	101.843	101.743	101.641	101.524
5.750	99.202	99.144	99.085	99.019	6.875	102.074	101.974	101.872	101.755
5.875	99.766	99.708	99.649	99.583	6.990	102.292	102.192	102.090	101.974
5.990	100.238	100.180	100.122	100.055	7.125	102.535	102.436	102.333	102.217
6.125	100.754	100.696	100.637	100.571	7.250	102.294	102.190	102.080	101.955
6.250	101.239	101.160	101.079	100.988	7.375	102.883	102.779	102.669	102.544
6.375	101.820	101.741	101.660	101.569	7.500	103.021	102.917	102.807	102.683
6.500	102.233	102.153	102.073	101.981	7.625	103.122	103.018	102.908	102.784
6.625	102.440	102.360	102.280	102.188	7.750	104.005	103.901	103.791	103.666
6.750	103.055	102.978	102.897	102.806	7.875	104.183	104.079	103.969	103.845
6.875	103.301	103.224	103.143	103.052	7.990	102.997	102.893	102.783	102.659
6.990	103.814	103.737	103.657	103.565	8.125	102.938	102.833	102.724	102.599
7.125	104.176	104.099	104.018	103.927	8.250	102.654	102.536	102.412	102.270
7.250	104.821	104.765	104.706	104.640	8.375	103.169	103.051	102.926	102.785
7.375	105.009	104.953	104.894	104.828	8.500	103.240	103.122	102.997	102.856
7.500	105.293	105.237	105.178	105.112					
7.625	105.542	105.486	105.428	105.361					



Effective: May 11, 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	-0.125	-0.500	-0.625	-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	
Loan Amt >\$100,000 <= \$249,999	0.250	All other LTV & FICO combinations	0.000	

MISCELLANEOUS

FTHB + AMI LLLPA Waiver

Texas Cash out	-1.000	*Adj caps are only applicable to standard Agency Fixed/ARM and Sub Financing adj	0.000	
HB 20YR & 25YR Term	-1.500			
> 6 Financed Properties	-0.500			
Escrow Waiver (Non-CA)	-0.250			

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

* 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
FNMA/FHLMC Amortization Term > 20 Years (Fixed)	<=85	12%	-0.710	-0.870	-1.020	-1.170	-1.380	-1.840	-2.040	-2.190
	85.01 - 90	25%	-1.430	-2.040	-2.500	-3.010	-3.670	-5.050	-5.360	-5.870
	90.01 - 95	30%	-1.890	-2.650	-3.320	-3.930	-4.850	-6.430	-6.990	-7.750
	95.01 - 97	35%	-2.300	-3.320	-4.230	-5.050	-6.270	-8.420	-9.130	-10.000
FNMA/FHLMC Amortization Term ≤ 20 Years (Fixed)	<=85	6%	-0.550	-0.550	-0.550	-0.550	-0.590	-0.730	-0.780	-0.890
	85.01 - 90	12%	-0.790	-1.040	-1.300	-1.450	-1.760	-2.310	-2.520	-2.770
	90.01 - 95	25%	-1.450	-2.120	-2.680	-3.090	-3.900	-5.120	-5.630	-6.240
	95.01 - 97	35%	-2.120	-3.140	-4.050	-4.770	-5.990	-8.030	-8.740	-9.610
HOMEReady AND HOME POSSIBLE Amortization Term > 20 Years (Fixed)	<=85	12%	-0.710	-0.870	-1.020	-1.170	-1.380	-1.840	-2.040	-2.190
	85.01 - 90	25%	-1.430	-2.040	-2.500	-3.010	-3.670	-5.050	-5.360	-5.870
	90.01 - 95	25%	-1.630	-2.300	-2.860	-3.370	-4.180	-5.510	-6.020	-6.630
	95.01 - 97	25%	-1.790	-2.550	-3.210	-3.770	-4.690	-6.270	-6.890	-7.600
HOMEReady AND HOME POSSIBLE Amortization Term ≤ 20 Years (Fixed)	<=85	6%	-0.550	-0.550	-0.550	-0.550	-0.590	-0.730	-0.780	-0.890
	85.01 - 90	12%	-0.790	-1.040	-1.300	-1.450	-1.760	-2.310	-2.520	-2.770
	90.01 - 95	25%	-1.450	-2.120	-2.680	-3.090	-3.900	-5.120	-5.630	-6.240
	95.01 - 97	25%	-1.610	-2.370	-3.030	-3.490	-4.410	-5.880	-6.500	-7.210

LPMI (in addition to adjustments above)

	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639	
Rate and Term Refinance	0.000	0.000	0.000	-0.005	-0.005	-0.011	-0.011	-0.011	
Second Homes	-0.250	-0.250	-0.490	-0.700	-0.700	-1.230	-1.230	-1.230	
Employee Relocation Loans	0.100	0.100	0.140	0.250	0.250	0.350	0.350	0.350	
Manufactured Homes	-0.500	-0.500	-0.700	-1.000	-1.000	-1.300	-1.300	-1.300	
3- 4 - Unit Property	-1.190	-1.190	-1.330	-1.750	-1.750	-2.630	-2.630	-2.630	
> 45% DTI	95.01%-97% LTV	-0.380	-0.620	-0.760	-1.060	-1.240	-1.420	-1.600	-1.820
	90.01%-95% LTV	-0.350	-0.440	-0.570	-0.720	-1.000	-1.120	-1.270	-1.530
	85.01%-90% LTV	-0.280	-0.390	-0.500	-0.620	-0.750	-0.890	-1.010	-1.250
	85% LTV & Below	-0.110	-0.170	-0.220	-0.300	-0.380	-0.420	-0.440	-0.490
≥ 2 Borrowers	95.01%-97% LTV	0.180	0.200	0.200	0.200	0.210	0.220	0.230	0.270
	90.01%-95% LTV	0.140	0.140	0.140	0.160	0.160	0.170	0.190	0.250
	85.01%-90% LTV	0.100	0.100	0.100	0.100	0.110	0.110	0.120	0.150
	85% LTV & Below	0.030	0.030	0.030	0.030	0.040	0.040	0.040	0.040

FNMA/FHLMC State Tier Adjustment

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



Effective: May 11, 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	98.366	98.308	98.250	98.183	5.500	96.316	96.258	96.200	96.133	5.375	95.795	95.737	95.679	95.612
5.625	99.006	98.948	98.890	98.823	5.625	96.956	96.898	96.840	96.773	5.500	96.464	96.406	96.347	96.281
5.750	99.736	99.678	99.620	99.553	5.750	97.686	97.628	97.570	97.503	5.625	97.092	97.034	96.976	96.909
5.875	100.276	100.218	100.160	100.093	5.875	98.221	98.163	98.104	98.038	5.750	97.809	97.751	97.693	97.626
5.990	100.729	100.672	100.613	100.547	5.990	98.674	98.616	98.557	98.491	5.875	98.338	98.280	98.222	98.155
6.125	101.193	101.135	101.077	101.010	6.125	99.123	99.065	99.007	98.940	5.990	98.776	98.718	98.660	98.593
6.250	101.017	100.917	100.814	100.698	6.250	98.947	98.847	98.744	98.628	6.125	99.260	99.202	99.144	99.077
6.375	101.444	101.344	101.241	101.125	6.375	99.374	99.274	99.171	99.055	6.250	99.097	98.997	98.894	98.778
6.500	101.859	101.759	101.656	101.540	6.500	99.789	99.689	99.586	99.470	6.375	99.525	99.425	99.323	99.207
6.625	102.173	102.073	101.970	101.854	6.625	100.103	100.003	99.900	99.784	6.500	99.930	99.830	99.727	99.611
6.750	102.068	101.968	101.866	101.749	6.750	99.998	99.898	99.796	99.679	6.625	100.263	100.163	100.061	99.945
6.875	102.299	102.199	102.097	101.980	6.875	100.229	100.129	100.027	99.910	6.750	100.179	100.079	99.977	99.861
6.990	102.567	102.467	102.365	102.249	6.990	100.497	100.397	100.295	100.179	6.875	100.435	100.335	100.233	100.116
7.125	102.810	102.711	102.608	102.492	7.125	100.740	100.641	100.538	100.422	6.990	100.683	100.583	100.481	100.365
7.250	102.769	102.665	102.555	102.430	7.250	100.699	100.595	100.485	100.360	7.125	100.944	100.845	100.742	100.626
7.375	102.983	102.879	102.769	102.644	7.375	100.913	100.809	100.699	100.574	7.250	100.921	100.817	100.707	100.583
7.500	103.246	103.142	103.032	102.908	7.500	101.176	101.072	100.962	100.838	7.375	101.227	101.123	101.013	100.888
7.625	103.472	103.368	103.258	103.134	7.625	101.402	101.298	101.188	101.064	7.500	101.140	101.036	100.926	100.802
7.750	103.455	103.351	103.241	103.116	7.750	101.385	101.281	101.171	101.046	7.625	101.364	101.260	101.150	101.025
7.875	103.633	103.529	103.419	103.295	7.875	101.563	101.459	101.349	101.225	7.750	101.343	101.238	101.129	101.004
7.990	103.722	103.618	103.508	103.384	7.990	101.652	101.548	101.438	101.314	7.875	101.515	101.411	101.301	101.177
8.125	103.663	103.558	103.449	103.324						7.990	101.651	101.547	101.437	101.313
8.250	103.379	103.261	103.137	102.995										
8.375	103.419	103.301	103.176	103.035										
8.500	103.490	103.372	103.247	103.106										
8.625	103.637	103.519	103.395	103.254										

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	99.448	99.393	99.338	99.276	5.990	99.113	99.058	99.003	98.941
6.125	99.679	99.623	99.569	99.507	6.125	99.344	99.288	99.234	99.172
6.250	99.612	99.540	99.470	99.390	6.250	99.277	99.205	99.135	99.055
6.375	99.804	99.733	99.663	99.583	6.375	99.469	99.398	99.328	99.248
6.500	99.978	99.907	99.837	99.757	6.500	99.643	99.572	99.502	99.422
6.625	100.123	100.051	99.981	99.901	6.625	99.788	99.716	99.646	99.566
6.750	100.205	100.148	100.086	100.015	6.750	99.870	99.813	99.751	99.680
6.875	100.361	100.304	100.241	100.170	6.875	100.026	99.969	99.906	99.835
6.990	100.475	100.418	100.355	100.285	6.990	100.140	100.083	100.020	99.950
7.125	100.604	100.547	100.485	100.414	7.125	100.269	100.212	100.150	100.079
7.250	100.576	100.504	100.426	100.337	7.250	100.241	100.169	100.091	100.002
7.375	100.772	100.699	100.621	100.532	7.375	100.437	100.364	100.286	100.197
7.500	100.602	100.529	100.451	100.362	7.500	100.077	100.004	99.926	99.837
7.625	100.704	100.632	100.554	100.465	7.625	100.179	100.107	100.029	99.940
7.750	100.804	100.732	100.653	100.565	7.750	100.279	100.207	100.128	100.040
7.875	100.906	100.833	100.755	100.666	7.875	100.381	100.308	100.230	100.141
7.990	100.999	100.926	100.848	100.759	7.990	100.474	100.401	100.323	100.234



Effective: May 11, 2026

ALT Agency Loan Parameter Price Adjustments

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

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

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

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

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

FICO/LTV Cashout Adjustments

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

Additional Agency Adjustments

	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%		
ARM	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
Condo (excludes detached)	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750		
Investment	0.000	-0.125	-0.750	-1.250	-1.375	-2.750			
2nd Home	0.000	-0.125	-0.750	-1.250	-1.375	-2.750	-3.250		
Manufactured Home	N/A	N/A	N/A	N/A	N/A	N/A	N/A		
2-4 Unit	-0.250	-0.250	-0.625	-0.625					
Subordinate Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125		
High Balance Fixed Purchase/Rate & Term	-0.625	-0.625	-0.875	-0.875	-1.125	-1.125	-1.125		
High Balance ARM Purchase/Rate & Term	-1.375	-1.375	-1.625	-1.625	-2.625	-2.625	-2.625		
High Balance Fixed Cashout	-1.375	-1.375	-1.625	-1.625	-1.875				
High Balance ARM Cashout	-2.125	-2.125	-2.375	-2.375	-3.375				

LOAN AMOUNT **

Loan Amt \$75,000 <= \$100,000	-1.000								
Loan Amt >\$100,000 <= \$249,999	0.250								

MISCELLANEOUS

Texas Cash out	-1.000	*Adjustment caps are only applicable to standard Agency Fixed/ARM and Subordinate Financing adjustments **Minimum Loan Amount \$75,000** ***All loan level price adjustments are cumulative*** Max Final Price Including comp Cannot Exceed (4.00) for all Agency Programs					* 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			
HB 20YR & 25YR Term	-1.500									
> 6 Financed Properties	-0.500									
Escrow Waiver (Non-CA)	-0.250								99.750	

LENDER PAID MI

PROGRAMS	LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
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

FNMA/FHLMC State Tier Adjustment

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

LendingPros

19000 MacArthur Blvd, Suite 250
Irvine, CA 92612

Effective: May 11, 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

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 Irvine, CA 92612

Effective: May 11, 2026

DPA Pro Pricing

DPA Pro Plus - (301_1st_DPA_Plus)				
Rate	15 Day	30 Day	45 Day	
6.490	99.378	99.339	99.135	
6.500	99.408	99.369	99.165	
6.625	99.898	99.859	99.655	
6.750	100.675	100.508	100.261	
6.875	101.165	100.998	100.751	
6.990	101.604	101.437	101.190	
7.000	101.634	101.467	101.220	
7.125	102.094	101.927	101.680	
7.250	102.682	102.486	102.206	
7.375	103.142	102.946	102.666	
7.490	103.546	103.350	103.070	
7.500	103.581	103.385	103.105	
7.625	104.011	103.815	103.535	
7.750	104.431	104.235	103.955	
7.875	102.421	102.207	101.894	
7.990	102.780	102.566	102.253	
8.000	102.810	102.596	102.283	

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	98.628	98.589	98.385	
6.500	98.658	98.619	98.415	
6.625	99.148	99.109	98.905	
6.750	99.925	99.758	99.511	
6.875	100.415	100.248	100.001	
6.990	100.854	100.687	100.440	
7.000	100.884	100.717	100.470	
7.125	101.344	101.177	100.930	
7.250	101.932	101.736	101.456	
7.375	102.392	102.196	101.916	
7.490	102.801	102.605	102.325	
7.500	102.831	102.635	102.355	
7.625	103.261	103.065	102.785	
7.750	103.681	103.485	103.205	
7.875	101.671	101.457	101.144	
7.990	102.030	101.816	101.503	
8.000	102.060	101.846	101.533	

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	97.378	97.339	97.135	
6.500	97.408	97.369	97.165	
6.625	97.898	97.859	97.655	
6.750	98.675	98.508	98.261	
6.875	99.165	98.998	98.751	
6.990	99.604	99.437	99.190	
7.000	99.634	99.467	99.220	
7.125	100.094	99.927	99.680	
7.250	100.682	100.486	100.206	
7.375	101.142	100.946	100.666	
7.490	101.551	101.355	101.075	
7.500	101.581	101.385	101.105	
7.625	102.011	101.815	101.535	
7.750	102.431	102.235	101.955	
7.875	100.421	100.207	99.894	
7.990	100.780	100.566	100.253	
8.000	100.810	100.596	100.283	

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

PA Pro Plus 5.0% HB - (301_1st_DPA_Plus_H)				
Rate	15 Day	30 Day	45 Day	
6.490	96.635	96.628	96.589	
6.500	96.665	96.658	96.619	
6.625	97.155	97.148	97.109	
6.750	98.008	97.925	97.758	
6.875	98.498	98.415	98.248	
6.990	98.937	98.854	98.687	
7.000	98.967	98.884	98.717	
7.125	99.427	99.344	99.177	
7.250	100.030	99.932	99.736	
7.375	100.490	100.392	100.196	
7.490	100.899	100.801	100.605	
7.500	100.929	100.831	100.635	
7.625	101.359	101.261	101.065	
7.750	101.779	101.681	101.485	
7.875	99.776	99.671	99.457	
7.990	100.135	100.030	99.816	
8.000	100.165	100.060	99.846	

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	96.878	96.839	96.635	
6.500	96.908	96.869	96.665	
6.625	97.398	97.359	97.155	
6.750	98.175	98.008	97.761	
6.875	98.665	98.498	98.251	
6.990	99.104	98.937	98.690	
7.000	99.134	98.967	98.720	
7.125	99.594	99.427	99.180	
7.250	100.182	99.986	99.706	
7.375	100.642	100.446	100.166	
7.490	101.051	100.855	100.575	
7.500	101.081	100.885	100.605	
7.625	101.511	101.315	101.035	
7.750	101.931	101.735	101.455	
7.875	99.921	99.707	99.394	
7.990	100.280	100.066	99.753	
8.000	100.310	100.096	99.783	

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

DPA State Tier Adjustment		
Tier 1 States	AZ, CA, CO, CT, GA, HI, MA, NJ, NV, OR, SC, UT, VA, WA	0.000
Tier 2 States	DC, ID, IN, LA, MD, MI, MN, MO, NC, OH, OK, PA, RI, TN	0.150
Tier 3 States	AK, AL, AR, DE, FL, IA, IL, KS, KY, ME, MS, MT, ND, NE, NH, NM, SD, TX, VT, WI, WV, WY	0.250
Floor Price		
98.000		



LendingPros
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Effective: May 11, 2026

FHA Pricing

FHA 30 - 25 Year Fixed - (301 & 325)				
Rate	15 Day	30 Day	45 Day	
4.990	97.379	97.362	97.303	
5.125	98.019	98.001	97.943	
5.250	99.011	98.990	98.922	
5.375	99.663	99.573	99.464	
5.500	100.083	99.993	99.884	
5.625	100.437	100.347	100.238	
5.750	100.790	100.700	100.592	
5.875	101.099	101.031	100.947	
5.990	101.964	101.896	101.812	
6.125	102.183	102.115	102.032	
6.250	102.362	102.295	102.211	
6.375	102.473	102.474	102.449	
6.500	103.405	103.405	103.380	
6.625	103.767	103.768	103.742	
6.750	104.009	103.971	103.874	
6.875	104.561	104.523	104.389	
6.990	105.002	104.964	104.830	

FHA 20 Year Fixed - (320)				
Rate	15 Day	30 Day	45 Day	
4.990	96.569	96.552	96.493	
5.125	97.209	97.191	97.133	
5.250	98.201	98.170	98.112	
5.375	98.853	98.763	98.654	
5.500	99.273	99.183	99.074	
5.625	99.627	99.537	99.428	
5.750	99.980	99.890	99.782	
5.875	100.289	100.221	100.137	
5.990	101.154	101.086	101.002	
6.125	101.373	101.305	101.222	
6.250	101.552	101.485	101.401	
6.375	101.663	101.664	101.639	
6.500	102.595	102.595	102.570	
6.625	102.957	102.958	102.932	
6.750	103.199	103.161	103.064	
6.875	103.751	103.713	103.579	
6.990	104.192	104.154	104.020	

FHA 15 Year Fixed - (315)				
Rate	15 Day	30 Day	45 Day	
4.990	98.437	98.401	98.361	
5.125	98.944	98.908	98.869	
5.250	99.772	99.736	99.697	
5.375	99.670	99.629	99.582	
5.500	99.958	99.917	99.870	
5.625	100.181	100.140	100.093	
5.750	100.383	100.342	100.295	
5.875	100.442	100.380	100.310	
5.990	101.166	101.104	101.034	
6.125	101.233	101.172	101.101	
6.250	101.241	101.180	101.109	
6.375	101.119	101.095	101.072	
6.500	101.889	101.865	101.842	
6.625	102.089	102.066	102.042	
6.750	102.565	102.541	102.517	
6.875	102.955	102.931	102.908	
6.990	103.225	103.201	103.178	

FHA 30 Year Fixed HB - (301HB)				
Rate	15 Day	30 Day	45 Day	
5.125	97.464	97.447	97.388	
5.250	98.899	98.809	98.700	
5.375	99.078	98.988	98.879	
5.500	99.568	99.478	99.369	
5.625	99.876	99.786	99.677	
5.750	100.742	100.652	100.543	
5.875	100.806	100.738	100.655	
5.990	101.199	101.131	101.048	
6.125	101.569	101.501	101.418	
6.250	101.796	101.728	101.644	
6.375	101.858	101.859	101.834	
6.500	102.256	102.256	102.231	
6.625	102.606	102.607	102.582	
6.750	102.356	102.357	102.332	
6.875	102.700	102.662	102.528	
6.990	102.699	102.661	102.527	
7.125	103.055	103.017	102.883	

FHA 30 Year Fixed 2:1 Buydown - (301-BD)				
Rate	15 Day	30 Day	45 Day	
4.990	97.229	97.212	97.153	
5.125	97.869	97.851	97.793	
5.250	98.861	98.830	98.772	
5.375	99.513	99.423	99.314	
5.500	99.933	99.843	99.734	
5.625	100.287	100.197	100.088	
5.750	100.640	100.550	100.442	
5.875	100.949	100.881	100.797	
5.990	101.814	101.746	101.662	
6.125	102.033	101.965	101.882	
6.250	102.212	102.145	102.061	
6.375	102.323	102.324	102.299	
6.500	103.255	103.255	103.230	
6.625	103.617	103.618	103.592	
6.750	103.859	103.821	103.724	
6.875	104.411	104.373	104.239	
6.990	104.852	104.814	104.680	

FHA 30 Year Fixed HB 2:1 Buydown - (301 HB-BD)				
Rate	15 Day	30 Day	45 Day	
5.125	97.264	97.247	97.188	
5.250	98.699	98.609	98.500	
5.375	98.878	98.788	98.679	
5.500	99.368	99.278	99.169	
5.625	99.676	99.586	99.477	
5.750	100.542	100.452	100.343	
5.875	100.606	100.538	100.455	
5.990	100.999	100.931	100.848	
6.125	101.369	101.301	101.218	
6.250	101.596	101.528	101.444	
6.375	101.658	101.659	101.634	
6.500	102.056	102.056	102.031	
6.625	102.406	102.407	102.382	
6.750	102.156	102.157	102.132	
6.875	102.500	102.462	102.328	
6.990	102.499	102.461	102.327	
7.125	102.855	102.817	102.683	

FHA 30 Year Fixed 1:0 Buydown - (301-BD10)				
Rate	15 Day	30 Day	45 Day	
4.990	97.229	97.212	97.153	
5.125	97.869	97.851	97.793	
5.250	98.861	98.830	98.772	
5.375	99.513	99.423	99.314	
5.500	99.933	99.843	99.734	
5.625	100.287	100.197	100.088	
5.750	100.640	100.550	100.442	
5.875	100.949	100.881	100.797	
5.990	101.814	101.746	101.662	
6.125	102.033	101.965	101.882	
6.250	102.212	102.145	102.061	
6.375	102.323	102.324	102.299	
6.500	103.255	103.255	103.230	
6.625	103.617	103.618	103.592	
6.750	103.859	103.821	103.724	
6.875	104.411	104.373	104.239	
6.990	104.852	104.814	104.680	

FHA 30 Year Fixed HB 1:0 Buydown - (301 HB-BD10)				
Rate	15 Day	30 Day	45 Day	
5.125	97.264	97.247	97.188	
5.250	98.699	98.609	98.500	
5.375	98.878	98.788	98.679	
5.500	99.368	99.278	99.169	
5.625	99.676	99.586	99.477	
5.750	100.542	100.452	100.343	
5.875	100.606	100.538	100.455	
5.990	100.999	100.931	100.848	
6.125	101.369	101.301	101.218	
6.250	101.596	101.528	101.444	
6.375	101.658	101.659	101.634	
6.500	102.056	102.056	102.031	
6.625	102.406	102.407	102.382	
6.750	102.156	102.157	102.132	
6.875	102.500	102.462	102.328	
6.990	102.499	102.461	102.327	
7.125	102.855	102.817	102.683	

LLPAs

FICO ≥700	0.500
FICO 680-699	0.375
FICO 660-679	0.375
FICO 640-659	0.125
FICO 620-639	-0.250

FICO 600-619	-1.000
FICO 580-599	-1.750
FICO 550-579	-3.250
No FICO Score	-3.000
Loan Amount ≥\$100,000 & ≤\$249,999	0.250

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

FHA State Tier Adjustment		
Tier 1 States	CA, CT, GA, HI, MA, NJ, NV, OR, SC, UT, VA	0.000
Tier 2 States	DC, ID, IN, MI, MO, NC, OH, OK, RI, TN	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
Tier 4 States	AZ, CO, FL, IL, LA, MD, MN, PA, TX, WA	0.375

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: May 11, 2026

SELECT VA & USDA Pricing

SELECT VA 30 - 25 Year Fixed (401 & 425)				
Rate	15 Day	30 Day	45 Day	
4.990	97.447	97.430	97.371	
5.125	98.084	98.067	98.008	
5.250	98.866	98.835	98.777	
5.375	99.512	99.422	99.313	
5.500	100.199	100.109	100.000	
5.625	100.627	100.537	100.429	
5.750	100.875	100.785	100.676	
5.875	101.126	101.059	100.975	
5.990	101.772	101.704	101.620	
6.125	102.170	102.102	102.018	
6.250	102.283	102.215	102.131	
6.375	102.293	102.293	102.268	
6.500	102.832	102.832	102.807	
6.625	103.040	103.040	103.015	
6.750	103.650	103.611	103.514	
6.875	104.292	104.254	104.120	
6.990	104.627	104.589	104.455	

SELECT VA 15 Year Fixed - (415)				
Rate	15 Day	30 Day	45 Day	
4.990	98.515	98.479	98.439	
5.125	99.020	98.984	98.944	
5.250	99.638	99.601	99.562	
5.375	99.529	99.488	99.441	
5.500	100.085	100.044	99.997	
5.625	100.381	100.340	100.293	
5.750	100.478	100.437	100.390	
5.875	100.479	100.418	100.347	
5.990	100.984	100.922	100.852	
6.125	101.230	101.168	101.098	
6.250	101.171	101.110	101.040	
6.375	100.948	100.924	100.901	
6.500	101.326	101.303	101.279	
6.625	101.372	101.349	101.325	
6.750	102.215	102.191	102.168	
6.875	102.697	102.673	102.649	
6.990	102.861	102.837	102.813	

SELECT VA 30 Year Fixed 2:1 Buydown - (401-BD)				
Rate	15 Day	30 Day	45 Day	
4.990	97.197	97.160	97.121	
5.125	97.834	97.817	97.758	
5.250	98.616	98.585	98.527	
5.375	99.262	99.172	99.063	
5.500	99.949	99.859	99.750	
5.625	100.377	100.287	100.179	
5.750	100.625	100.535	100.426	
5.875	100.676	100.609	100.725	
5.990	101.522	101.454	101.370	
6.125	101.920	101.852	101.768	
6.250	102.033	101.965	101.881	
6.375	102.043	102.043	102.018	
6.500	102.582	102.582	102.557	
6.625	102.790	102.790	102.765	
6.750	103.400	103.361	103.264	
6.875	104.042	104.004	103.870	
6.990	104.377	104.339	104.205	

SELECT VA 30 Year Fixed 1:0 Buydown - (401-BD10)				
Rate	15 Day	30 Day	45 Day	
4.990	97.197	97.160	97.121	
5.125	97.834	97.817	97.758	
5.250	98.616	98.585	98.527	
5.375	99.262	99.172	99.063	
5.500	99.949	99.859	99.750	
5.625	100.377	100.287	100.179	
5.750	100.625	100.535	100.426	
5.875	100.676	100.609	100.725	
5.990	101.522	101.454	101.370	
6.125	101.920	101.852	101.768	
6.250	102.033	101.965	101.881	
6.375	102.043	102.043	102.018	
6.500	102.582	102.582	102.557	
6.625	102.790	102.790	102.765	
6.750	103.400	103.361	103.264	
6.875	104.042	104.004	103.870	
6.990	104.377	104.339	104.205	

SELECT VA 30 Year Fixed HB - (401HB)				
Rate	15 Day	30 Day	45 Day	
5.125	97.620	97.603	97.544	
5.250	99.010	98.920	98.811	
5.375	99.420	99.330	99.221	
5.500	99.871	99.781	99.673	
5.625	100.397	100.307	100.198	
5.750	100.700	100.610	100.501	
5.875	100.456	100.388	100.304	
5.990	100.849	100.781	100.697	
6.125	101.448	101.380	101.296	
6.250	101.348	101.280	101.197	
6.375	101.170	101.170	101.145	
6.500	101.607	101.608	101.582	
6.625	102.307	102.308	102.283	
6.750	101.645	101.646	101.621	
6.875	102.631	102.593	102.459	
6.990	102.814	102.776	102.642	
7.125	102.620	102.582	102.448	

SELECT VA HB 30 Year Fixed 2:1 Buydown - (401HB-BD)				
Rate	15 Day	30 Day	45 Day	
5.125	97.470	97.453	97.394	
5.250	98.860	98.770	98.661	
5.375	99.270	99.180	99.071	
5.500	99.721	99.631	99.523	
5.625	100.247	100.157	100.048	
5.750	100.550	100.460	100.351	
5.875	100.306	100.238	100.154	
5.990	100.699	100.631	100.547	
6.125	101.298	101.230	101.146	
6.250	101.198	101.130	101.047	
6.375	101.020	101.020	100.995	
6.500	101.457	101.458	101.432	
6.625	102.157	102.158	102.133	
6.750	101.495	101.496	101.471	
6.875	102.481	102.443	102.309	
6.990	102.664	102.626	102.492	
7.125	102.470	102.432	102.298	

SELECT VA HB 30 Year Fixed 1:0 Buydown - (401HB-BD)				
Rate	15 Day	30 Day	45 Day	
5.125	97.470	97.453	97.394	
5.250	98.860	98.770	98.661	
5.375	99.270	99.180	99.071	
5.500	99.721	99.631	99.523	
5.625	100.247	100.157	100.048	
5.750	100.550	100.460	100.351	
5.875	100.306	100.238	100.154	
5.990	100.699	100.631	100.547	
6.125	101.298	101.230	101.146	
6.250	101.198	101.130	101.047	
6.375	101.020	101.020	100.995	
6.500	101.457	101.458	101.432	
6.625	102.157	102.158	102.133	
6.750	101.495	101.496	101.471	
6.875	102.481	102.443	102.309	
6.990	102.664	102.626	102.492	
7.125	102.470	102.432	102.298	

SELECT VA 30 Year Fixed 1:0 Buydown - (401-BD10)				
Rate	15 Day	30 Day	45 Day	
4.990	97.197	97.160	97.121	
5.125	97.834	97.817	97.758	
5.250	98.616	98.585	98.527	
5.375	99.262	99.172	99.063	
5.500	99.949	99.859	99.750	
5.625	100.377	100.287	100.179	
5.750	100.625	100.535	100.426	
5.875	100.676	100.609	100.725	
5.990	101.522	101.454	101.370	
6.125	101.920	101.852	101.768	
6.250	102.033	101.965	101.881	
6.375	102.043	102.043	102.018	
6.500	102.582	102.582	102.557	
6.625	102.790	102.790	102.765	
6.750	103.400	103.361	103.264	
6.875	104.042	104.004	103.870	
6.990	104.377	104.339	104.205	

SELECT VA IRRRL 30 - 25 Year Fixed (401RL & 425RL)				
Rate	15 Day	30 Day	45 Day	
4.990	97.447	97.430	97.371	
5.125	98.084	98.067	98.008	
5.250	98.866	98.835	98.777	
5.375	99.512	99.422	99.313	
5.500	100.199	100.109	100.000	
5.625	100.627	100.537	100.429	
5.750	100.875	100.785	100.676	
5.875	101.126	101.059	100.975	
5.990	101.772	101.704	101.620	
6.125	102.170	102.102	102.018	
6.250	102.283	102.215	102.131	
6.375	102.293	102.293	102.268	
6.500	102.832	102.832	102.807	
6.625	103.040	103.040	103.015	
6.750	103.650	103.611	103.514	
6.875	104.292	104.254	104.120	
6.990	104.627	104.589	104.455	

SELECT VA IRRRL 30 Year Fixed HB - (401RLHB)				
Rate	15 Day	30 Day	45 Day	
5.125	97.445	97.428	97.369	
5.250	98.835	98.745	98.636	
5.375	99.245	99.155	99.046	
5.500	99.696	99.606	99.498	
5.625	100.222	100.132	100.023	
5.750	100.525	100.435	100.326	
5.875	100.281	100.213	100.129	
5.990	100.674	100.606	100.522	
6.125	101.273	101.205	101.121	
6.250	101.173	101.105	101.022	
6.375	100.995	100.995	100.970	
6.500	101.432	101.433	101.407	
6.625	102.132	102.133	102.108	
6.750	101.470	101.471	101.446	
6.875	102.456	102.418	102.284	
6.990	102.639	102.601	102.467	
7.125	102.445	102.407	102.273	

SELECT VA IRRRL 15 Year Fixed - (415RL)				
Rate	15 Day	30 Day	45 Day	
4.990	98.265	98.229	98.189	
5.125	98.770	98.734	98.694	
5.250	99.388	99.351	99.312	
5.375	99.279	99.238	99.191	
5.500	99.835	99.794	99.747	
5.625	100.131	100.090	100.043	
5.750	100.228	100.187	100.140	
5.875	100.229	100.168	100.097	
5.990	100.734	100.672	100.602	
6.125	100.980	100.918	100.848	
6.250	100.921	100.860	100.790	
6.375	100.698	100.674	100.651	
6.500	101.076	101.053	101.029	
6.625	101.122	101.099	101.075	
6.750	101.965	101.941	101.918	
6.875	102.447	102.423	102.399	
6.990	102.611	102.587	102.563	

SELECT USDA 30 - 25 Year Fixed - (501)				
Rate	15 Day	30 Day	45 Day	
4.990	96.927	96.910	96.851	
5.125	97.564	97.547	97.488	
5.250	98.346	98.315	98.257	
5.375	98.992	98.902	98.793	
5.500	99.679	99.589	99.480	
5.625	100.107	100.017	99.909	
5.750	100.355	100.265	100.156	
5				



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Irvine, CA 92612

Effective: May 11, 2026

FHA Streamline & VA IRRRL Pricing

FHA Streamline 30 - 25 Year Fixed - (301SL & 326SL)				
Rate	15 Day	30 Day	45 Day	
4.990	97.269	97.252	97.193	
5.125	97.909	97.891	97.833	
5.250	98.901	98.870	98.812	
5.375	99.553	99.463	99.354	
5.500	99.973	99.883	99.774	
5.625	100.327	100.237	100.128	
5.750	100.680	100.590	100.482	
5.875	100.989	100.921	100.837	
5.990	101.854	101.786	101.702	
6.125	102.073	102.005	101.922	
6.250	102.252	102.185	102.101	
6.375	102.363	102.364	102.339	
6.500	103.295	103.295	103.270	
6.625	103.657	103.658	103.632	
6.750	103.899	103.861	103.764	
6.875	104.451	104.413	104.279	
6.990	104.892	104.854	104.720	

FHA Streamline 20 Year Fixed - (320SL)				
Rate	15 Day	30 Day	45 Day	
5.250	98.076	98.045	97.987	
5.375	98.728	98.638	98.529	
5.500	99.148	99.058	98.949	
5.625	99.502	99.412	99.303	
5.750	99.855	99.765	99.657	
5.875	100.164	100.096	100.012	
5.990	101.029	100.961	100.877	
6.125	101.248	101.180	101.097	
6.250	101.427	101.360	101.276	
6.375	101.538	101.539	101.514	
6.500	102.470	102.470	102.445	
6.625	102.832	102.833	102.807	
6.750	103.074	103.036	102.939	
6.875	103.626	103.588	103.454	
6.990	104.067	104.029	103.895	
7.125	104.574	104.536	104.402	
7.250	105.070	105.032	104.898	

FHA Streamline 15 Year Fixed - (315SL)				
Rate	15 Day	30 Day	45 Day	
4.990	98.312	98.276	98.236	
5.125	98.819	98.783	98.744	
5.250	99.647	99.611	99.572	
5.375	99.545	99.504	99.457	
5.500	99.833	99.792	99.745	
5.625	100.056	100.015	99.968	
5.750	100.258	100.217	100.170	
5.875	100.317	100.255	100.185	
5.990	101.041	100.979	100.909	
6.125	101.108	101.047	100.976	
6.250	101.116	101.055	100.984	
6.375	100.994	100.970	100.947	
6.500	101.764	101.740	101.717	
6.625	102.964	101.941	101.917	
6.750	102.440	102.416	102.392	
6.875	102.830	102.806	102.783	
6.990	103.100	103.076	103.053	

FHA Streamline 30 Year Fixed HB - (301SLHB)				
Rate	15 Day	30 Day	45 Day	
5.250	98.474	98.384	98.275	
5.375	98.653	98.563	98.454	
5.500	99.143	99.053	98.944	
5.625	99.451	99.361	99.252	
5.750	100.317	100.227	100.118	
5.875	100.381	100.313	100.230	
5.990	100.774	100.706	100.623	
6.125	101.144	101.076	100.993	
6.250	101.371	101.303	101.219	
6.375	101.433	101.434	101.409	
6.500	101.831	101.831	101.806	
6.625	102.181	102.182	102.157	
6.750	101.931	101.932	101.907	
6.875	102.275	102.237	102.103	
6.990	102.274	102.236	102.102	
7.125	102.630	102.592	102.458	
7.250	103.126	103.088	102.954	

VA IRRRL 30 - 25 Year Fixed (401RL & 425RL)				
Rate	15 Day	30 Day	45 Day	
5.250	98.566	98.535	98.477	
5.375	99.212	99.122	99.013	
5.500	99.899	99.809	99.700	
5.625	100.327	100.237	100.129	
5.750	100.575	100.485	100.376	
5.875	100.826	100.759	100.675	
5.990	101.472	101.404	101.320	
6.125	101.870	101.802	101.718	
6.250	101.983	101.915	101.831	
6.375	101.993	101.993	101.968	
6.500	102.532	102.532	102.507	
6.625	102.740	102.740	102.715	
6.750	103.350	103.311	103.214	
6.875	103.992	103.954	103.820	
6.990	104.327	104.289	104.155	
7.125	104.852	104.814	104.680	
7.250	105.121	105.083	104.949	

VA IRRRL 20 Year Fixed - (420IRL)				
Rate	15 Day	30 Day	45 Day	
5.250	97.516	97.485	97.427	
5.375	98.162	98.072	97.963	
5.500	98.849	98.759	98.650	
5.625	99.277	99.187	99.079	
5.750	99.525	99.435	99.326	
5.875	99.776	99.709	99.625	
5.990	100.422	100.354	100.270	
6.125	100.820	100.752	100.668	
6.250	100.933	100.865	100.781	
6.375	100.943	100.943	100.918	
6.500	101.482	101.482	101.457	
6.625	101.690	101.690	101.665	
6.750	102.300	102.261	102.164	
6.875	102.942	102.904	102.770	
6.990	103.277	103.239	103.105	
7.125	103.802	103.764	103.630	
7.250	104.071	104.033	103.899	

VA IRRRL 15 Year Fixed - (415RL)				
Rate	15 Day	30 Day	45 Day	
4.990	97.965	97.929	97.889	
5.125	98.470	98.434	98.394	
5.250	99.088	99.051	99.012	
5.375	98.979	98.938	98.891	
5.500	99.535	99.494	99.447	
5.625	99.831	99.790	99.743	
5.750	99.928	99.887	99.840	
5.875	99.929	99.868	99.797	
5.990	100.434	100.372	100.302	
6.125	100.680	100.618	100.548	
6.250	100.621	100.560	100.490	
6.375	100.398	100.374	100.351	
6.500	100.776	100.753	100.729	
6.625	100.822	100.799	100.775	
6.750	101.665	101.641	101.618	
6.875	102.147	102.123	102.099	
6.990	102.311	102.287	102.263	

VA IRRRL 30 Year Fixed HB - (401RLHB)				
Rate	15 Day	30 Day	45 Day	
5.250	98.535	98.445	98.336	
5.375	98.945	98.855	98.746	
5.500	99.396	99.306	99.198	
5.625	99.922	99.832	99.723	
5.750	100.225	100.135	100.026	
5.875	99.981	99.913	99.829	
5.990	100.374	100.306	100.222	
6.125	100.973	100.905	100.821	
6.250	100.873	100.805	100.722	
6.375	100.695	100.695	100.670	
6.500	101.132	101.133	101.107	
6.625	101.832	101.833	101.808	
6.750	101.170	101.171	101.146	
6.875	102.156	102.118	101.984	
6.990	102.339	102.301	102.167	
7.125	102.145	102.107	101.973	
7.250	102.687	102.649	102.515	

LLPAs

FHA FICO ≥700	0.500
FHA FICO 680-699	0.375
FHA FICO 660-679	0.375
FHA FICO 640-659	0.125
FHA FICO 620-639	-0.250
VA FICO ≥700	0.375
VA FICO 680-699	0.250
VA FICO 660-679	0.250
VA FICO 640-659	0.000
VA FICO 620-639	-0.250

FICO 600-619	-1.000
FICO 580-599	-1.750
FICO 550-579	-3.250
No FICO Score	-3.000
Loan Amount ≥\$100,000 <=\$249,999	0.250

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

FHA State Tier Adjustment		
Tier 1 States	CA, CT, GA, HI, MA, NJ, NV, OR, SC, UT, VA	0.000
Tier 2 States	DC, ID, IN, MI, MO, NC, OH, OK, RI, TN	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
Tier 4 States	AZ, CO, FL, IL, LA, MD, MN, PA, TX, WA	0.375

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 250
Irvine, CA 92612

Effective:

Monday, May 11, 2026

Jumbo Signature Pricing

Jumbo Signature 30 Year Fixed - (901D)				
Note Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.125	99.339	99.246	99.058	98.871
6.250	99.692	99.598	99.411	99.223
6.375	99.999	99.905	99.718	99.530
6.500	100.258	100.164	99.977	99.789
6.625	100.503	100.409	100.222	100.034
6.750	100.739	100.645	100.457	100.270
6.875	100.983	100.889	100.701	100.514
7.000	101.206	101.113	100.925	100.738
7.125	101.423	101.330	101.142	100.955
7.250	101.619	101.525	101.338	101.150
7.375	101.756	101.662	101.475	101.287
7.500	101.882	101.788	101.601	101.413
7.625	101.996	101.902	101.715	101.527
7.750	102.110	102.016	101.829	101.641
7.875	102.224	102.130	101.943	101.755
8.000	102.338	102.244	102.057	101.869
8.125	102.452	102.358	102.171	101.983
8.250	102.566	102.472	102.285	102.097
8.375	102.680	102.586	102.399	102.211

Jumbo Signature 10/6 ARM - (9106D)				
Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.250	98.985	98.891	98.704	98.516
6.375	99.226	99.132	98.945	98.757
6.500	99.467	99.374	99.186	98.999
6.625	99.568	99.474	99.287	99.099
6.750	99.777	99.683	99.496	99.308
6.875	99.986	99.892	99.704	99.517
7.000	100.194	100.100	99.913	99.725
7.125	100.403	100.309	100.122	99.934
7.250	100.612	100.518	100.330	100.143
7.375	100.820	100.726	100.539	100.351
7.500	101.029	100.935	100.748	100.560
7.625	101.238	101.144	100.956	100.769
7.750	101.446	101.353	101.165	100.978
7.875	101.655	101.561	101.374	101.186
8.000	101.864	101.770	101.582	101.395

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		
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	Maximum Net Price
	99.750	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	98.009	97.899	97.728	97.509
5.875	98.318	98.208	98.036	97.818
6.000	98.626	98.517	98.345	98.126
6.125	99.030	98.921	98.749	98.530
6.250	99.435	99.326	99.154	98.935
6.375	99.603	99.493	99.321	99.103
6.500	99.770	99.661	99.489	99.270
6.625	99.966	99.856	99.684	99.466
6.750	100.161	100.051	99.880	99.661
6.875	100.203	100.093	99.922	99.703
7.000	100.246	100.136	99.964	99.746
7.125	100.282	100.173	100.001	99.782
7.250	100.319	100.210	100.038	99.819
7.375	100.409	100.299	100.128	99.909
7.500	100.499	100.389	100.217	99.999

Jumbo Pro 30 Year Fixed 2:1 Buydown - (901SP-BD)				
Rate	15 Day	30 Day	45 Day	60 Day
5.750	98.009	97.899	97.728	97.509
5.875	98.318	98.208	98.036	97.818
6.000	98.626	98.517	98.345	98.126
6.125	99.030	98.921	98.749	98.530
6.250	99.435	99.326	99.154	98.935
6.375	99.603	99.493	99.321	99.103
6.500	99.770	99.661	99.489	99.270
6.625	99.966	99.856	99.684	99.466
6.750	100.161	100.051	99.880	99.661
6.875	100.203	100.093	99.922	99.703
7.000	100.246	100.136	99.964	99.746
7.125	100.282	100.173	100.001	99.782
7.250	100.319	100.210	100.038	99.819
7.375	100.409	100.299	100.128	99.909
7.500	100.499	100.389	100.217	99.999

Jumbo Pro 30 Year Fixed 1:0 Buydown - (901SP-BD10)				
Rate	15 Day	30 Day	45 Day	60 Day
5.750	98.009	97.899	97.728	97.509
5.875	98.318	98.208	98.036	97.818
6.000	98.626	98.517	98.345	98.126
6.125	99.030	98.921	98.749	98.530
6.250	99.435	99.326	99.154	98.935
6.375	99.603	99.493	99.321	99.103
6.500	99.770	99.661	99.489	99.270
6.625	99.966	99.856	99.684	99.466
6.750	100.161	100.051	99.880	99.661
6.875	100.203	100.093	99.922	99.703
7.000	100.246	100.136	99.964	99.746
7.125	100.282	100.173	100.001	99.782
7.250	100.319	100.210	100.038	99.819
7.375	100.409	100.299	100.128	99.909
7.500	100.499	100.389	100.217	99.999

Jumbo Pro 15 Year Fixed - (915SP)				
Rate	15 Day	30 Day	45 Day	60 Day
5.500	96.304	96.195	96.023	95.804
5.625	96.693	96.584	96.412	96.193
5.750	97.082	96.973	96.801	96.582
5.875	97.390	97.281	97.109	96.890
6.000	97.699	97.590	97.418	97.199
6.125	97.984	97.874	97.702	97.484
6.250	98.268	98.159	97.987	97.768
6.375	98.300	98.191	98.019	97.800
6.500	98.332	98.223	98.051	97.832
6.625	98.418	98.309	98.137	97.918
6.750	98.504	98.395	98.223	98.004

Jumbo Pro 10/6 ARM - (9106SP)				
Rate	15 Day	30 Day	45 Day	60 Day
5.250	95.853	95.744	95.572	95.353
5.375	96.175	96.065	95.893	95.675
5.500	96.494	96.384	96.212	95.994
5.625	96.758	96.648	96.477	96.258
5.750	97.041	96.931	96.759	96.541
5.875	97.315	97.205	97.033	96.815
6.000	97.605	97.495	97.323	97.105
6.125	97.857	97.747	97.576	97.357
6.250	98.069	97.960	97.788	97.569
6.375	98.324	98.214	98.043	97.824
6.500	98.580	98.470	98.299	98.080
6.625	98.614	98.505	98.333	98.114
6.750	98.650	98.540	98.368	98.150
6.875	98.867	98.758	98.586	98.367
7.000	99.085	98.976	98.804	98.585

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, May 11, 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