

Ratesheet Code: RS-WS

Effective Date: 5/22/26 7:30 AM

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Lock Expiration Days	
15 Day	06/05/26
30 Day	06/22/26
45 Day	07/05/26
60 Day	07/20/26
Mortgagee Clause	
OCMBC, INC. ISAOA / 19000 MACARTHUR BLVD SUITE 200 IRVINE, CA 92612	
2025 FHA/VA Loan Limits	
# of Units	Loan Limits
1	\$806,500
2	\$1,032,650
3	\$1,248,150
4	\$1,551,250
2026 Conforming Loan Limits	
# of Units	Loan Limits
1	\$832,750
2	\$1,066,250
3	\$1,288,800
4	\$1,601,750

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 50 BPS PRICE IMPROVEMENT

FOR LOANS LOCKED
5/11 - 5/31, 2026



NMLS ID #2125

Temporary Property Eligibility Restrictions
Non-Owner properties located in the following City/County are NOT eligible to be locked: <ul style="list-style-type: none"> •Baltimore City, Maryland (Properties located in Baltimore County are not restricted)

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



Effective: May 22, 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	93.639	93.585	93.537	93.490	4.875	93.213	93.158	93.110	93.063	5.750	98.947	98.858	98.762	98.665
4.990	94.289	94.234	94.187	94.139	4.990	93.862	93.808	93.760	93.713	5.875	99.498	99.409	99.313	99.216
5.125	94.757	94.702	94.655	94.607	5.125	94.355	94.300	94.253	94.205	5.990	99.978	99.889	99.792	99.696
5.250	95.295	95.247	95.195	95.142	5.250	94.905	94.858	94.806	94.753	6.125	100.499	100.410	100.313	100.216
5.375	95.960	95.912	95.860	95.807	5.375	95.583	95.535	95.483	95.431	6.250	100.598	100.496	100.388	100.280
5.500	96.592	96.544	96.492	96.440	5.500	96.228	96.180	96.128	96.076	6.375	101.194	101.091	100.984	100.876
5.625	97.173	97.126	97.073	97.021	5.625	96.822	96.774	96.722	96.670	6.500	101.628	101.526	101.418	101.310
5.750	97.873	97.811	97.744	97.677	5.750	97.546	97.484	97.418	97.351	6.625	101.901	101.798	101.691	101.583
5.875	98.470	98.408	98.341	98.274	5.875	98.141	98.080	98.012	97.945	6.750	102.157	102.048	101.945	101.841
5.990	98.979	98.918	98.851	98.784	5.990	98.650	98.589	98.522	98.455	6.875	102.433	102.324	102.221	102.118
6.125	99.547	99.486	99.419	99.352	6.125	99.208	99.147	99.079	99.012	6.990	102.894	102.785	102.682	102.579
6.250	100.077	99.995	99.909	99.824	6.250	99.732	99.650	99.564	99.479	7.125	103.286	103.177	103.073	102.970
6.375	100.715	100.633	100.548	100.462	6.375	100.370	100.288	100.203	100.117	7.250	103.708	103.646	103.592	103.537
6.500	101.173	101.091	101.005	100.920	6.500	100.828	100.746	100.660	100.575	7.375	104.111	104.049	103.994	103.939
6.625	101.495	101.406	101.309	101.212	6.625	101.150	101.061	100.964	100.867	7.500	104.487	104.425	104.371	104.316
6.750	102.071	101.982	101.885	101.788	6.750	101.726	101.637	101.540	101.443	7.625	104.608	104.547	104.492	104.437
6.875	102.217	102.127	102.034	101.942	6.875	101.872	101.782	101.689	101.597	7.750	104.908	104.847	104.792	104.737
6.990	102.741	102.645	102.553	102.461	6.990	102.396	102.300	102.208	102.116	7.875	105.180	105.118	105.063	105.009
7.125	103.163	103.067	102.975	102.883	7.125	102.818	102.722	102.630	102.538	7.990	105.150	105.088	105.034	104.979
7.250	103.944	103.882	103.828	103.773	7.250	103.599	103.537	103.483	103.428	8.125	105.399	105.337	105.282	105.228
7.375	104.241	104.180	104.125	104.070	7.375	103.896	103.835	103.780	103.725					
7.500	104.582	104.520	104.465	104.410	7.500	104.237	104.175	104.120	104.065					
7.625	104.875	104.814	104.759	104.704	7.625	104.530	104.469	104.414	104.359					

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	97.416	97.373	97.325	97.277	5.990	100.501	100.442	100.381	100.320	5.750	97.523	97.461	97.394	97.327
4.990	97.794	97.751	97.703	97.655	6.125	100.738	100.680	100.620	100.559	5.875	98.120	98.058	97.991	97.924
5.125	97.974	97.930	97.882	97.835	6.250	101.227	101.183	101.138	101.092	5.990	98.629	98.568	98.501	98.434
5.250	98.762	98.703	98.643	98.582	6.375	101.591	101.547	101.502	101.457	6.125	99.197	99.136	99.069	99.002
5.375	99.163	99.104	99.044	98.983	6.500	101.819	101.776	101.730	101.685	6.250	99.727	99.645	99.559	99.476
5.500	99.547	99.489	99.429	99.368	6.625	101.918	101.875	101.829	101.784	6.375	100.395	100.320	100.242	100.164
5.625	99.920	99.861	99.801	99.740	6.750	102.249	102.205	102.160	102.114	6.500	100.918	100.843	100.765	100.687
5.750	100.272	100.213	100.153	100.092	6.875	102.312	102.269	102.223	102.178	6.625	101.267	101.191	101.114	101.036
5.875	100.604	100.545	100.485	100.424	6.990	102.591	102.547	102.502	102.456	6.750	101.721	101.635	101.546	101.456
5.990	100.894	100.836	100.775	100.715	7.125	102.784	102.740	102.695	102.649	6.875	102.057	101.975	101.885	101.796
6.125	101.195	101.136	101.076	101.015	7.250	102.764	102.712	102.657	102.602	6.990	102.566	102.484	102.395	102.306
6.250	101.483	101.424	101.366	101.308	7.375	102.923	102.872	102.817	102.762	7.125	102.991	102.909	102.819	102.730
6.375	101.904	101.849	101.795	101.741	7.500	103.066	103.015	102.959	102.904	7.250	103.594	103.532	103.478	103.423
6.500	102.193	102.144	102.096	102.047	7.625	102.860	102.809	102.753	102.698	7.375	103.891	103.830	103.775	103.720
6.625	102.356	102.312	102.267	102.222	7.750	102.993	102.942	102.886	102.831	7.500	104.232	104.170	104.115	104.060
6.750	102.753	102.709	102.663	102.618	7.875	103.129	103.078	103.022	102.967	7.625	104.525	104.464	104.409	104.354
6.875	102.878	102.834	102.788	102.743	7.990	103.001	102.950	102.895	102.839	7.750	104.612	104.550	104.495	104.440
6.990	103.207	103.164	103.118	103.073	8.125	103.144	103.093	103.037	102.982	7.875	104.843	104.781	104.726	104.671
										7.990	104.777	104.715	104.660	104.605
										8.125	105.062	105.001	104.946	104.891

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	95.185	95.137	95.085	95.032	4.875	92.638	92.583	92.535	92.488	5.750	98.872	98.783	98.687	98.590
5.500	95.817	95.769	95.717	95.665	4.990	93.287	93.233	93.185	93.138	5.875	99.423	99.334	99.238	99.141
5.625	96.398	96.351	96.298	96.246	5.125	93.780	93.725	93.678	93.630	5.990	99.903	99.814	99.717	99.621
5.750	97.098	97.036	96.969	96.902	5.250	94.330	94.283	94.231	94.178	6.125	100.424	100.335	100.238	100.141
5.875	97.695	97.633	97.566	97.499	5.375	95.008	94.960	94.908	94.856	6.250	100.523	100.421	100.313	100.205
5.990	98.204	98.143	98.076	98.009	5.500	95.653	95.605	95.553	95.501	6.375	101.119	101.016	100.909	100.801
6.125	98.772	98.711	98.644	98.577	5.625	96.247	96.199	96.147	96.095	6.500	101.563	101.451	101.343	101.235
6.250	99.302	99.220	99.134	99.049	5.750	96.971	96.909	96.843	96.776	6.625	101.826	101.723	101.616	101.508
6.375	99.940	99.858	99.773	99.687	5.875	97.566	97.505	97.437	97.370	6.750	102.082	101.973	101.870	101.766
6.500	100.398	100.316	100.230	100.145	5.990	98.075	98.014	97.947	97.880	6.875	102.358	102.249	102.146	102.043
6.625	100.720	100.631	100.534	100.437	6.125	98.633	98.572	98.504	98.437	6.990	102.819	102.710	102.607	102.504
6.750	101.296	101.207	101.110	101.013	6.250	99.157	99.075	98.989	98.904	7.125	103.211	103.102	102.998	102.895
6.875	101.442	101.352	101.259	101.167	6.375	99.795	99.713	99.628	99.542	7.250	103.633	103.571	103.517	103.462
6.990	101.966	101.870	101.778	101.686	6.500	100.253	100.171	100.085	100.000	7.375	104.036	103.974	103.919	103.864
7.125	102.388	102.292	102.200	102.108	6.625	100.575	100.486	100.389	100.292	7.500	104.412	104.350	104.296	104.241
7.250	103.169	103.107	103.053	102.998	6.750	101.151	101.062	100.965	100.868	7.625	104.533	104.472	104.417	104.362
7.375	103.466	103.405	103.350	103.295	6.875	101.297	101.207	101.114	101.022	7.750	104.833	104.772	104.717	104.662
7.500	103.807	103.745	103.690	103.635	6.990	101.821	101.725	101.633	101.541	7.875	105.105	105.043	104.988	104.934
7.625	104.100	104.039	103.984	103.929	7.125	102.243	102.147	102.055	101.963	7.990	105.075	105.013	104.959	104.904
7.750	104.187	104.125	104.070	104.015	7.250	103.024	102.962	102.908	102.853	8.125	105.324	105.262	105.207	105.153
7.875	104.418	104.356	104.301	104.246	7.375	103.321	103.260	103.205	103.150					
7.990	104.352	104.290	104.235	104.180	7.500	103.662	103.600	103.545	103.490					
8.125	104.562	104.501	104.446	104.391	7.625	103.955	103.894	103.839	103.784					

REFI NOW CONFORMING PRICING

Fannie Mae 15 Yr Fixed Refi Now					Fannie Mae 10 Yr Fixed Refi Now				
Rate	15-Day								



Effective: May 22, 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	96.753	96.691	96.616	96.541	5.500	94.703	94.641	94.566	94.491	5.375	97.179	94.101	94.026	93.951
5.625	97.417	97.355	97.280	97.205	5.625	95.367	95.305	95.230	95.155	5.500	94.853	94.791	94.716	94.641
5.750	97.905	97.844	97.769	97.694	5.750	95.855	95.794	95.719	95.644	5.625	95.517	95.455	95.380	95.305
5.875	98.485	98.424	98.349	98.274	5.875	96.435	96.374	96.299	96.224	5.750	96.005	95.944	95.869	95.794
5.990	99.078	99.016	98.941	98.866	5.990	97.028	96.966	96.891	96.816	5.875	96.583	96.521	96.446	96.371
6.125	99.629	99.568	99.492	99.417	6.125	97.561	97.500	97.425	97.350	5.990	97.175	97.113	97.038	96.963
6.250	99.881	99.778	99.670	99.563	6.250	97.811	97.708	97.600	97.493	6.125	97.701	97.640	97.565	97.490
6.375	100.363	100.260	100.153	100.045	6.375	98.293	98.190	98.083	97.975	6.250	97.958	97.896	97.821	97.746
6.500	100.783	100.681	100.573	100.465	6.500	98.713	98.611	98.503	98.395	6.375	98.452	98.390	98.315	98.240
6.625	101.169	101.066	100.959	100.851	6.625	99.099	98.996	98.889	98.781	6.500	98.882	98.820	98.745	98.670
6.750	101.490	101.381	101.261	101.142	6.750	99.420	99.311	99.191	99.072	6.625	99.271	99.168	99.060	98.953
6.875	101.730	101.620	101.501	101.382	6.875	99.660	99.550	99.431	99.312	6.750	99.580	99.471	99.352	99.233
6.990	101.953	101.844	101.725	101.605	6.990	99.883	99.774	99.655	99.535	6.875	99.840	99.730	99.611	99.492
7.125	102.243	102.133	102.014	101.895	7.125	100.173	100.063	99.944	99.825	6.990	100.083	99.973	99.854	99.735
7.250	101.832	101.709	101.587	101.466	7.250	99.762	99.639	99.517	99.396	7.125	100.397	100.288	100.169	100.049
7.375	102.509	102.392	102.278	102.163	7.375	100.439	100.322	100.208	100.093	7.250	99.966	99.843	99.721	99.600
7.500	102.694	102.577	102.463	102.348	7.500	100.624	100.507	100.393	100.278	7.375	100.661	100.545	100.430	100.316
7.625	102.831	102.715	102.601	102.486	7.625	100.761	100.645	100.531	100.416	7.500	100.864	100.748	100.633	100.519
7.750	103.741	103.625	103.511	103.396	7.750	101.671	101.555	101.441	101.326	7.625	100.752	100.635	100.521	100.406
7.875	103.945	103.829	103.714	103.600	7.875	101.875	101.759	101.644	101.530	7.750	101.665	101.549	101.435	101.320
7.990	102.825	102.709	102.594	102.479	7.990	100.755	100.639	100.524	100.409	7.875	101.867	101.750	101.636	101.521
8.125	103.000	102.884	102.769	102.655	8.125	100.930	100.814	100.699	100.585	7.990	100.743	100.626	100.512	100.397

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	98.690	98.617	98.541	98.465	5.990	98.097	98.024	97.948	97.873
6.125	98.967	98.895	98.819	98.743	6.125	98.350	98.277	98.201	98.125
6.250	99.127	99.054	98.978	98.902	6.250	98.514	98.442	98.366	98.290
6.375	99.356	99.283	99.207	99.132	6.375	98.755	98.682	98.606	98.530
6.500	99.530	99.457	99.381	99.305	6.500	98.938	98.865	98.789	98.714
6.625	99.717	99.651	99.584	99.518	6.625	99.129	99.063	98.986	98.930
6.750	100.047	99.989	99.928	99.868	6.750	99.448	99.389	99.329	99.268
6.875	100.202	100.143	100.083	100.022	6.875	99.621	99.563	99.502	99.442
6.990	100.269	100.211	100.150	100.089	6.990	99.709	99.650	99.590	99.529
7.125	100.396	100.338	100.277	100.216	7.125	99.860	99.802	99.741	99.681
7.250	100.082	100.017	99.946	99.876	7.250	99.526	99.461	99.390	99.320
7.375	100.577	100.511	100.441	100.370	7.375	100.039	99.974	99.903	99.832
7.500	100.545	100.480	100.409	100.339	7.500	100.025	99.960	99.889	99.819
7.625	100.510	100.445	100.374	100.303	7.625	99.620	99.555	99.484	99.414
7.750	101.497	101.432	101.361	101.290	7.750	100.623	100.558	100.487	100.416
7.875	101.591	101.525	101.454	101.383	7.875	100.729	100.664	100.593	100.522
7.990	100.401	100.336	100.265	100.194	7.990	99.549	99.483	99.413	99.342

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)					FANNIE 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	93.539	93.485	93.437	93.390	5.375	96.013	95.951	95.876	95.801	5.375	95.160	95.112	95.060	95.007
4.990	94.189	94.134	94.087	94.039	5.500	96.703	96.641	96.566	96.491	5.500	95.792	95.744	95.692	95.640
5.125	94.657	94.602	94.555	94.507	5.625	97.367	97.305	97.230	97.155	5.625	96.373	96.326	96.273	96.221
5.250	95.195	95.147	95.095	95.042	5.750	97.855	97.794	97.719	97.644	5.750	97.073	97.011	96.944	96.877
5.375	95.860	95.812	95.760	95.707	5.875	98.435	98.374	98.299	98.224	5.875	97.670	97.608	97.541	97.474
5.500	96.492	96.444	96.392	96.340	5.990	99.028	98.966	98.891	98.816	5.990	98.179	98.118	98.051	97.984
5.625	97.073	97.026	96.973	96.921	6.125	99.579	99.518	99.442	99.367	6.125	98.747	98.686	98.619	98.552
5.750	97.773	97.711	97.644	97.577	6.250	99.831	99.728	99.620	99.513	6.250	99.277	99.195	99.109	99.024
5.875	98.370	98.308	98.241	98.174	6.375	100.313	100.210	100.103	99.995	6.375	99.915	99.833	99.748	99.662
5.990	98.879	98.818	98.751	98.684	6.500	100.733	100.631	100.523	100.415	6.500	100.373	100.291	100.205	100.120
6.125	99.447	99.386	99.319	99.252	6.625	101.119	101.016	100.909	100.801	6.625	100.695	100.606	100.509	100.412
6.250	99.977	99.895	99.809	99.724	6.750	101.440	101.331	101.211	101.092	6.750	101.271	101.182	101.085	100.988
6.375	100.615	100.533	100.448	100.362	6.875	101.680	101.570	101.451	101.332	6.875	101.417	101.327	101.234	101.142
6.500	101.073	100.991	100.905	100.820	6.990	101.903	101.794	101.675	101.555	6.990	101.941	101.845	101.753	101.661
6.625	101.395	101.306	101.209	101.112	7.125	102.193	102.083	101.964	101.845	7.125	102.363	102.267	102.175	102.083
6.750	101.971	101.882	101.785	101.688	7.250	101.782	101.659	101.537	101.416	7.250	103.144	103.082	103.028	102.973
6.875	102.117	102.027	101.934	101.842	7.375	102.459	102.342	102.228	102.113	7.375	103.441	103.380	103.325	103.270
6.990	102.641	102.545	102.453	102.361	7.500	102.644	102.527	102.413	102.298	7.500	103.782	103.720	103.665	103.610
7.125	103.063	102.967	102.875	102.783	7.625	102.781	102.665	102.551	102.436	7.625	104.075	104.014	103.959	103.904
7.250	103.844	103.782	103.728	103.673	7.750	103.691	103.575	103.461	103.346	7.750	104.162	104.100	104.045	103.990
7.375	104.141	104.080	104.025	103.970	7.875	103.895	103.779	103.664	103.550	7.875	104.393	104.331	104.276	104.221
7.500	104.482	104.420	104.365	104.310	7.990	102.775	102.659	102.544	102.429	7.990	104.327	104.265	104.210	104.155
7.625	104.775	104.714	104.659	104.604	8.125	102.950	102.834	102.719	102.605	8.125	104.537	104.476	104.421	104.366

FANNIE MAE 30 YR FIXED 1:0 BUYDOWN (101-BD10)					FANNIE MAE HB 30 YR FIXED 1:0 BUYDOWN (101 HB-BD10)					FANNIE 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	93.539	93.485	93.437	93.390	5.500	96.703	96.641	96.566	96.491	5.375	95.160	95.112	95.060	95.007
4.990	94.189	94.134	94.087	94.039	5.625	97.367	97.305	97.230	97.155	5.500	95.792	95.744	95.692	95.640
5.125	94.657	94.602	94.555	94.507	5.750	97.855	97.794	97.719	97.644	5.625	96.373	96.326	96.273	96.221
5.250	95.195	95.147	95.095	95.042	5.875	98.435	98.374	98.299	98.224	5.750	97.073	97.011	96.944	96.877
5.375	95.860	95.812	95.760	95.707	5.990	99.028	98.966	98.891	98.816	5.875	97.670	97.608	97.541	97.474
5.500	96.492	96.444	96.392	96.340	6.125	99.579	99.518	99.442	99.367	5.990	98.179	98.118	98.051	97.984
5.625	97.073	97.026	96.973	96.921	6.250	99.831	99.728	99.620	99.513	6.125	98.747	98.686	98.619	98.552
5.750	97.773	97.711	97.644	97.577	6.375	100.313	100.210	100.103	99.					



LendingPros
19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

SELECT PRICING

Effective: **May 22, 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	93.889	93.835	93.787	93.740	4.875	97.686	97.623	97.575	97.527
4.990	94.539	94.484	94.437	94.389	4.990	98.044	98.001	97.953	97.905
5.125	95.007	94.952	94.905	94.857	5.125	98.224	98.180	98.132	98.085
5.250	95.545	95.497	95.445	95.392	5.250	99.012	98.953	98.893	98.832
5.375	96.210	96.162	96.110	96.057	5.375	99.413	99.354	99.294	99.233
5.500	96.842	96.794	96.742	96.690	5.500	99.797	99.739	99.679	99.618
5.625	97.423	97.376	97.323	97.271	5.625	100.170	100.111	100.051	99.990
5.750	98.123	98.061	97.994	97.927	5.750	100.522	100.463	100.403	100.342
5.875	98.720	98.658	98.591	98.524	5.875	100.854	100.795	100.735	100.674
5.990	99.229	99.168	99.101	99.034	5.990	101.144	101.086	101.025	100.965
6.125	99.797	99.736	99.669	99.602	6.125	101.445	101.386	101.326	101.265
6.250	100.327	100.245	100.159	100.074	6.250	101.733	101.674	101.616	101.558
6.375	100.965	100.883	100.798	100.712	6.375	102.154	102.099	102.045	101.991
6.500	101.423	101.341	101.255	101.170	6.500	102.443	102.394	102.346	102.297
6.625	101.745	101.656	101.559	101.462	6.625	102.606	102.562	102.517	102.472
6.750	102.321	102.232	102.135	102.038	6.750	103.003	102.959	102.913	102.868
6.875	102.467	102.377	102.284	102.192	6.875	103.128	103.084	103.038	102.993
6.990	102.991	102.895	102.803	102.711					
7.125	103.413	103.317	103.225	103.133					
7.250	104.194	104.132	104.078	104.023					
7.375	104.491	104.430	104.375	104.320					
7.500	104.832	104.770	104.715	104.660					
7.625	105.125	105.064	105.009	104.954					
7.750	105.212	105.150	105.095	105.040					
7.875	105.443	105.381	105.326	105.271					

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	97.003	96.941	96.866	96.791	5.990	98.940	98.867	98.791	98.715
5.625	97.667	97.605	97.530	97.455	6.125	99.217	99.145	99.069	98.993
5.750	98.155	98.094	98.019	97.944	6.250	99.377	99.304	99.228	99.152
5.875	98.735	98.674	98.599	98.524	6.375	99.606	99.533	99.457	99.382
5.990	99.328	99.266	99.191	99.116	6.500	99.780	99.707	99.631	99.555
6.125	99.879	99.818	99.742	99.667	6.625	99.967	99.901	99.834	99.768
6.250	100.131	100.028	99.920	99.813	6.750	100.297	100.239	100.178	100.118
6.375	100.613	100.510	100.403	100.295	6.875	100.452	100.393	100.333	100.272
6.500	101.033	100.931	100.823	100.715	6.990	100.519	100.461	100.400	100.339
6.625	101.419	101.316	101.209	101.101	7.125	100.646	100.588	100.527	100.466
6.750	101.740	101.631	101.511	101.392	7.250	100.332	100.267	100.196	100.126
6.875	101.980	101.870	101.751	101.632	7.375	100.827	100.761	100.691	100.620
6.990	102.203	102.094	101.975	101.855	7.500	100.795	100.730	100.659	100.589
7.125	102.493	102.383	102.264	102.145	7.625	100.760	100.695	100.624	100.553
7.250	102.082	101.959	101.837	101.716	7.750	101.747	101.682	101.611	101.540
7.375	102.759	102.642	102.528	102.413	7.875	101.841	101.775	101.704	101.633
7.500	102.944	102.827	102.713	102.598					
7.625	103.081	102.965	102.851	102.736					
7.750	103.991	103.875	103.761	103.646					
7.875	104.195	104.079	103.964	103.850					
7.990	103.075	102.959	102.844	102.729					
8.125	103.250	103.134	103.019	102.905					

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	93.789	93.735	93.687	93.640	5.500	96.953	96.891	96.816	96.741
4.990	94.439	94.384	94.337	94.289	5.625	97.617	97.555	97.480	97.405
5.125	94.907	94.852	94.805	94.757	5.750	98.105	98.044	97.969	97.894
5.250	95.445	95.397	95.345	95.292	5.875	98.685	98.624	98.549	98.474
5.375	96.110	96.062	96.010	95.957	5.990	99.278	99.216	99.141	99.066
5.500	96.742	96.694	96.642	96.590	6.125	99.829	99.768	99.692	99.617
5.625	97.323	97.276	97.223	97.171	6.250	100.081	99.978	99.870	99.763
5.750	98.023	97.961	97.894	97.827	6.375	100.563	100.460	100.353	100.245
5.875	98.620	98.558	98.491	98.424	6.500	100.983	100.881	100.773	100.665
5.990	99.129	99.068	99.001	98.934	6.625	101.369	101.266	101.159	101.051
6.125	99.697	99.636	99.569	99.502	6.750	101.690	101.581	101.461	101.342
6.250	100.227	100.145	100.059	99.974	6.875	101.930	101.820	101.701	101.582
6.375	100.865	100.783	100.698	100.612	6.990	102.153	102.044	101.925	101.805
6.500	101.323	101.241	101.155	101.070	7.125	102.443	102.333	102.214	102.095
6.625	101.645	101.556	101.459	101.362	7.250	102.032	101.909	101.787	101.666
6.750	102.221	102.132	102.035	101.938	7.375	102.709	102.592	102.478	102.363
6.875	102.367	102.277	102.184	102.092	7.500	102.894	102.777	102.663	102.548
6.990	102.891	102.795	102.703	102.611	7.625	103.031	102.915	102.801	102.686
7.125	103.313	103.217	103.125	103.033	7.750	103.941	103.825	103.711	103.596
7.250	104.094	104.032	103.978	103.923	7.875	104.145	104.029	103.914	103.800
7.375	104.391	104.330	104.275	104.220	7.990	103.025	102.909	102.794	102.679
7.500	104.732	104.670	104.615	104.560	8.125	103.200	103.084	102.969	102.855
7.625	105.025	104.964	104.909	104.854					

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	93.789	93.735	93.687	93.640	5.500	96.953	96.891	96.816	96.741
4.990	94.439	94.384	94.337	94.289	5.625	97.617	97.555	97.480	97.405
5.125	94.907	94.852	94.805	94.757	5.750	98.105	98.044	97.969	97.894
5.250	95.445	95.397	95.345	95.292	5.875	98.685	98.624	98.549	98.474
5.375	96.110	96.062	96.010	95.957	5.990	99.278	99.216	99.141	99.066
5.500	96.742	96.694	96.642	96.590	6.125	99.829	99.768	99.692	99.617
5.625	97.323	97.276	97.223	97.171	6.250	100.081	99.978	99.870	99.763
5.750	98.023	97.961	97.894	97.827	6.375	100.563	100.460	100.353	100.245
5.875	98.620	98.558	98.491	98.424	6.500	100.983	100.881	100.773	100.665
5.990	99.129	99.068	99.001	98.934	6.625	101.369	101.266	101.159	101.051
6.125	99.697	99.636	99.569	99.502	6.750	101.690	101.581	101.461	101.342
6.250	100.227	100.145	100.059	99.974	6.875	101.930	101.820	101.701	101.582
6.375	100.865	100.783	100.698	100.612	6.990	102.153	102.044	101.925	101.805
6.500	101.323	101.241	101.155	101.070	7.125	102.443	102.333	102.214	102.095
6.625	101.645	101.556	101.459	101.362	7.250	102.032	101.909	101.787	101.666
6.750	102.221	102.132	102.035	101.938	7.375	102.709	102.592	102.478	102.363
6.875	102.367	102.277	102.184	102.092	7.500	102.894	102.777	102.663	102.548
6.990	102.891	102.795	102.703	102.611	7.625	103.031	102.915	102.801	102.686
7.125	103.313	103.217	103.125	103.033	7.750	103.941	103.825	103.711	103.596
7.250	104.094	104.032	103.978	103.923	7.875	104.145	104.029	103.914	103.800
7.375	104.391	104.330	104.275	104.220	7.990	103.025	102.909	102.794	102.679
7.500	104.732	104.670	104.615	104.560	8.125	103.200	103.084	102.969	102.855
7.625	105.025	104.964	104.909	104.854	8.250	102.745	102.622	102.484	102.346



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19000 MacArthur Blvd, Suite 250
Irvine, CA 92612

Effective: May 22, 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	93.639	93.585	93.537	93.490	4.875	93.213	93.158	93.110	93.063	5.500	97.832	97.757	97.675	97.593
4.990	94.289	94.234	94.187	94.139	4.990	93.862	93.808	93.760	93.713	5.625	98.377	98.301	98.220	98.138
5.125	94.757	94.702	94.655	94.607	5.125	94.355	94.300	94.253	94.205	5.750	98.947	98.858	98.762	98.665
5.250	95.295	95.247	95.195	95.142	5.250	94.905	94.858	94.806	94.753	5.875	99.498	99.409	99.313	99.216
5.375	95.960	95.912	95.860	95.807	5.375	95.583	95.535	95.483	95.431	5.990	99.978	99.889	99.792	99.696
5.500	96.592	96.544	96.492	96.440	5.500	96.228	96.180	96.128	96.076	6.125	100.499	100.410	100.313	100.216
5.625	97.173	97.126	97.073	97.021	5.625	96.822	96.774	96.722	96.670	6.250	100.598	100.496	100.388	100.280
5.750	97.873	97.811	97.744	97.677	5.750	97.546	97.484	97.418	97.351	6.375	101.194	101.091	100.984	100.876
5.875	98.470	98.408	98.341	98.274	5.875	98.141	98.080	98.012	97.945	6.500	101.628	101.526	101.418	101.310
5.990	98.979	98.918	98.851	98.784	5.990	98.650	98.589	98.522	98.455	6.625	101.901	101.798	101.691	101.583
6.125	99.547	99.486	99.419	99.352	6.125	99.208	99.147	99.079	99.012	6.750	102.157	102.048	101.945	101.841
6.250	100.077	99.995	99.909	99.824	6.250	99.732	99.650	99.564	99.479	6.875	102.433	102.324	102.221	102.118
6.375	100.715	100.633	100.548	100.462	6.375	100.370	100.288	100.203	100.117	6.990	102.894	102.785	102.682	102.579
6.500	101.173	101.091	101.005	100.920	6.500	100.828	100.746	100.660	100.575	7.125	103.286	103.177	103.073	102.970
6.625	101.495	101.406	101.309	101.212	6.625	101.150	101.061	100.964	100.867	7.250	103.708	103.646	103.592	103.537
6.750	102.071	101.982	101.885	101.788	6.750	101.726	101.637	101.540	101.443	7.375	104.111	104.049	103.994	103.939
6.875	102.217	102.127	102.034	101.942	6.875	101.872	101.782	101.689	101.597	7.500	104.487	104.425	104.371	104.316
6.990	102.741	102.645	102.553	102.461	6.990	102.396	102.300	102.208	102.116	7.625	104.608	104.547	104.492	104.437
7.125	103.163	103.067	102.975	102.883	7.125	102.818	102.722	102.630	102.538	7.750	104.908	104.847	104.792	104.737
7.250	103.944	103.882	103.828	103.773	7.250	103.599	103.537	103.483	103.428	7.875	105.180	105.118	105.063	105.009
7.375	104.241	104.180	104.125	104.070	7.375	103.896	103.835	103.780	103.725	7.990	105.150	105.088	105.034	104.979
7.500	104.582	104.520	104.465	104.410	7.500	104.237	104.175	104.120	104.065	8.125	105.399	105.337	105.282	105.228
7.625	104.875	104.814	104.759	104.704	7.625	104.530	104.469	104.414	104.359					
7.750	104.962	104.900	104.845	104.790	7.750	104.617	104.555	104.500	104.445					
7.875	105.193	105.131	105.076	105.021	7.875	104.848	104.786	104.731	104.676					
7.990	105.127	105.065	105.010	104.955	7.990	104.782	104.720	104.665	104.610					
8.125	105.337	105.276	105.221	105.166	8.125	104.992	104.931	104.876	104.821					

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	97.794	97.751	97.703	97.655	5.500	99.474	99.401	99.325	99.249	5.875	98.120	98.058	97.991	97.924
5.125	97.974	97.930	97.882	97.835	5.625	99.745	99.672	99.596	99.521	5.990	98.629	98.568	98.501	98.434
5.250	98.762	98.703	98.643	98.582	5.750	100.008	99.935	99.863	99.791	6.125	99.197	99.136	99.069	99.002
5.375	99.163	99.104	99.044	98.983	5.875	100.257	100.195	100.132	100.069	6.250	99.727	99.645	99.559	99.474
5.500	99.547	99.489	99.429	99.368	5.990	100.501	100.442	100.381	100.320	6.375	100.365	100.283	100.198	100.112
5.625	99.920	99.861	99.801	99.740	6.125	100.738	100.680	100.620	100.559	6.500	100.823	100.741	100.655	100.570
5.750	100.272	100.213	100.153	100.092	6.250	101.227	101.183	101.138	101.092	6.625	101.145	101.056	100.959	100.862
5.875	100.604	100.545	100.485	100.424	6.375	101.591	101.547	101.502	101.457	6.750	101.721	101.632	101.535	101.438
5.990	100.894	100.836	100.775	100.715	6.500	101.819	101.776	101.730	101.685	6.875	101.867	101.777	101.684	101.592
6.125	101.195	101.136	101.076	101.015	6.625	101.918	101.875	101.829	101.784	6.990	102.391	102.295	102.203	102.111
6.250	101.483	101.424	101.366	101.308	6.750	102.249	102.205	102.160	102.114	7.125	102.813	102.717	102.625	102.533
6.375	101.904	101.849	101.795	101.741	6.875	102.312	102.269	102.223	102.178	7.250	103.594	103.532	103.478	103.423
6.500	102.193	102.144	102.096	102.047	6.990	102.591	102.547	102.502	102.456	7.375	103.891	103.830	103.775	103.720
6.625	102.356	102.312	102.267	102.222	7.125	102.784	102.740	102.695	102.649	7.500	104.232	104.170	104.115	104.060
6.750	102.753	102.709	102.663	102.618	7.250	102.764	102.712	102.657	102.602	7.625	104.525	104.464	104.409	104.354
6.875	102.878	102.834	102.788	102.743						7.750	104.612	104.550	104.495	104.440
6.990	103.207	103.164	103.118	103.073						7.875	104.843	104.781	104.726	104.671
										7.990	104.777	104.715	104.660	104.605
										8.125	104.987	104.926	104.871	104.816

FREDDIE MAC HOMEONE 30 YEAR FIXED (201 HomeOne)				
Rate	15-Day	30-Day	45-Day	60-Day
5.875	98.470	98.408	98.341	98.274
5.990	98.979	98.918	98.851	98.784
6.125	99.547	99.486	99.419	99.352
6.250	100.077	99.995	99.909	99.824
6.375	100.715	100.633	100.548	100.462
6.500	101.173	101.091	101.005	100.920
6.625	101.495	101.406	101.309	101.212
6.750	102.071	101.982	101.885	101.788
6.875	102.217	102.127	102.034	101.942
6.990	102.741	102.645	102.553	102.461
7.125	103.163	103.067	102.975	102.883
7.250	103.944	103.882	103.828	103.773
7.375	104.241	104.180	104.125	104.070
7.500	104.582	104.520	104.465	104.410
7.625	104.875	104.814	104.759	104.704
7.750	104.962	104.900	104.845	104.790
7.875	105.193	105.131	105.076	105.021
7.990	105.127	105.065	105.010	104.955
8.125	105.337	105.276	105.221	105.166

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	96.403	96.341	96.266	96.191	5.500	94.103	94.041	93.966	93.891	5.500	96.975	96.902	96.826	96.750
5.625	97.067	97.005	96.930	96.855	5.625	94.767	94.705	94.630	94.555	5.625	97.324	97.251	97.175	97.100
5.750	97.555	97.494	97.419	97.344	5.750	95.255	95.194	95.119	95.044	5.750	97.391	97.318	97.242	97.166
5.875	98.135	98.074	97.999	97.924	5.875	95.833	95.771	95.696	95.621	5.875	97.688	97.615	97.539	97.464
5.990	98.728	98.666	98.591	98.516	5.990	96.425	96.363	96.288	96.213	5.990	98.057	97.984	97.908	97.833
6.125	99.279	99.218	99.142	99.067	6.125	96.951	96.890	96.815	96.740	6.125	98.310	98.237	98.161	98.085
6.250	99.531	99.428	99.320	99.213	6.250	97.208	97.106	96.998	96.890	6.250	98.474	98.402	98.326	98.250
6.375	100.013	99.910	99.803	99.695	6.375	97.702	97.599	97.491	97.384	6.375	98.715	98.642	98.566	98.490
6.500	100.433	100.331	100.223	100.115	6.500	98.132	98.029	97.921	97.814	6.500	98.898	98.825	98.749	98.674
6.625	100.819	100.716	100.609	100.501	6.625	98.521	98.418	98.310	98.203	6.625	99.089	99.023	98.956	98.890
6.750	101.140	101.031	100.911	100.792	6.750	98.830	98.721	98.602	98.483	6.750	99.408	99.349	99.289	99.228
6.875	101.380	101.270	101.151	101.032	6.875	99.090	98.980	98.861	98.742	6.875	99.581	99.523	99.462	99.402
6.990	101.603	101.494	101.375	101.255	6.990	99.333	99.223	99.104	98.985	6.990	99.669	99.610	99.550	99.489
7.125	101.893	101.783	101.664	101.545	7.125	99.647	99.538	99.419	99.299	7.125	99.820	99.762	99.701	99.641
7.2														



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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	93.539	93.485	93.437	93.390	5.990	98.678	98.616	98.541	98.466	5.375	95.160	95.112	95.060	95.007
4.990	94.189	94.134	94.087	94.039	6.125	99.229	99.168	99.092	99.017	5.500	95.792	95.744	95.692	95.640
5.125	94.657	94.602	94.555	94.507	6.250	99.481	99.378	99.270	99.163	5.625	96.373	96.326	96.273	96.221
5.250	95.195	95.147	95.095	95.042	6.375	99.963	99.860	99.753	99.645	5.750	97.073	97.011	96.944	96.877
5.375	95.860	95.812	95.760	95.707	6.500	100.383	100.281	100.173	100.065	5.875	97.670	97.608	97.541	97.474
5.500	96.492	96.444	96.392	96.340	6.625	100.769	100.666	100.559	100.451	5.990	98.179	98.118	98.051	97.984
5.625	97.073	97.026	96.973	96.921	6.750	101.090	100.981	100.861	100.742	6.125	98.747	98.686	98.619	98.552
5.750	97.773	97.711	97.644	97.577	6.875	101.330	101.220	101.101	100.982	6.250	99.277	99.195	99.109	99.024
5.875	98.370	98.308	98.241	98.174	6.990	101.553	101.444	101.325	101.205	6.375	99.915	99.833	99.748	99.662
5.990	98.879	98.818	98.751	98.684	7.125	101.843	101.733	101.614	101.495	6.500	100.373	100.291	100.205	100.120
6.125	99.447	99.386	99.319	99.252	7.250	101.432	101.309	101.187	101.066	6.625	100.695	100.606	100.509	100.412
6.250	99.977	99.895	99.809	99.724	7.375	102.109	101.992	101.878	101.763	6.750	101.271	101.182	101.085	100.988
6.375	100.615	100.533	100.448	100.362	7.500	102.294	102.177	102.063	101.948	6.875	101.417	101.327	101.234	101.142
6.500	101.073	100.991	100.905	100.820	7.625	102.431	102.315	102.201	102.086	6.990	101.941	101.845	101.753	101.661
6.625	101.395	101.306	101.209	101.112	7.750	103.341	103.225	103.111	102.996	7.125	102.363	102.267	102.175	102.083
6.750	101.971	101.882	101.785	101.688	7.875	103.545	103.429	103.314	103.200	7.250	103.144	103.082	103.028	102.973
6.875	102.117	102.027	101.934	101.842	7.990	102.425	102.309	102.194	102.079	7.375	103.441	103.380	103.325	103.270
6.990	102.641	102.545	102.453	102.361	8.125	102.600	102.484	102.369	102.255	7.500	103.782	103.720	103.665	103.610
7.125	103.063	102.967	102.875	102.783	8.250	102.145	102.022	101.884	101.746	7.625	104.075	104.014	103.959	103.904
7.250	103.844	103.782	103.728	103.673						7.750	104.162	104.100	104.045	103.990
7.375	104.141	104.080	104.025	103.970						7.875	104.393	104.331	104.276	104.221
7.500	104.482	104.420	104.365	104.310						7.990	104.327	104.265	104.210	104.155
7.625	104.775	104.714	104.659	104.604						8.125	104.537	104.476	104.421	104.366

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	93.539	93.485	93.437	93.390	5.990	98.678	98.616	98.541	98.466	5.375	95.160	95.112	95.060	95.007
4.990	94.189	94.134	94.087	94.039	6.125	99.229	99.168	99.092	99.017	5.500	95.792	95.744	95.692	95.640
5.125	94.657	94.602	94.555	94.507	6.250	99.481	99.378	99.270	99.163	5.625	96.373	96.326	96.273	96.221
5.250	95.195	95.147	95.095	95.042	6.375	99.963	99.860	99.753	99.645	5.750	97.073	97.011	96.944	96.877
5.375	95.860	95.812	95.760	95.707	6.500	100.383	100.281	100.173	100.065	5.875	97.670	97.608	97.541	97.474
5.500	96.492	96.444	96.392	96.340	6.625	100.769	100.666	100.559	100.451	5.990	98.179	98.118	98.051	97.984
5.625	97.073	97.026	96.973	96.921	6.750	101.090	100.981	100.861	100.742	6.125	98.747	98.686	98.619	98.552
5.750	97.773	97.711	97.644	97.577	6.875	101.330	101.220	101.101	100.982	6.250	99.277	99.195	99.109	99.024
5.875	98.370	98.308	98.241	98.174	6.990	101.553	101.444	101.325	101.205	6.375	99.915	99.833	99.748	99.662
5.990	98.879	98.818	98.751	98.684	7.125	101.843	101.733	101.614	101.495	6.500	100.373	100.291	100.205	100.120
6.125	99.447	99.386	99.319	99.252	7.250	101.432	101.309	101.187	101.066	6.625	100.695	100.606	100.509	100.412
6.250	99.977	99.895	99.809	99.724	7.375	102.109	101.992	101.878	101.763	6.750	101.271	101.182	101.085	100.988
6.375	100.615	100.533	100.448	100.362	7.500	102.294	102.177	102.063	101.948	6.875	101.417	101.327	101.234	101.142
6.500	101.073	100.991	100.905	100.820	7.625	102.431	102.315	102.201	102.086	6.990	101.941	101.845	101.753	101.661
6.625	101.395	101.306	101.209	101.112	7.750	103.341	103.225	103.111	102.996	7.125	102.363	102.267	102.175	102.083
6.750	101.971	101.882	101.785	101.688	7.875	103.545	103.429	103.314	103.200	7.250	103.144	103.082	103.028	102.973
6.875	102.117	102.027	101.934	101.842	7.990	102.425	102.309	102.194	102.079	7.375	103.441	103.380	103.325	103.270
6.990	102.641	102.545	102.453	102.361	8.125	102.600	102.484	102.369	102.255	7.500	103.782	103.720	103.665	103.610
7.125	103.063	102.967	102.875	102.783	8.250					7.625	104.075	104.014	103.959	103.904
7.250	103.844	103.782	103.728	103.673	8.375					7.750	104.162	104.100	104.045	103.990
7.375	104.141	104.080	104.025	103.970	8.500					7.875	104.393	104.331	104.276	104.221
7.500	104.482	104.420	104.365	104.310	8.625					7.990	104.327	104.265	104.210	104.155
7.625	104.775	104.714	104.659	104.604	8.750					8.125	104.537	104.476	104.421	104.366



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SELECT PRICING

Effective: May 22, 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	93.889	93.835	93.787	93.740	4.875	97.666	97.623	97.575	97.527
4.990	94.539	94.484	94.437	94.389	4.990	98.044	98.001	97.953	97.905
5.125	95.007	94.952	94.905	94.857	5.125	98.224	98.180	98.132	98.085
5.250	95.545	95.497	95.445	95.392	5.250	99.012	98.953	98.893	98.832
5.375	96.210	96.162	96.110	96.057	5.375	99.413	99.354	99.294	99.233
5.500	96.842	96.794	96.742	96.690	5.500	99.797	99.739	99.679	99.618
5.625	97.423	97.376	97.323	97.271	5.625	100.170	100.111	100.051	99.990
5.750	98.123	98.061	97.994	97.927	5.750	100.522	100.463	100.403	100.342
5.875	98.720	98.658	98.591	98.524	5.875	100.854	100.795	100.735	100.674
5.990	99.229	99.168	99.101	99.034	5.990	101.144	101.086	101.025	100.965
6.125	99.797	99.736	99.669	99.602	6.125	101.445	101.386	101.326	101.265
6.250	100.327	100.245	100.159	100.074	6.250	101.733	101.674	101.616	101.558
6.375	100.965	100.883	100.798	100.712	6.375	102.154	102.099	102.045	101.991
6.500	101.423	101.341	101.255	101.170	6.500	102.443	102.394	102.346	102.297
6.625	101.745	101.656	101.559	101.462	6.625	102.606	102.562	102.517	102.472
6.750	102.321	102.232	102.135	102.038	6.750	103.003	102.959	102.913	102.868
6.875	102.467	102.377	102.284	102.192	6.875	103.128	103.084	103.038	102.993
6.990	102.991	102.895	102.803	102.711	6.990	103.457	103.414	103.368	103.323
7.125	103.413	103.317	103.225	103.133	7.125	103.706	103.663	103.617	103.572
7.250	104.194	104.132	104.078	104.023	7.250	103.507	103.456	103.401	103.345
7.375	104.491	104.430	104.375	104.320					
7.500	104.832	104.770	104.715	104.660					
7.625	105.125	105.064	105.009	104.954					
7.750	105.212	105.150	105.095	105.040					
7.875	105.443	105.381	105.326	105.271					
7.990	105.377	105.315	105.260	105.205					
8.125	105.587	105.526	105.471	105.416					

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	96.653	96.591	96.516	96.441	5.990	98.307	98.234	98.158	98.083
5.625	97.317	97.255	97.180	97.105	6.125	98.560	98.487	98.411	98.335
5.750	97.805	97.744	97.669	97.594	6.250	98.724	98.652	98.576	98.500
5.875	98.385	98.324	98.249	98.174	6.375	98.965	98.892	98.816	98.740
5.990	98.978	98.916	98.841	98.766	6.500	99.148	99.075	98.999	98.924
6.125	99.529	99.468	99.392	99.317	6.625	99.339	99.273	99.206	99.140
6.250	99.781	99.678	99.570	99.463	6.750	99.658	99.599	99.539	99.478
6.375	100.263	100.160	100.053	99.945	6.875	99.831	99.773	99.712	99.652
6.500	100.683	100.581	100.473	100.365	6.990	99.919	99.860	99.800	99.739
6.625	101.069	100.966	100.859	100.751	7.125	100.070	100.012	99.951	99.891
6.750	101.390	101.281	101.161	101.042	7.250	99.736	99.671	99.600	99.530
6.875	101.630	101.520	101.401	101.282	7.375	100.249	100.184	100.113	100.042
6.990	101.853	101.744	101.625	101.505	7.500	100.235	100.170	100.099	100.029
7.125	102.143	102.033	101.914	101.795	7.625	100.020	99.955	99.884	99.814
7.250	101.732	101.609	101.487	101.366	7.750	101.023	100.958	100.887	100.816
7.375	102.409	102.292	102.178	102.063	7.875	101.129	101.064	100.993	100.922
7.500	102.594	102.477	102.363	102.248	7.990	99.949	99.883	99.813	99.742
7.625	102.731	102.615	102.501	102.386					
7.750	103.641	103.525	103.411	103.296					
7.875	103.845	103.729	103.614	103.500					
7.990	102.725	102.609	102.494	102.379					
8.125	102.900	102.784	102.669	102.555					

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	93.789	93.735	93.687	93.640	5.990	98.928	98.866	98.791	98.716
4.990	94.439	94.384	94.337	94.289	6.125	99.479	99.418	99.342	99.267
5.125	94.907	94.852	94.805	94.757	6.250	99.731	99.628	99.520	99.413
5.250	95.445	95.397	95.345	95.292	6.375	100.213	100.110	100.003	99.895
5.375	96.110	96.062	96.010	95.957	6.500	100.633	100.531	100.423	100.315
5.500	96.742	96.694	96.642	96.590	6.625	101.019	100.916	100.809	100.701
5.625	97.323	97.276	97.223	97.171	6.750	101.340	101.231	101.111	100.992
5.750	98.023	97.961	97.894	97.827	6.875	101.580	101.470	101.351	101.232
5.875	98.620	98.558	98.491	98.424	6.990	101.803	101.694	101.575	101.455
5.990	99.129	99.068	99.001	98.934	7.125	102.093	101.983	101.864	101.745
6.125	99.697	99.636	99.569	99.502	7.250	101.682	101.559	101.437	101.316
6.250	100.227	100.145	100.059	99.974	7.375	102.359	102.242	102.128	102.013
6.375	100.865	100.783	100.698	100.612	7.500	102.544	102.427	102.313	102.198
6.500	101.323	101.241	101.155	101.070	7.625	102.681	102.565	102.451	102.336
6.625	101.645	101.556	101.459	101.362	7.750	103.591	103.475	103.361	103.246
6.750	102.221	102.132	102.035	101.938	7.875	103.795	103.679	103.564	103.450
6.875	102.367	102.277	102.184	102.092	7.990	102.675	102.559	102.444	102.329
6.990	102.891	102.795	102.703	102.611	8.125	102.850	102.734	102.619	102.505
7.125	103.313	103.217	103.125	103.033	8.250	102.395	102.272	102.134	101.996
7.250	104.094	104.032	103.978	103.923	8.375	102.740	102.617	102.479	102.341
7.375	104.391	104.330	104.275	104.220	8.500	102.874	102.751	102.612	102.474
7.500	104.732	104.670	104.615	104.560					
7.625	105.025	104.964	104.909	104.854					

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	93.789	93.735	93.687	93.640	5.990	98.928	98.866	98.791	98.716
4.990	94.439	94.384	94.337	94.289	6.125	99.479	99.418	99.342	99.267
5.125	94.907	94.852	94.805	94.757	6.250	99.731	99.628	99.520	99.413
5.250	95.445	95.397	95.345	95.292	6.375	100.213	100.110	100.003	99.895
5.375	96.110	96.062	96.010	95.957	6.500	100.633	100.531	100.423	100.315
5.500	96.742	96.694	96.642	96.590	6.625	101.019	100.916	100.809	100.701
5.625	97.323	97.276	97.223	97.171	6.750	101.340	101.231	101.111	100.992
5.750	98.023	97.961	97.894	97.827	6.875	101.580	101.470	101.351	101.232
5.875	98.620	98.558	98.491	98.424	6.990	101.803	101.694	101.575	101.455
5.990	99.129	99.068	99.001	98.934	7.125	102.093	101.983	101.864	101.745
6.125	99.697	99.636	99.569	99.502	7.250	101.682	101.559	101.437	101.316
6.250	100.227	100.145	100.059	99.974	7.375	102.359	102.242	102.128	102.013
6.375	100.865	100.783	100.698	100.612	7.500	102.544	102.427	102.313	102.198
6.500	101.323	101.241	101.155	101.070	7.625	102.681	102.565	102.451	102.336
6.625	101.645	101.556	101.459	101.362	7.750	103.591	103.475	103.361	103.246
6.750	102.221	102.132	102.035	101.938	7.875	103.795	103.679	103.564	103.450
6.875	102.367	102.277	102.184	102.092	7.990	102.675	102.559	102.444	102.329
6.990	102.891	102.795	102.703	102.611	8.125	102.850	102.734	102.619	102.505
7.125	103.313	103.217	103.125	103.033	8.250	102.395	102.272	102.134	101.996
7.250	104.094	104.032	103.978	103.923	8.375	102.740	102.617	102.479	102.341
7.375	104.391	104.330	104.275	104.220	8.500	102.874	102.751	102.612	102.474
7.500	104.732	104.670	104.615	104.560					
7.625	105.025	104.964	104.909	104.854					



Effective: May 22, 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	
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	States	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 22, 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	97.153	97.091	97.016	96.941	5.500	95.103	95.041	94.966	94.891	5.375	94.563	94.501	94.426	94.351
5.625	97.817	97.755	97.680	97.605	5.625	95.767	95.705	95.630	95.555	5.500	95.253	95.191	95.116	95.041
5.750	98.555	98.494	98.419	98.344	5.750	96.505	96.444	96.369	96.294	5.625	95.917	95.855	95.780	95.705
5.875	99.135	99.074	98.999	98.924	5.875	97.085	97.024	96.949	96.874	5.750	96.655	96.594	96.519	96.444
5.990	99.628	99.566	99.491	99.416	5.990	97.578	97.516	97.441	97.366	5.875	97.233	97.171	97.096	97.021
6.125	100.179	100.118	100.042	99.967	6.125	98.111	98.050	97.975	97.900	5.990	97.725	97.663	97.588	97.513
6.250	100.081	99.978	99.870	99.763	6.250	98.011	97.908	97.800	97.693	6.125	98.251	98.190	98.115	98.040
6.375	100.563	100.460	100.353	100.245	6.375	98.493	98.390	98.283	98.175	6.250	98.158	98.056	97.948	97.840
6.500	101.008	100.906	100.798	100.690	6.500	98.938	98.836	98.728	98.620	6.375	98.652	98.549	98.441	98.334
6.625	101.369	101.266	101.159	101.051	6.625	99.299	99.196	99.089	98.981	6.500	99.107	99.004	98.896	98.789
6.750	101.565	101.456	101.336	101.217	6.750	99.495	99.386	99.266	99.147	6.625	99.471	99.368	99.260	99.153
6.875	101.805	101.695	101.576	101.457	6.875	99.735	99.625	99.506	99.387	6.750	99.655	99.546	99.427	99.308
6.990	102.078	101.969	101.850	101.730	6.990	100.008	99.899	99.780	99.660	6.875	99.915	99.805	99.686	99.567
7.125	102.368	102.258	102.139	102.020	7.125	100.298	100.188	100.069	99.950	6.990	100.208	100.098	99.979	99.860
7.250	102.157	102.034	101.912	101.791	7.250	100.087	99.964	99.842	99.721	7.125	100.522	100.413	100.294	100.174
7.375	102.459	102.342	102.228	102.113	7.375	100.389	100.272	100.158	100.043	7.250	100.291	100.168	100.046	99.925
7.500	102.769	102.652	102.538	102.423	7.500	100.699	100.582	100.468	100.353	7.375	100.611	100.495	100.380	100.266
7.625	103.031	102.915	102.801	102.686	7.625	100.961	100.845	100.731	100.616	7.500	100.939	100.823	100.708	100.594
7.750	103.041	102.925	102.811	102.696	7.750	100.971	100.855	100.741	100.626	7.625	100.952	100.835	100.721	100.606
7.875	103.245	103.129	103.014	102.900	7.875	101.175	101.059	100.944	100.830	7.750	100.965	100.849	100.735	100.620
7.990	103.400	103.284	103.169	103.054	7.990	101.330	101.214	101.099	100.984	7.875	101.167	101.050	100.936	100.821
8.125	103.575	103.459	103.344	103.230						7.990	101.318	101.201	101.087	100.972
8.250	103.120	102.997	102.859	102.721										
8.375	102.990	102.867	102.729	102.591										
8.500	103.124	103.001	102.862	102.724										
8.625	103.257	103.134	102.996	102.858										
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	98.982	98.909	98.833	98.758	5.990	98.647	98.574	98.498	98.423					
6.125	99.235	99.162	99.086	99.010	6.125	98.900	98.827	98.751	98.675					
6.250	99.049	98.977	98.901	98.825	6.250	98.714	98.642	98.566	98.490					
6.375	99.290	99.217	99.141	99.065	6.375	98.955	98.882	98.806	98.730					
6.500	99.498	99.425	99.349	99.274	6.500	99.163	99.090	99.014	98.939					
6.625	99.664	99.598	99.531	99.465	6.625	99.329	99.263	99.196	99.130					
6.750	99.858	99.799	99.739	99.678	6.750	99.523	99.464	99.404	99.343					
6.875	100.031	99.973	99.912	99.852	6.875	99.696	99.638	99.577	99.517					
6.990	100.169	100.110	100.050	99.989	6.990	99.834	99.775	99.715	99.654					
7.125	100.320	100.262	100.201	100.141	7.125	99.985	99.927	99.866	99.806					
7.250	100.186	100.121	100.050	99.980	7.250	99.851	99.786	99.715	99.645					
7.375	100.324	100.259	100.188	100.117	7.375	99.989	99.924	99.853	99.782					
7.500	100.435	100.370	100.299	100.229	7.500	100.100	100.035	99.964	99.894					
7.625	100.345	100.280	100.209	100.139	7.625	99.820	99.755	99.684	99.614					
7.750	100.448	100.383	100.312	100.241	7.750	99.923	99.858	99.787	99.716					
7.875	100.554	100.489	100.418	100.347	7.875	100.029	99.964	99.893	99.822					
7.990	100.649	100.583	100.513	100.442	7.990	100.124	100.058	99.988	99.917					



Effective: May 22, 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					* 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**				
HB 20YR & 25YR Term	-1.500										
> 6 Financed Properties	-0.500	**Minimum Loan Amount \$75,000**									
Escrow Waiver (Non-CA)	-0.250	***All loan level price adjustments are cumulative*** Max Final Price Including comp Cannot Exceed (4.00) for all Agency Programs									
										NC Floor Price	99.750

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
Alt Agency Amortization Term ≤ 20 Years (Fixed)	95.01 - 97	35%	-2.300	-3.320	-4.230	-5.050	-6.270	-8.420	-9.130	-10.000
	<=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 22, 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

DPA Pro Pricing

DPA Pro Plus - (301_1st_DPA_Plus)				
Rate	15 Day	30 Day	45 Day	
6.490	99.456	99.281	99.106	
6.500	99.486	99.311	99.136	
6.625	100.006	99.831	99.656	
6.750	100.506	100.331	100.156	
6.875	100.912	100.706	100.500	
6.990	101.381	101.175	100.969	
7.000	101.411	101.205	100.999	
7.125	101.881	101.675	101.469	
7.250	102.351	102.145	101.939	
7.375	102.761	102.524	102.286	
7.490	103.192	102.955	102.717	
7.500	103.230	102.993	102.755	
7.625	103.680	103.443	103.205	
7.750	104.110	103.873	103.635	
7.875	102.099	101.846	101.592	
7.990	102.498	102.245	101.991	
8.000	102.528	102.275	102.021	

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	98.706	98.531	98.356	
6.500	98.736	98.561	98.386	
6.625	99.256	99.081	98.906	
6.750	99.756	99.581	99.406	
6.875	100.162	99.956	99.750	
6.990	100.631	100.425	100.219	
7.000	100.661	100.455	100.249	
7.125	101.131	100.925	100.719	
7.250	101.601	101.395	101.189	
7.375	102.011	101.774	101.536	
7.490	102.450	102.213	101.975	
7.500	102.480	102.243	102.005	
7.625	102.930	102.693	102.455	
7.750	103.360	103.123	102.885	
7.875	101.349	101.096	100.842	
7.990	101.748	101.495	101.241	
8.000	101.778	101.525	101.271	

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	97.456	97.281	97.106	
6.500	97.486	97.311	97.136	
6.625	98.006	97.831	97.656	
6.750	98.506	98.331	98.156	
6.875	98.912	98.706	98.500	
6.990	99.381	99.175	98.969	
7.000	99.411	99.205	98.999	
7.125	99.881	99.675	99.469	
7.250	100.351	100.145	99.939	
7.375	100.761	100.524	100.286	
7.490	101.200	100.963	100.725	
7.500	101.230	100.993	100.755	
7.625	101.680	101.443	101.205	
7.750	102.110	101.873	101.635	
7.875	100.099	99.846	99.592	
7.990	100.498	100.245	99.991	
8.000	100.528	100.275	100.021	

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	96.810	96.706	96.531	
6.500	96.840	96.736	96.561	
6.625	97.360	97.256	97.081	
6.750	97.860	97.756	97.581	
6.875	98.289	98.162	97.956	
6.990	98.758	98.631	98.425	
7.000	98.788	98.661	98.455	
7.125	99.258	99.131	98.925	
7.250	99.728	99.601	99.395	
7.375	100.160	100.011	99.774	
7.490	100.599	100.450	100.213	
7.500	100.629	100.480	100.243	
7.625	101.079	100.930	100.693	
7.750	101.509	101.360	101.123	
7.875	99.509	99.349	99.096	
7.990	99.908	99.748	99.495	
8.000	99.938	99.778	99.525	

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	96.956	96.781	96.606	
6.500	96.986	96.811	96.636	
6.625	97.506	97.331	97.156	
6.750	98.006	97.831	97.656	
6.875	98.412	98.206	98.000	
6.990	98.881	98.675	98.469	
7.000	98.911	98.705	98.499	
7.125	99.381	99.175	98.969	
7.250	99.851	99.645	99.439	
7.375	100.261	100.024	99.786	
7.490	100.700	100.463	100.225	
7.500	100.730	100.493	100.255	
7.625	101.180	100.943	100.705	
7.750	101.610	101.373	101.135	
7.875	99.599	99.346	99.092	
7.990	99.998	99.745	99.491	
8.000	100.028	99.775	99.521	

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
19000 MacArthur Blvd, Suite 250
Irvine, CA 92612

Effective: May 22, 2026

FHA Pricing

FHA 30 - 25 Year Fixed - (301 & 325)				FHA 20 Year Fixed - (320)				FHA 15 Year Fixed - (315)				FHA 30 Year Fixed HB - (301HB)			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
4.990	96.088	96.046	96.004	4.990	95.278	95.236	95.194	4.990	97.605	97.558	97.508	5.125	96.191	96.150	96.107
5.125	96.495	96.453	96.410	5.125	95.685	95.643	95.600	5.125	97.879	97.832	97.782	5.250	97.629	97.571	97.511
5.250	97.969	97.910	97.850	5.250	97.159	97.100	97.040	5.250	99.063	99.016	98.966	5.375	97.772	97.714	97.654
5.375	98.413	98.355	98.295	5.375	97.603	97.545	97.485	5.375	98.982	98.920	98.857	5.500	98.265	98.207	98.146
5.500	98.851	98.793	98.733	5.500	98.041	97.983	97.923	5.500	99.289	99.227	99.164	5.625	98.525	98.466	98.406
5.625	99.159	99.101	99.041	5.625	98.349	98.291	98.231	5.625	99.465	99.403	99.340	5.750	99.841	99.782	99.722
5.750	100.012	99.954	99.893	5.750	99.202	99.144	99.083	5.750	100.167	100.104	100.041	5.875	99.907	99.848	99.788
5.875	100.474	100.416	100.356	5.875	99.664	99.606	99.546	5.875	99.934	99.871	99.810	5.990	100.258	100.199	100.140
5.990	100.983	100.925	100.865	5.990	100.173	100.115	100.055	5.990	100.302	100.239	100.178	6.125	100.583	100.524	100.464
6.125	101.271	101.213	101.153	6.125	100.461	100.403	100.343	6.125	100.437	100.375	100.314	6.250	101.265	101.206	101.146
6.250	101.886	101.827	101.768	6.250	101.076	101.017	100.958	6.250	100.881	100.819	100.758	6.375	101.417	101.350	101.283
6.375	102.422	102.355	102.289	6.375	101.612	101.545	101.479	6.375	100.983	100.928	100.880	6.500	101.775	101.708	101.642
6.500	102.906	102.839	102.772	6.500	102.096	102.029	101.962	6.500	101.306	101.251	101.203	6.625	102.140	102.073	102.006
6.625	103.222	103.155	103.088	6.625	102.412	102.345	102.278	6.625	101.460	101.405	101.357	6.750	101.885	101.818	101.751
6.750	103.792	103.725	103.659	6.750	102.982	102.915	102.849	6.750	102.374	102.319	102.271	6.875	101.758	101.641	101.521
6.875	103.750	103.633	103.513	6.875	102.940	102.823	102.703	6.875	102.261	102.206	102.158	6.990	101.889	101.772	101.652
6.990	104.308	104.191	104.071	6.990	103.498	103.381	103.261	6.990	102.648	102.593	102.545	7.125	102.292	102.175	102.055

FHA 30 Year Fixed 2:1 Buydown - (301-BD)				FHA 30 Year Fixed HB 2:1 Buydown - (301 HB-BD)				FHA 30 Year Fixed 1:0 Buydown - (301-BD10)				FHA 30 Year Fixed HB 1:0 Buydown - (301 HB-BD10)			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
4.990	95.938	95.896	95.854	5.125	95.991	95.950	95.907	4.990	95.938	95.896	95.854	5.125	95.991	95.950	95.907
5.125	96.345	96.303	96.260	5.250	97.429	97.371	97.311	5.125	96.345	96.303	96.260	5.250	97.429	97.371	97.311
5.250	97.819	97.760	97.700	5.375	97.572	97.514	97.454	5.250	97.819	97.760	97.700	5.375	97.572	97.514	97.454
5.375	98.263	98.205	98.145	5.500	98.065	98.007	97.946	5.375	98.263	98.205	98.145	5.500	98.065	98.007	97.946
5.500	98.701	98.643	98.583	5.625	98.325	98.266	98.206	5.500	98.701	98.643	98.583	5.625	98.325	98.266	98.206
5.625	99.009	98.951	98.891	5.750	99.641	99.582	99.522	5.625	99.009	98.951	98.891	5.750	99.641	99.582	99.522
5.750	99.862	99.804	99.743	5.875	99.707	99.648	99.588	5.750	99.862	99.804	99.743	5.875	99.707	99.648	99.588
5.875	100.324	100.266	100.206	5.990	100.058	99.999	99.940	5.875	100.324	100.266	100.206	5.990	100.058	99.999	99.940
5.990	100.833	100.775	100.715	6.125	100.383	100.324	100.264	5.990	100.833	100.775	100.715	6.125	100.383	100.324	100.264
6.125	101.121	101.063	101.003	6.250	101.065	101.006	100.946	6.125	101.121	101.063	101.003	6.250	101.065	101.006	100.946
6.250	101.736	101.677	101.618	6.375	101.217	101.150	101.083	6.250	101.736	101.677	101.618	6.375	101.217	101.150	101.083
6.375	102.272	102.205	102.139	6.500	101.575	101.508	101.442	6.375	102.272	102.205	102.139	6.500	101.575	101.508	101.442
6.500	102.756	102.689	102.622	6.625	101.940	101.873	101.806	6.500	102.756	102.689	102.622	6.625	101.940	101.873	101.806
6.625	103.072	103.005	102.938	6.750	101.685	101.618	101.551	6.625	103.072	103.005	102.938	6.750	101.685	101.618	101.551
6.750	103.642	103.575	103.509	6.875	101.558	101.441	101.321	6.750	103.642	103.575	103.509	6.875	101.558	101.441	101.321
6.875	103.600	103.483	103.363	6.990	101.689	101.572	101.452	6.875	103.600	103.483	103.363	6.990	101.689	101.572	101.452
6.990	104.158	104.041	103.921	7.125	102.092	101.975	101.855	6.990	104.158	104.041	103.921	7.125	102.092	101.975	101.855

LLPAs

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

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

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: May 22, 2026

VA & USDA Pricing

VA 30 - 25 Year Fixed (401 A, 425)					VA 20 Year Fixed - (420)					VA 15 Year Fixed - (415)					VA 30 Year Fixed HB - (401HB)				
Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day	
4.990	95.816	95.774	95.732		4.990	95.016	94.974	94.932		4.990	97.343	97.296	97.246		5.125	95.989	95.947	95.905	
5.125	96.453	96.411	96.369		5.125	95.653	95.611	95.569		5.125	97.848	97.801	97.751		5.250	97.474	97.415	97.355	
5.250	97.361	97.302	97.242		5.250	96.561	96.502	96.442		5.250	98.465	98.418	98.368		5.375	97.883	97.825	97.765	
5.375	98.007	97.948	97.888		5.375	97.207	97.148	97.088		5.375	98.586	98.523	98.460		5.500	98.335	98.277	98.216	
5.500	98.694	98.636	98.575		5.500	97.894	97.836	97.775		5.500	99.142	99.079	99.016		5.625	98.861	98.802	98.742	
5.625	99.123	99.064	99.004		5.625	98.323	98.264	98.204		5.625	99.438	99.376	99.313		5.750	99.164	99.105	99.045	
5.750	99.370	99.311	99.251		5.750	98.570	98.511	98.451		5.750	99.535	99.472	99.409		5.875	99.343	99.284	99.225	
5.875	100.076	100.018	99.958		5.875	99.276	99.218	99.158		5.875	99.545	99.483	99.422		5.990	99.736	99.677	99.618	
5.990	100.721	100.663	100.603		5.990	99.921	99.863	99.803		5.990	100.050	99.987	99.926		6.125	100.335	100.276	100.217	
6.125	101.119	101.061	101.001		6.125	100.319	100.261	100.201		6.125	100.296	100.233	100.173		6.250	100.235	100.177	100.117	
6.250	101.232	101.174	101.114		6.250	100.432	100.374	100.314		6.250	100.237	100.175	100.114		6.375	100.536	100.469	100.402	
6.375	101.659	101.592	101.525		6.375	100.859	100.792	100.725		6.375	100.230	100.175	100.127		6.500	100.973	100.906	100.840	
6.500	102.198	102.131	102.065		6.500	101.398	101.331	101.265		6.500	100.608	100.553	100.505		6.625	101.674	101.607	101.540	
6.625	102.406	102.339	102.273		6.625	101.606	101.539	101.473		6.625	100.654	100.599	100.551		6.750	101.011	100.944	100.878	
6.750	102.904	102.838	102.771		6.750	102.104	102.038	101.971		6.750	101.496	101.441	101.393		6.875	101.390	101.273	101.153	
6.875	103.458	103.340	103.220		6.875	102.658	102.540	102.420		6.875	101.978	101.923	101.875		6.990	101.573	101.456	101.336	
6.990	103.793	103.675	103.555		6.990	102.993	102.875	102.755		6.990	102.142	102.087	102.039		7.125	101.379	101.262	101.142	

VA 30 Year Fixed 2:1 Buydown - (401-BD)					VA HB 30 Year Fixed 2:1 Buydown - (401HB-BD)					VA 30 Year Fixed 1:0 Buydown - (401-BD10)					VA HB 30 Year Fixed 1:0 Buydown - (401HB-BD10)				
Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day	
4.990	95.566	95.524	95.482		5.125	95.839	95.797	95.755		4.990	95.566	95.524	95.482		5.125	95.839	95.797	95.755	
5.125	96.203	96.161	96.119		5.250	97.324	97.265	97.205		5.125	96.203	96.161	96.119		5.250	97.324	97.265	97.205	
5.250	97.111	97.052	96.992		5.375	97.733	97.675	97.615		5.250	97.111	97.052	96.992		5.375	97.733	97.675	97.615	
5.375	97.757	97.698	97.638		5.500	98.185	98.127	98.066		5.375	97.757	97.698	97.638		5.500	98.185	98.127	98.066	
5.500	98.444	98.386	98.325		5.625	98.711	98.652	98.592		5.500	98.444	98.386	98.325		5.625	98.711	98.652	98.592	
5.625	98.873	98.814	98.754		5.750	99.014	98.955	98.895		5.625	98.873	98.814	98.754		5.750	99.014	98.955	98.895	
5.750	99.120	99.061	99.001		5.875	99.193	99.134	99.075		5.750	99.120	99.061	99.001		5.875	99.193	99.134	99.075	
5.875	99.826	99.768	99.708		5.990	99.586	99.527	99.468		5.875	99.826	99.768	99.708		5.990	99.586	99.527	99.468	
5.990	100.471	100.413	100.353		6.125	100.185	100.126	100.067		5.990	100.471	100.413	100.353		6.125	100.185	100.126	100.067	
6.125	100.869	100.811	100.751		6.250	100.085	100.027	99.967		6.125	100.869	100.811	100.751		6.250	100.085	100.027	99.967	
6.250	100.982	100.924	100.864		6.375	100.386	100.319	100.252		6.250	100.982	100.924	100.864		6.375	100.386	100.319	100.252	
6.375	101.409	101.342	101.275		6.500	100.823	100.756	100.690		6.375	101.409	101.342	101.275		6.500	100.823	100.756	100.690	
6.500	101.948	101.881	101.815		6.625	101.524	101.457	101.390		6.500	101.948	101.881	101.815		6.625	101.524	101.457	101.390	
6.625	102.156	102.089	102.023		6.750	100.861	100.794	100.728		6.625	102.156	102.089	102.023		6.750	100.861	100.794	100.728	
6.750	102.654	102.588	102.521		6.875	101.240	101.123	101.003		6.750	102.654	102.588	102.521		6.875	101.240	101.123	101.003	
6.875	103.208	103.090	102.970		6.990	101.423	101.306	101.186		6.875	103.208	103.090	102.970		6.990	101.423	101.306	101.186	
6.990	103.543	103.425	103.305		7.125	101.229	101.112	100.992		6.990	103.543	103.425	103.305		7.125	101.229	101.112	100.992	

USDA 30 - 25 Year Fixed - (501)				
Rate	15 Day	30 Day	45 Day	
5.250	96.841	96.782	96.722	
5.375	97.487	97.428	97.368	
5.500	98.174	98.116	98.055	
5.625	98.603	98.544	98.484	
5.750	98.850	98.791	98.731	
5.875	99.556	99.498	99.438	
5.990	100.201	100.143	100.083	
6.125	100.599	100.541	100.481	
6.250	100.712	100.654	100.594	
6.375	101.139	101.072	101.005	
6.500	101.678	101.611	101.545	
6.625	101.886	101.819	101.753	
6.750	102.384	102.318	102.251	
6.875	102.938	102.820	102.700	
6.990	103.273	103.155	103.035	
7.125	103.797	103.680	103.560	
7.250	104.066	103.949	103.829	

LLPAs

VA/USDA 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
FICO ≥700	-0.375
FICO 630-699	-0.250
FICO 600-679	-0.250
FICO 540-659	-0.000
FICO ≤539-639	+0.250
FICO 600-619	-1.000
FICO 580-599	-1.750
FICO 530-579	+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/IRRL)	+1.250
60 Day Lock (From 45 Day Price)	-0.500
3+ 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 22, 2026

SELECT VA & USDA Pricing

SELECT VA 30 - 25 Year Fixed (401 & 425)				
Rate	15 Day	30 Day	45 Day	
4.990	96.116	96.074	96.032	
5.125	96.753	96.711	96.669	
5.250	97.661	97.602	97.542	
5.375	98.307	98.248	98.188	
5.500	98.994	98.936	98.875	
5.625	99.423	99.364	99.304	
5.750	99.670	99.611	99.551	
5.875	100.376	100.318	100.258	
5.990	101.021	100.963	100.903	
6.125	101.419	101.361	101.301	
6.250	101.532	101.474	101.414	
6.375	101.959	101.892	101.825	
6.500	102.498	102.431	102.365	
6.625	102.706	102.639	102.573	
6.750	103.204	103.138	103.071	
6.875	103.758	103.640	103.520	
6.990	104.093	103.975	103.855	

SELECT VA 15 Year Fixed - (415)				
Rate	15 Day	30 Day	45 Day	
4.990	97.643	97.596	97.546	
5.125	98.148	98.101	98.051	
5.250	98.765	98.718	98.668	
5.375	98.886	98.823	98.760	
5.500	99.442	99.379	99.316	
5.625	99.738	99.676	99.613	
5.750	99.835	99.772	99.709	
5.875	99.845	99.783	99.722	
5.990	100.350	100.287	100.226	
6.125	100.596	100.533	100.473	
6.250	100.537	100.475	100.414	
6.375	100.530	100.475	100.427	
6.500	100.908	100.853	100.805	
6.625	100.954	100.899	100.851	
6.750	101.796	101.741	101.693	
6.875	102.278	102.223	102.175	
6.990	102.442	102.387	102.339	

SELECT VA 30 Year Fixed 2:1 Buydown - (401-BD)				
Rate	15 Day	30 Day	45 Day	
4.990	95.866	95.824	95.782	
5.125	96.503	96.461	96.419	
5.250	97.411	97.352	97.292	
5.375	98.057	97.998	97.938	
5.500	98.744	98.686	98.625	
5.625	99.173	99.114	99.054	
5.750	99.420	99.361	99.301	
5.875	100.126	100.068	100.008	
5.990	100.771	100.713	100.653	
6.125	101.169	101.111	101.051	
6.250	101.282	101.224	101.164	
6.375	101.709	101.642	101.575	
6.500	102.248	102.181	102.115	
6.625	102.456	102.389	102.323	
6.750	102.954	102.888	102.821	
6.875	103.508	103.390	103.270	
6.990	103.843	103.725	103.605	

SELECT VA 30 Year Fixed 1:0 Buydown - (401-BD10)				
Rate	15 Day	30 Day	45 Day	
4.990	95.866	95.824	95.782	
5.125	96.503	96.461	96.419	
5.250	97.411	97.352	97.292	
5.375	98.057	97.998	97.938	
5.500	98.744	98.686	98.625	
5.625	99.173	99.114	99.054	
5.750	99.420	99.361	99.301	
5.875	100.126	100.068	100.008	
5.990	100.771	100.713	100.653	
6.125	101.169	101.111	101.051	
6.250	101.282	101.224	101.164	
6.375	101.709	101.642	101.575	
6.500	102.248	102.181	102.115	
6.625	102.456	102.389	102.323	
6.750	102.954	102.888	102.821	
6.875	103.508	103.390	103.270	
6.990	103.843	103.725	103.605	

SELECT VA 30 Year Fixed HB - (401HB)				
Rate	15 Day	30 Day	45 Day	
5.125	96.289	96.247	96.205	
5.250	97.774	97.715	97.655	
5.375	98.183	98.125	98.065	
5.500	98.635	98.577	98.516	
5.625	99.161	99.102	99.042	
5.750	99.464	99.405	99.345	
5.875	99.643	99.584	99.525	
5.990	100.036	99.977	99.918	
6.125	100.635	100.576	100.517	
6.250	100.535	100.477	100.417	
6.375	100.836	100.769	100.702	
6.500	101.273	101.206	101.140	
6.625	101.974	101.907	101.840	
6.750	101.311	101.244	101.178	
6.875	101.690	101.573	101.453	
6.990	101.873	101.756	101.636	
7.125	101.679	101.562	101.442	

SELECT VA HB 30 Year Fixed 2:1 Buydown - (401HB-BD)				
Rate	15 Day	30 Day	45 Day	
5.125	96.139	96.097	96.055	
5.250	97.624	97.565	97.505	
5.375	98.033	97.975	97.915	
5.500	98.485	98.427	98.366	
5.625	99.011	98.952	98.892	
5.750	99.314	99.255	99.195	
5.875	99.493	99.434	99.375	
5.990	99.886	99.827	99.768	
6.125	100.485	100.426	100.367	
6.250	100.385	100.327	100.267	
6.375	100.686	100.619	100.552	
6.500	101.123	101.056	100.990	
6.625	101.824	101.757	101.690	
6.750	101.161	101.094	101.028	
6.875	101.540	101.423	101.303	
6.990	101.723	101.606	101.486	
7.125	101.529	101.412	101.292	

SELECT VA HB 30 Year Fixed 1:0 Buydown - (401HB-BD)				
Rate	15 Day	30 Day	45 Day	
5.125	96.139	96.097	96.055	
5.250	97.624	97.565	97.505	
5.375	98.033	97.975	97.915	
5.500	98.485	98.427	98.366	
5.625	99.011	98.952	98.892	
5.750	99.314	99.255	99.195	
5.875	99.493	99.434	99.375	
5.990	99.886	99.827	99.768	
6.125	100.485	100.426	100.367	
6.250	100.385	100.327	100.267	
6.375	100.686	100.619	100.552	
6.500	101.123	101.056	100.990	
6.625	101.824	101.757	101.690	
6.750	101.161	101.094	101.028	
6.875	101.540	101.423	101.303	
6.990	101.723	101.606	101.486	
7.125	101.529	101.412	101.292	

SELECT VA 30 Year Fixed 1:0 Buydown - (401-BD10)				
Rate	15 Day	30 Day	45 Day	
4.990	95.866	95.824	95.782	
5.125	96.503	96.461	96.419	
5.250	97.411	97.352	97.292	
5.375	98.057	97.998	97.938	
5.500	98.744	98.686	98.625	
5.625	99.173	99.114	99.054	
5.750	99.420	99.361	99.301	
5.875	100.126	100.068	100.008	
5.990	100.771	100.713	100.653	
6.125	101.169	101.111	101.051	
6.250	101.282	101.224	101.164	
6.375	101.709	101.642	101.575	
6.500	102.248	102.181	102.115	
6.625	102.456	102.389	102.323	
6.750	102.954	102.888	102.821	
6.875	103.508	103.390	103.270	
6.990	103.843	103.725	103.605	

SELECT VA IRRRL 30 - 25 Year Fixed (401RL & 425RL)				
Rate	15 Day	30 Day	45 Day	
4.990	96.116	96.074	96.032	
5.125	96.753	96.711	96.669	
5.250	97.661	97.602	97.542	
5.375	98.307	98.248	98.188	
5.500	98.994	98.936	98.875	
5.625	99.423	99.364	99.304	
5.750	99.670	99.611	99.551	
5.875	100.376	100.318	100.258	
5.990	101.021	100.963	100.903	
6.125	101.419	101.361	101.301	
6.250	101.532	101.474	101.414	
6.375	101.959	101.892	101.825	
6.500	102.498	102.431	102.365	
6.625	102.706	102.639	102.573	
6.750	103.204	103.138	103.071	
6.875	103.758	103.640	103.520	
6.990	104.093	103.975	103.855	

SELECT VA IRRRL 30 Year Fixed HB - (401RLHB)				
Rate	15 Day	30 Day	45 Day	
5.125	96.114	96.072	96.030	
5.250	97.599	97.540	97.480	
5.375	98.008	97.950	97.890	
5.500	98.460	98.402	98.341	
5.625	98.986	98.927	98.867	
5.750	99.289	99.230	99.170	
5.875	99.468	99.409	99.350	
5.990	99.861	99.802	99.743	
6.125	100.460	100.401	100.342	
6.250	100.360	100.302	100.242	
6.375	100.661	100.594	100.527	
6.500	101.098	101.031	100.965	
6.625	101.799	101.732	101.665	
6.750	101.136	101.069	101.003	
6.875	101.515	101.398	101.278	
6.990	101.698	101.581	101.461	
7.125	101.504	101.387	101.267	

SELECT VA IRRRL 15 Year Fixed - (415RL)				
Rate	15 Day	30 Day	45 Day	
4.990	97.393	97.346	97.296	
5.125	97.898	97.851	97.801	
5.250	98.515	98.468	98.418	
5.375	98.636	98.573	98.510	
5.500	99.192	99.129	99.066	
5.625	99.488	99.426	99.363	
5.750	99.585	99.522	99.459	
5.875	99.595	99.533	99.472	
5.990	100.100	100.037	99.976	
6.125	100.346	100.283	100.223	
6.250	100.287	100.225	100.164	
6.375	100.280	100.225	100.177	
6.500	100.658	100.603	100.555	
6.625	100.704	100.649	100.601	
6.750	101.546	101.491	101.443	
6.875	102.028	101.973	101.925	
6.990	102.192	102.137	102.089	

SELECT USDA 30 - 25 Year Fixed - (501)				
Rate	15 Day	30 Day	45 Day	
4.990	95.596	95.554	95.512	
5.125	96.233	96.191	96.149	
5.250	97.141	97.082	97.022	
5.375	97.787	97.728	97.668	
5.500	98.474	98.416	98.355	
5.625	98.903	98.844	98.784	
5.750	99.150	99.091	99.031	
5.875	99.896	99.798	99.738	
5.990	100.501	100.443	100.383	
6.1				



LendingPros
19000 MacArthur Blvd, Suite 250
Irvine, CA 92612

Effective: May 22, 2026

FHA Streamline & VA IRRRL Pricing

FHA Streamline 30 - 25 Year Fixed - (301SL & 326SL)				
Rate	15 Day	30 Day	45 Day	
4.990	95.978	95.936	95.894	
5.125	96.385	96.343	96.300	
5.250	97.859	97.800	97.740	
5.375	98.303	98.245	98.185	
5.500	98.741	98.683	98.623	
5.625	99.049	98.991	98.931	
5.750	99.902	99.844	99.783	
5.875	100.364	100.306	100.246	
5.990	100.873	100.815	100.755	
6.125	101.161	101.103	101.043	
6.250	101.776	101.717	101.658	
6.375	102.312	102.245	102.179	
6.500	102.796	102.729	102.662	
6.625	103.112	103.045	102.978	
6.750	103.682	103.615	103.549	
6.875	103.640	103.523	103.403	
6.990	104.198	104.081	103.961	

FHA Streamline 20 Year Fixed - (320SL)				
Rate	15 Day	30 Day	45 Day	
5.250	97.034	96.975	96.915	
5.375	97.478	97.420	97.360	
5.500	97.916	97.858	97.798	
5.625	98.224	98.166	98.106	
5.750	99.077	99.019	98.958	
5.875	99.539	99.481	99.421	
5.990	100.048	99.990	99.930	
6.125	100.336	100.278	100.218	
6.250	100.951	100.892	100.833	
6.375	101.487	101.420	101.354	
6.500	101.971	101.904	101.837	
6.625	102.287	102.220	102.153	
6.750	102.857	102.790	102.724	
6.875	102.815	102.698	102.578	
6.990	103.373	103.256	103.136	
7.125	103.880	103.763	103.643	
7.250	104.376	104.259	104.139	

FHA Streamline 15 Year Fixed - (315SL)				
Rate	15 Day	30 Day	45 Day	
4.990	97.480	97.433	97.383	
5.125	97.754	97.707	97.657	
5.250	98.938	98.891	98.841	
5.375	98.857	98.795	98.732	
5.500	99.164	99.102	99.039	
5.625	99.340	99.278	99.215	
5.750	100.042	99.979	99.916	
5.875	99.809	99.746	99.685	
5.990	100.177	100.114	100.053	
6.125	100.312	100.250	100.189	
6.250	100.756	100.694	100.633	
6.375	100.858	100.803	100.755	
6.500	101.181	101.126	101.078	
6.625	101.335	101.280	101.232	
6.750	102.249	102.194	102.146	
6.875	102.136	102.081	102.033	
6.990	102.523	102.468	102.420	

FHA Streamline 30 Year Fixed HB - (301SLHB)				
Rate	15 Day	30 Day	45 Day	
5.250	97.204	97.146	97.086	
5.375	97.347	97.289	97.229	
5.500	97.840	97.782	97.721	
5.625	98.100	98.041	97.981	
5.750	99.416	99.357	99.297	
5.875	99.482	99.423	99.363	
5.990	99.833	99.774	99.715	
6.125	100.158	100.099	100.039	
6.250	100.840	100.781	100.721	
6.375	100.992	100.925	100.858	
6.500	101.350	101.283	101.217	
6.625	101.715	101.648	101.581	
6.750	101.460	101.393	101.326	
6.875	101.333	101.216	101.096	
6.990	101.464	101.347	101.227	
7.125	101.867	101.750	101.630	
7.250	102.363	102.246	102.126	

VA IRRRL 30 - 25 Year Fixed (401RL & 425RL)				
Rate	15 Day	30 Day	45 Day	
5.250	97.361	97.302	97.242	
5.375	98.007	97.948	97.888	
5.500	98.694	98.636	98.575	
5.625	99.123	99.064	99.004	
5.750	99.370	99.311	99.251	
5.875	100.076	100.018	99.958	
5.990	100.721	100.663	100.603	
6.125	101.119	101.061	101.001	
6.250	101.232	101.174	101.114	
6.375	101.659	101.592	101.525	
6.500	102.198	102.131	102.065	
6.625	102.406	102.339	102.273	
6.750	102.904	102.838	102.771	
6.875	103.458	103.340	103.220	
6.990	103.793	103.675	103.555	
7.125	104.317	104.200	104.080	
7.250	104.586	104.469	104.349	

VA IRRRL 20 Year Fixed - (420IRL)				
Rate	15 Day	30 Day	45 Day	
5.250	96.311	96.252	96.192	
5.375	96.957	96.898	96.838	
5.500	97.644	97.586	97.525	
5.625	98.073	98.014	97.954	
5.750	98.320	98.261	98.201	
5.875	99.026	98.968	98.908	
5.990	99.671	99.613	99.553	
6.125	100.069	100.011	99.951	
6.250	100.182	100.124	100.064	
6.375	100.609	100.542	100.475	
6.500	101.148	101.081	101.015	
6.625	101.356	101.289	101.223	
6.750	101.854	101.788	101.721	
6.875	102.408	102.290	102.170	
6.990	102.743	102.625	102.505	
7.125	103.267	103.150	103.030	
7.250	103.536	103.419	103.299	

VA IRRRL 15 Year Fixed - (415RL)				
Rate	15 Day	30 Day	45 Day	
4.990	97.093	97.046	96.996	
5.125	97.598	97.551	97.501	
5.250	98.215	98.168	98.118	
5.375	98.336	98.273	98.210	
5.500	98.892	98.829	98.766	
5.625	99.188	99.126	99.063	
5.750	99.285	99.222	99.159	
5.875	99.295	99.233	99.172	
5.990	99.800	99.737	99.676	
6.125	100.046	99.983	99.923	
6.250	99.987	99.925	99.864	
6.375	99.980	99.925	99.877	
6.500	100.358	100.303	100.255	
6.625	100.404	100.349	100.301	
6.750	101.246	101.191	101.143	
6.875	101.728	101.673	101.625	
6.990	101.892	101.837	101.789	

VA IRRRL 30 Year Fixed HB - (401RLHB)				
Rate	15 Day	30 Day	45 Day	
5.250	97.299	97.240	97.180	
5.375	97.708	97.650	97.590	
5.500	98.160	98.102	98.041	
5.625	98.686	98.627	98.567	
5.750	98.989	98.930	98.870	
5.875	99.168	99.109	99.050	
5.990	99.561	99.502	99.443	
6.125	100.160	100.101	100.042	
6.250	100.060	100.002	99.942	
6.375	100.361	100.294	100.227	
6.500	100.798	100.731	100.665	
6.625	101.499	101.432	101.365	
6.750	100.836	100.769	100.703	
6.875	101.215	101.098	100.978	
6.990	101.398	101.281	101.161	
7.125	101.204	101.087	100.967	
7.250	101.746	101.629	101.509	

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/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 250
Irvine, CA 92612

Effective:

Friday, May 22, 2026

Jumbo Signature Pricing

Jumbo Signature 30 Year Fixed - (901D)				
Note Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.125	99.157	99.063	98.875	98.688
6.250	99.528	99.434	99.246	99.059
6.375	99.889	99.795	99.607	99.420
6.500	100.192	100.098	99.911	99.723
6.625	100.483	100.389	100.202	100.014
6.750	100.749	100.656	100.468	100.281
6.875	100.981	100.887	100.699	100.512
7.000	101.208	101.114	100.926	100.739
7.125	101.449	101.356	101.168	100.981
7.250	101.672	101.578	101.391	101.203
7.375	101.877	101.784	101.596	101.409
7.500	102.071	101.977	101.789	101.602
7.625	102.252	102.158	101.971	101.783
7.750	102.434	102.340	102.153	101.965
7.875	102.615	102.522	102.334	102.147
8.000	102.797	102.703	102.516	102.328
8.125	102.979	102.885	102.697	102.510
8.250	103.160	103.067	102.879	102.692
8.375	103.342	103.248	103.061	102.873

Jumbo Signature 10/6 ARM - (9106D)				
Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.250	99.108	99.014	98.826	98.639
6.375	99.349	99.255	99.068	98.880
6.500	99.590	99.496	99.309	99.121
6.625	99.704	99.610	99.423	99.235
6.750	99.913	99.819	99.631	99.444
6.875	100.122	100.028	99.840	99.653
7.000	100.331	100.237	100.049	99.862
7.125	100.539	100.446	100.258	100.071
7.250	100.748	100.655	100.467	100.280
7.375	100.957	100.863	100.676	100.488
7.500	101.166	101.072	100.885	100.697
7.625	101.375	101.281	101.094	100.906
7.750	101.584	101.490	101.303	101.115
7.875	101.793	101.699	101.511	101.324
8.000	102.002	101.908	101.720	101.533

Loan Level Price Adjustments (LLPAs)		CLTV						
FICO		<= 60%	60.01 - 65%	65.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%	85.01 - 90%
FICO >= 800		0.800	0.750	0.700	0.650	0.550	-1.000	-2.750
FICO 760 - 799		0.700	0.650	0.600	0.550	0.450	-2.000	-3.850
FICO 740 - 759		0.600	0.550	0.450	0.400	0.100	-3.000	-4.600
FICO 720 - 739		0.450	0.400	0.100	0.000	-0.500	-3.550	-4.900
FICO 700 - 719		-0.050	-0.150	-0.350	-0.750	-1.250	-4.000	-5.750
FICO 680 - 699		-0.950	-1.150	-1.450	-2.500	-3.050	-5.250	-7.750
FICO 660 - 679		-1.500	-1.750	-2.150	-3.350	-4.400		
Other Adjusters		<= 60%	60.01 - 65%	65.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%	85.01 - 90%
Investment Property		-0.500	-0.550	-0.750	-1.250	-1.750		
Purchase		0.000	0.000	0.000	0.000	0.000	0.000	0.000
Cashout Refinance		-0.050	-0.100	-0.250	-0.750	-1.250		
Second Home		0.000	0.000	0.000	-0.100	-0.200		
Condo (LR and HR)		0.000	0.000	-0.050	-0.100	-0.200	-0.300	
2-4 Unit		-0.250	-0.375	-0.500	-0.625	-0.750	-1.000	-1.250
Self-Employed		0.000	-0.050	-0.050	-0.100	-0.100	-0.200	-0.250
UPB >2.5mm		-0.250	-0.250	-0.250	-0.250	-0.250		
DTI >45		-0.500	-0.500	-0.500	-0.500			
DTI <35		0.100	0.100	0.100	0.100	0.100	0.100	0.100

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

Must be Conditionally Approved to lock

Jumbo Pro Pricing

Jumbo Pro 30 Year Fixed - (901SP)				
Rate	15 Day	30 Day	45 Day	60 Day
5.750	97.232	97.122	96.951	96.732
5.875	97.603	97.494	97.322	97.103
6.000	97.974	97.864	97.692	97.474
6.125	98.383	98.273	98.101	97.883
6.250	98.792	98.683	98.511	98.292
6.375	99.210	99.100	98.928	98.710
6.500	99.626	99.517	99.345	99.126
6.625	99.880	99.771	99.599	99.380
6.750	100.134	100.025	99.853	99.634
6.875	100.295	100.185	100.014	99.795
7.000	100.457	100.347	100.175	99.957
7.125	100.485	100.375	100.204	99.985
7.250	100.513	100.404	100.232	100.013
7.375	100.544	100.435	100.263	100.044
7.500	100.575	100.466	100.294	100.075

Jumbo Pro 30 Year Fixed 2:1 Buydown - (901SP-BD)				
Rate	15 Day	30 Day	45 Day	60 Day
5.750	97.232	97.122	96.951	96.732
5.875	97.603	97.494	97.322	97.103
6.000	97.974	97.864	97.692	97.474
6.125	98.383	98.273	98.101	97.883
6.250	98.792	98.683	98.511	98.292
6.375	99.210	99.100	98.928	98.710
6.500	99.626	99.517	99.345	99.126
6.625	99.880	99.771	99.599	99.380
6.750	100.134	100.025	99.853	99.634
6.875	100.295	100.185	100.014	99.795
7.000	100.457	100.347	100.175	99.957
7.125	100.485	100.375	100.204	99.985
7.250	100.513	100.404	100.232	100.013
7.375	100.544	100.435	100.263	100.044
7.500	100.575	100.466	100.294	100.075

Jumbo Pro 30 Year Fixed 1:0 Buydown - (901SP-BD10)				
Rate	15 Day	30 Day	45 Day	60 Day
5.750	97.232	97.122	96.951	96.732
5.875	97.603	97.494	97.322	97.103
6.000	97.974	97.864	97.692	97.474
6.125	98.383	98.273	98.101	97.883
6.250	98.792	98.683	98.511	98.292
6.375	99.210	99.100	98.928	98.710
6.500	99.626	99.517	99.345	99.126
6.625	99.880	99.771	99.599	99.380
6.750	100.134	100.025	99.853	99.634
6.875	100.295	100.185	100.014	99.795
7.000	100.457	100.347	100.175	99.957
7.125	100.485	100.375	100.204	99.985
7.250	100.513	100.404	100.232	100.013
7.375	100.544	100.435	100.263	100.044
7.500	100.575	100.466	100.294	100.075

Jumbo Pro 15 Year Fixed - (915SP)				
Rate	15 Day	30 Day	45 Day	60 Day
5.500	95.842	95.733	95.561	95.342
5.625	96.209	96.099	95.928	95.709
5.750	96.576	96.466	96.294	96.076
5.875	96.913	96.803	96.632	96.413
6.000	97.250	97.141	96.969	96.750
6.125	97.564	97.455	97.283	97.064
6.250	97.878	97.769	97.597	97.378
6.375	98.259	98.150	97.978	97.759
6.500	98.641	98.532	98.360	98.141
6.625	99.076	98.967	98.795	98.576
6.750	99.512	99.402	99.231	99.012

Jumbo Pro 10/6 ARM - (9106SP)				
Rate	15 Day	30 Day	45 Day	60 Day
5.250	95.716	95.607	95.435	95.216
5.375	96.058	95.948	95.777	95.558
5.500	96.381	96.272	96.100	95.881
5.625	96.674	96.564	96.392	96.174
5.750	96.963	96.854	96.682	96.463
5.875	97.260	97.150	96.978	96.760
6.000	97.554	97.445	97.273	97.054
6.125	97.842	97.733	97.561	97.342
6.250	98.091	97.982	97.810	97.591
6.375	98.341	98.231	98.060	97.841
6.500	98.592	98.482	98.311	98.092
6.625	98.626	98.517	98.345	98.126
6.750	98.661	98.552	98.380	98.161
6.875	98.875	98.765	98.594	98.375
7.000	99.089	98.980	98.808	98.589

Loan Level Price Adjustments (LLPAs)

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

NC Floor Price
99.750

Maximum Net Price
102.000

Must be Conditionally Approved to lock

LendingPros
19000 MacArthur Blvd, Suite 250
Irvine, CA 92612

Effective: Friday, May 22, 2026

Jumbo Elite Pro Pricing

Jumbo Elite Pro 30 YR Fixed - (901)			
Note Rate	15 DAY	30 DAY	45 DAY
6.000	97.837	97.775	97.900
6.125	98.462	98.400	98.525
6.250	99.000	98.938	99.063
6.375	99.500	99.438	99.563
6.500	99.937	99.875	100.000
6.625	100.335	100.273	100.398
6.750	100.726	100.664	100.789
6.875	101.109	101.047	101.172
7.000	101.484	101.422	101.547
7.125	101.851	101.789	101.914
7.250	102.210	102.148	102.273
7.375	102.562	102.500	102.625
7.500	102.906	102.844	102.969
7.625	103.242	103.180	103.305
7.750	103.570	103.508	103.633
7.875	103.890	103.828	103.953
8.000	104.171	104.109	104.234
8.125	104.421	104.359	104.484
8.250	104.671	104.609	104.734

Jumbo Elite Pro 30 YR Fixed 2:1 Buydown - (901-BD)			
Note Rate	15 DAY	30 DAY	45 DAY
6.000	97.837	97.775	97.900
6.125	98.462	98.400	98.525
6.250	99.000	98.938	99.063
6.375	99.500	99.438	99.563
6.500	99.937	99.875	100.000
6.625	100.335	100.273	100.398
6.750	100.726	100.664	100.789
6.875	101.109	101.047	101.172
7.000	101.484	101.422	101.547
7.125	101.851	101.789	101.914
7.250	102.210	102.148	102.273
7.375	102.562	102.500	102.625
7.500	102.906	102.844	102.969
7.625	103.242	103.180	103.305
7.750	103.570	103.508	103.633
7.875	103.890	103.828	103.953
8.000	104.171	104.109	104.234
8.125	104.421	104.359	104.484
8.250	104.671	104.609	104.734

Jumbo Elite Pro 30 YR Fixed 1:0 Buydown - (901-BD1e)			
Note Rate	15 DAY	30 DAY	45 DAY
6.000	97.837	97.775	97.900
6.125	98.462	98.400	98.525
6.250	99.000	98.938	99.063
6.375	99.500	99.438	99.563
6.500	99.937	99.875	100.000
6.625	100.335	100.273	100.398
6.750	100.726	100.664	100.789
6.875	101.109	101.047	101.172
7.000	101.484	101.422	101.547
7.125	101.851	101.789	101.914
7.250	102.210	102.148	102.273
7.375	102.562	102.500	102.625
7.500	102.906	102.844	102.969
7.625	103.242	103.180	103.305
7.750	103.570	103.508	103.633
7.875	103.890	103.828	103.953
8.000	104.171	104.109	104.234
8.125	104.421	104.359	104.484
8.250	104.671	104.609	104.734

Jumbo Elite Pro 15 YR Fixed - (915)			
Note Rate	15 DAY	30 DAY	45 DAY
6.000	98.087	98.025	98.150
6.125	98.712	98.650	98.775
6.250	99.250	99.188	99.313
6.375	99.750	99.688	99.813
6.500	100.187	100.125	100.250
6.625	100.585	100.523	100.648
6.750	100.976	100.914	101.039
6.875	101.359	101.297	101.422
7.000	101.734	101.672	101.797
7.125	102.101	102.039	102.164
7.250	102.460	102.398	102.523
7.375	102.812	102.750	102.875
7.500	103.156	103.094	103.219
7.625	103.492	103.430	103.555
7.750	103.820	103.758	103.883
7.875	104.140	104.078	104.203
8.000	104.421	104.359	104.484
8.125	104.671	104.609	104.734
8.250	104.921	104.859	104.984

Loan Level Price Adjustments (LLPAs)	CLTV						
FICO	<=50	50.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
780+	0.625	0.500	0.500	0.375	0.125	-0.125	-1.500
760-779	0.500	0.500	0.375	0.250	0.000	-0.375	-1.750
740-759	0.500	0.375	0.250	0.000	-0.375	-0.500	-2.000
720-739	0.375	0.250	0.000	-0.375	-0.500	-1.000	-2.500
700-719	0.250	0.000	-0.375	-0.500	-1.000	-1.500	-3.250
680-699	0.000	-0.375	-0.500	-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