



LendingPros Wholesale Rate Sheet

GoLendingPros.com

Ratesheet Code: RS-WS

Effective Date: 6/16/26 1:02 PM

Table of Contents	
Pages	Product
2	FannieMae Products
3	FannieMae Select
4	FreddieMac Products
5	FreddieMac Select
6	Agency LLPAs
7-8	CalHFA / DPA
9	FHA
10	VA
11-13	Jumbo Product
Lock Expiration Days	
15 Day	06/30/26
30 Day	07/15/26
45 Day	07/30/26
60 Day	08/14/26
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	
Relock 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.	
June Pricing Specials	
Non-Select FICO 620+ FHA, FHASL, VA, VAIRL & DPA (STD Bal & High Bal) Max DTI 50%, Excludes Manual Underwrites	0.500
Select FHA, FHASL, VA, VAIRL (STD Bal & High Bal) Max DTI 50%, Excludes Manual Underwrites	0.250
Alt Agency	0.125

Announcements

JUNE SUMMER KICK OFF SPECIALS!

**UP TO 50 BPS
PRICE IMPROVEMENT**

FOR LOANS LOCKED
JUNE 1ST - 30TH, 2026

NMLS ID #2125

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

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



Effective: June 16, 2026

FANNIE MAE CONFORMING FIXED RATE PRICING

FANNIE MAE 30 YEAR FIXED (101)					FANNIE MAE 25 YEAR FIXED (125)					FANNIE MAE 20 YEAR FIXED (120)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	94.788	94.743	94.691	94.647	4.875	94.374	94.329	94.276	94.233	5.750	99.822	99.731	99.626	99.540
4.990	95.428	95.382	95.330	95.287	4.990	95.013	94.968	94.916	94.873	5.875	100.347	100.256	100.152	100.066
5.125	96.127	96.082	96.029	95.986	5.125	95.731	95.686	95.633	95.590	5.990	100.781	100.690	100.586	100.499
5.250	96.518	96.473	96.419	96.376	5.250	96.127	96.081	96.028	95.984	6.125	101.261	101.170	101.066	100.980
5.375	97.176	97.131	97.078	97.034	5.375	96.789	96.744	96.690	96.646	6.250	101.235	101.129	101.010	100.912
5.500	97.795	97.750	97.697	97.653	5.500	97.396	97.350	97.297	97.253	6.375	101.798	101.693	101.573	101.475
5.625	98.340	98.294	98.241	98.197	5.625	97.978	97.932	97.879	97.835	6.500	102.208	102.102	101.982	101.884
5.750	98.941	98.880	98.810	98.752	5.750	98.597	98.536	98.466	98.408	6.625	102.456	102.350	102.230	102.132
5.875	99.505	99.445	99.374	99.316	5.875	99.167	99.106	99.036	98.978	6.750	102.495	102.344	102.182	102.049
5.990	99.983	99.922	99.852	99.794	5.990	99.644	99.583	99.513	99.455	6.875	102.746	102.595	102.433	102.299
6.125	100.510	100.449	100.379	100.321	6.125	100.165	100.104	100.034	99.976	6.990	103.208	103.057	102.895	102.762
6.250	100.889	100.814	100.728	100.658	6.250	100.544	100.469	100.383	100.313	7.125	103.550	103.398	103.237	103.103
6.375	101.485	101.409	101.324	101.253	6.375	101.140	101.064	100.979	100.908	7.250	104.453	104.309	104.157	104.032
6.500	101.909	101.833	101.748	101.678	6.500	101.564	101.488	101.403	101.333	7.375	104.836	104.693	104.541	104.415
6.625	102.150	102.075	101.990	101.919	6.625	101.805	101.730	101.645	101.574	7.500	104.957	104.813	104.661	104.536
6.750	102.606	102.485	102.353	102.244	6.750	102.261	102.140	102.008	101.899	7.625	105.260	105.116	104.964	104.839
6.875	102.723	102.602	102.470	102.361	6.875	102.378	102.257	102.125	102.016	7.750	105.546	105.402	105.250	105.124
6.990	103.129	103.024	102.908	102.813	6.990	102.784	102.679	102.563	102.468	7.875	105.754	105.611	105.459	105.333
7.125	103.484	103.416	103.337	103.272	7.125	103.139	103.071	102.992	102.927	7.990	105.826	105.682	105.530	105.405
7.250	104.651	104.507	104.355	104.230	7.250	104.306	104.162	104.010	103.885	8.125	106.050	105.907	105.755	105.630
7.375	104.923	104.779	104.627	104.502	7.375	104.578	104.434	104.282	104.157					
7.500	105.240	105.096	104.944	104.819	7.500	104.895	104.751	104.599	104.474					
7.625	105.500	105.357	105.205	105.079	7.625	105.155	105.012	104.860	104.734					

FANNIE MAE 15 YEAR FIXED (115)					FANNIE MAE 10 YEAR FIXED (110)					HOME READY 30 YEAR FIXED (R101)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	98.096	98.053	98.005	97.965	5.990	101.005	100.927	100.838	100.765	5.750	98.591	98.530	98.460	98.402
4.990	98.486	98.444	98.396	98.356	6.125	101.225	101.147	101.058	100.985	5.875	99.155	99.095	99.024	98.966
5.125	98.915	98.872	98.824	98.784	6.250	101.491	101.449	101.401	101.361	5.990	99.633	99.572	99.502	99.444
5.250	99.354	99.290	99.217	99.158	6.375	101.839	101.797	101.748	101.708	6.125	100.160	100.099	100.029	99.971
5.375	99.763	99.699	99.627	99.567	6.500	102.053	102.011	101.963	101.923	6.250	100.539	100.464	100.378	100.308
5.500	100.154	100.090	100.018	99.958	6.625	102.130	102.088	102.039	101.999	6.375	101.135	101.059	100.974	100.903
5.625	100.522	100.459	100.386	100.326	6.750	102.439	102.396	102.348	102.308	6.500	101.614	101.538	101.453	101.383
5.750	100.861	100.797	100.724	100.665	6.875	102.479	102.436	102.388	102.348	6.625	101.933	101.857	101.772	101.702
5.875	101.165	101.101	101.029	100.969	6.990	102.760	102.718	102.669	102.630	6.750	102.256	102.135	102.003	101.894
5.990	101.408	101.344	101.272	101.212	7.125	102.911	102.869	102.820	102.780	6.875	102.447	102.326	102.194	102.085
6.125	101.698	101.634	101.561	101.502	7.250	102.932	102.875	102.811	102.758	6.990	102.925	102.804	102.672	102.563
6.250	101.820	101.763	101.699	101.646	7.375	103.069	103.013	102.948	102.895	7.125	103.345	103.224	103.092	102.983
6.375	102.210	102.153	102.089	102.036	7.500	102.845	102.789	102.724	102.671	7.250	104.301	104.157	104.005	103.880
6.500	102.460	102.404	102.339	102.286	7.625	102.965	102.908	102.844	102.791	7.375	104.573	104.429	104.277	104.152
6.625	102.568	102.525	102.477	102.437	7.750	103.083	103.026	102.962	102.909	7.500	104.890	104.746	104.594	104.469
6.750	102.936	102.894	102.845	102.806	7.875	103.198	103.141	103.077	103.024	7.625	105.150	105.007	104.855	104.729
6.875	103.031	102.988	102.940	102.900	7.990	103.179	103.122	103.058	103.005	7.750	105.218	105.074	104.922	104.798
6.990	103.358	103.316	103.268	103.228	8.125	103.306	103.250	103.185	103.132	7.875	105.431	105.314	105.188	105.085
										7.990	105.475	105.385	105.286	105.204
										8.125	105.493	105.418	105.336	105.268

REFI NOW CONFORMING PRICING

Fannie Mae 30 Yr Fixed Refi Now					Fannie Mae 25 Yr Fixed Refi Now					Fannie Mae 20 Yr Fixed Refi Now				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.375	96.401	96.356	96.303	96.259	4.875	93.799	93.754	93.701	93.658	5.750	99.747	99.656	99.551	99.465
5.500	97.020	96.975	96.922	96.878	4.990	94.438	94.393	94.341	94.298	5.875	100.272	100.181	100.077	99.991
5.625	97.565	97.519	97.466	97.422	5.125	95.156	95.111	95.058	95.015	5.990	100.706	100.615	100.511	100.424
5.750	98.166	98.105	98.035	97.977	5.250	95.552	95.506	95.453	95.409	6.125	101.186	101.095	100.991	100.905
5.875	98.730	98.670	98.599	98.541	5.375	96.214	96.169	96.115	96.071	6.250	101.160	101.054	100.935	100.837
5.990	99.208	99.147	99.077	99.019	5.500	96.821	96.775	96.722	96.678	6.375	101.723	101.618	101.498	101.400
6.125	99.735	99.674	99.604	99.546	5.625	97.403	97.357	97.304	97.260	6.500	102.133	102.027	101.907	101.809
6.250	100.114	100.039	99.953	99.883	5.750	98.022	97.961	97.891	97.833	6.625	102.381	102.275	102.155	102.057
6.375	100.710	100.634	100.549	100.478	5.875	98.592	98.531	98.461	98.403	6.750	102.420	102.269	102.107	101.974
6.500	101.134	101.058	100.973	100.903	5.990	99.069	99.008	98.938	98.880	6.875	102.671	102.520	102.358	102.224
6.625	101.375	101.300	101.215	101.144	6.125	99.590	99.529	99.459	99.401	6.990	103.133	102.982	102.820	102.687
6.750	101.831	101.710	101.578	101.469	6.250	99.969	99.894	99.808	99.738	7.125	103.475	103.323	103.162	103.028
6.875	101.948	101.827	101.695	101.586	6.375	100.565	100.489	100.404	100.333	7.250	104.378	104.234	104.082	103.957
6.990	102.354	102.249	102.133	102.038	6.500	100.989	100.913	100.828	100.758	7.375	104.761	104.618	104.466	104.340
7.125	102.709	102.641	102.562	102.497	6.625	101.230	101.155	101.070	100.999	7.500	104.882	104.738	104.586	104.461
7.250	103.876	103.732	103.580	103.455	6.750	101.686	101.565	101.433	101.324	7.625	105.185	105.041	104.889	104.764
7.375	104.148	104.004	103.852	103.727	6.875	101.803	101.682	101.550	101.441	7.750	105.471	105.327	105.175	105.049
7.500	104.465	104.321	104.169	104.044	6.990	102.209	102.104	101.988	101.893	7.875	105.679	105.536	105.384	105.258
7.625	104.725	104.582	104.430	104.304	7.125	102.564	102.496	102.417	102.352	7.990	105.751	105.607	105.455	105.330
7.750	104.793	104.649	104.497	104.373	7.250	103.731	103.587	103.435	103.310	8.125	105.975	105.832	105.680	105.555
7.875	105.006	104.889	104.763	104.660	7.375	104.003	103.859	103.707	103.582					
7.990	105.050	104.960	104.861	104.779	7.500	104.320	104.176	104.024	103.899					
8.125	105.067	104.993	104.911	104.843	7.625	104.580	104.437	104.285	104.159					

REFI NOW CONFORMING PRICING

Fannie Mae 15 Yr				
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Effective: June 16, 2026

FANNIE MAE HIGH BALANCE FIXED RATE PRICING

FANNIE MAE HB 30 YEAR FIXED (101HB)					FANNIE MAE HB 25 YEAR FIXED (125HB)					FANNIE MAE HB 20 YEAR FIXED (120HB)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.500	97.849	97.788	97.715	97.655	5.500	95.799	95.738	95.665	95.605	5.375	98.256	95.211	95.138	95.078
5.625	98.500	98.439	98.367	98.307	5.625	96.450	96.389	96.317	96.257	5.500	95.949	95.888	95.815	95.755
5.750	98.969	98.908	98.835	98.775	5.750	96.919	96.858	96.785	96.725	5.625	96.600	96.539	96.467	96.407
5.875	99.522	99.462	99.389	99.329	5.875	97.469	97.409	97.336	97.276	5.750	97.060	96.999	96.927	96.867
5.990	100.086	100.025	99.953	99.893	5.990	98.033	97.972	97.900	97.840	5.875	97.599	97.539	97.467	97.406
6.125	100.575	100.515	100.442	100.382	6.125	98.505	98.445	98.372	98.312	5.990	98.152	98.091	98.018	97.958
6.250	100.590	100.484	100.365	100.266	6.250	98.520	98.414	98.295	98.196	6.125	98.653	98.592	98.520	98.460
6.375	101.041	100.935	100.815	100.717	6.375	98.971	98.865	98.745	98.647	6.250	98.679	98.573	98.454	98.355
6.500	101.431	101.325	101.206	101.108	6.500	99.361	99.255	99.136	99.038	6.375	99.139	99.033	98.914	98.815
6.625	101.818	101.712	101.593	101.494	6.625	99.748	99.642	99.523	99.424	6.500	99.534	99.428	99.309	99.210
6.750	102.328	102.177	102.011	101.874	6.750	100.258	100.107	99.941	99.804	6.625	99.909	99.803	99.684	99.585
6.875	102.545	102.394	102.227	102.090	6.875	100.475	100.324	100.157	100.020	6.750	100.439	100.288	100.122	99.985
6.990	102.742	102.591	102.425	102.288	6.990	100.672	100.521	100.355	100.218	6.875	100.675	100.524	100.358	100.221
7.125	103.057	102.905	102.739	102.602	7.125	100.987	100.835	100.669	100.532	6.990	100.904	100.753	100.587	100.450
7.250	103.600	102.396	102.175	101.994	7.250	100.530	100.326	100.105	99.924	7.125	101.192	101.040	100.874	100.737
7.375	103.279	103.075	102.854	102.673	7.375	101.209	101.005	100.784	100.603	7.250	100.754	100.550	100.329	100.148
7.500	103.442	103.238	103.017	102.836	7.500	101.372	101.168	100.947	100.766	7.375	101.451	101.246	101.026	100.844
7.625	103.552	103.347	103.127	102.945	7.625	101.482	101.277	101.057	100.875	7.500	101.344	101.140	100.919	100.738
7.750	104.445	104.241	104.020	103.839	7.750	102.375	102.171	101.950	101.769	7.625	101.458	101.253	101.033	100.852
7.875	104.629	104.425	104.204	104.023	7.875	102.559	102.355	102.134	101.953	7.750	102.349	102.145	101.924	101.743
7.990	103.494	103.290	103.069	102.888	7.990	101.424	101.220	100.999	100.818	7.875	102.529	102.325	102.104	101.923
8.125	103.394	103.190	102.969	102.788	8.125	101.259	101.055	100.834	100.653	7.990	101.388	101.183	100.963	100.782

FANNIE MAE HB 15 YEAR FIXED (115HB)					FANNIE MAE HB 10 YEAR FIXED (110HB)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.990	99.259	99.181	99.092	99.019	5.990	98.634	98.556	98.468	98.395
6.125	99.479	99.401	99.312	99.239	6.125	98.867	98.788	98.700	98.627
6.250	99.465	99.394	99.313	99.247	6.250	98.864	98.793	98.712	98.646
6.375	99.669	99.597	99.517	99.451	6.375	99.077	99.006	98.926	98.859
6.500	99.815	99.744	99.663	99.597	6.500	99.228	99.157	99.076	99.010
6.625	100.003	99.932	99.852	99.786	6.625	99.404	99.333	99.253	99.187
6.750	100.227	100.170	100.106	100.053	6.750	99.647	99.590	99.526	99.473
6.875	100.359	100.302	100.237	100.184	6.875	99.799	99.743	99.678	99.625
6.990	100.399	100.342	100.278	100.225	6.990	99.871	99.814	99.750	99.697
7.125	100.556	100.499	100.434	100.381	7.125	100.001	99.944	99.879	99.826
7.250	100.241	100.170	100.090	100.023	7.250	99.705	99.634	99.553	99.487
7.375	100.720	100.649	100.568	100.502	7.375	100.201	100.130	100.050	99.983
7.500	100.675	100.604	100.523	100.457	7.500	99.779	99.708	99.627	99.561
7.625	100.624	100.553	100.473	100.406	7.625	99.747	99.676	99.596	99.529
7.750	101.605	101.534	101.453	101.387	7.750	100.739	100.668	100.587	100.521
7.875	101.687	101.616	101.536	101.470	7.875	100.827	100.756	100.676	100.609
7.990	100.489	100.418	100.337	100.271	7.990	99.635	99.563	99.483	99.417

FANNIE MAE FIXED RATE BUYDOWN PRICING

FANNIE MAE 30 YR FIXED 2:1 BUYDOWN (101-BD)					FANNIE MAE HB 30 YR FIXED 2:1 BUYDOWN (101 HB-BD)					ANNIE MAE HOMEREADY 30 YR FIXED 2:1 BUYDOWN (R101-B)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	94.688	94.643	94.591	94.547	5.375	97.121	97.061	96.988	96.928	5.375	96.376	96.331	96.278	96.234
4.990	95.328	95.282	95.230	95.187	5.500	97.799	97.738	97.665	97.605	5.500	96.995	96.950	96.897	96.853
5.125	96.027	95.982	95.929	95.886	5.625	98.450	98.389	98.317	98.257	5.625	97.540	97.494	97.441	97.397
5.250	96.418	96.373	96.319	96.276	5.750	98.919	98.858	98.785	98.725	5.750	98.141	98.080	98.010	97.952
5.375	97.076	97.031	96.978	96.934	5.875	99.472	99.412	99.339	99.279	5.875	98.705	98.645	98.574	98.516
5.500	97.695	97.650	97.597	97.553	5.990	100.036	99.975	99.903	99.843	5.990	99.183	99.122	99.052	98.994
5.625	98.240	98.194	98.141	98.097	6.125	100.525	100.465	100.392	100.332	6.125	99.710	99.649	99.579	99.521
5.750	98.841	98.780	98.710	98.652	6.250	100.540	100.434	100.315	100.216	6.250	100.089	100.014	99.928	99.858
5.875	99.405	99.345	99.274	99.216	6.375	100.991	100.885	100.765	100.667	6.375	100.685	100.609	100.524	100.453
5.990	99.883	99.822	99.752	99.694	6.500	101.381	101.275	101.156	101.058	6.500	101.109	101.033	100.948	100.878
6.125	100.410	100.349	100.279	100.221	6.625	101.768	101.662	101.543	101.444	6.625	101.350	101.275	101.190	101.119
6.250	100.789	100.714	100.628	100.558	6.750	102.278	102.127	101.961	101.824	6.750	101.806	101.685	101.553	101.444
6.375	101.385	101.309	101.224	101.153	6.875	102.495	102.344	102.177	102.040	6.875	101.923	101.802	101.670	101.561
6.500	101.809	101.733	101.648	101.578	6.990	102.692	102.541	102.375	102.238	6.990	102.329	102.224	102.108	102.013
6.625	102.050	101.975	101.890	101.819	7.125	103.007	102.855	102.689	102.552	7.125	102.684	102.616	102.537	102.472
6.750	102.506	102.385	102.253	102.144	7.250	102.550	102.346	102.125	101.944	7.250	103.851	103.707	103.555	103.430
6.875	102.623	102.502	102.370	102.261	7.375	103.229	103.025	102.804	102.623	7.375	104.123	103.979	103.827	103.702
6.990	103.029	102.924	102.808	102.713	7.500	103.392	103.188	102.967	102.786	7.500	104.440	104.296	104.144	104.019
7.125	103.384	103.316	103.237	103.172	7.625	103.502	103.297	103.077	102.895	7.625	104.700	104.557	104.405	104.279
7.250	104.551	104.407	104.255	104.130	7.750	104.395	104.191	103.970	103.789	7.750	104.768	104.624	104.472	104.348
7.375	104.823	104.679	104.527	104.402	7.875	104.579	104.375	104.154	103.973	7.875	104.981	104.864	104.738	104.635
7.500	105.140	104.996	104.844	104.719	7.990	103.444	103.240	103.019	102.838	7.990	105.025	104.935	104.836	104.754
7.625	105.400	105.257	105.105	104.979	8.125	103.344	103.140	102.919	102.738	8.125	105.042	104.968	104.886	104.818

FANNIE MAE 30 YR FIXED 1:0 BUYDOWN (101-BD10)					FANNIE MAE HB 30 YR FIXED 1:0 BUYDOWN (101 HB-BD10)					ANNIE MAE HOMEREADY 30 YR FIXED 1:0 BUYDOWN (R101-B)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	94.688	94.643	94.591	94.547	5.500	97.799	97.738	97.665	97.605	5.375	96.376	96.331	96.278	96.234
4.990	95.328	95.282	95.230	95.187	5.625	98.450	98.389	98.317	98.257	5.500	96.995	96.950	96.897	96.853
5.125	96.027	95.982	95.929	95.886	5.750	98.919	98.858	98.785	98.725	5.625	97.540	97.494	97.441	97.397
5.250	96.418	96.373	96.319	96.276	5.875	99.472	99.412	99.339	99.279	5.750	98.141	98.080	98.010	97.952
5.375	97.076	97.031	96.978	96.934	5.990	100.036	99.975	99.903	99.843	5.875	98.705	98.645	98.574	98.516
5.500	97.695	97.650	97.597	97.553	6.125	100.525	100.465	100.392	100.332	5.990	99.183	99.122	99.052	98.994
5.625	98.240	98.194	98.141	98.097	6.250	100.540	100.434	100.315	100.216	6.125	99.710	99.649	99.579	99.521
5.750	98.841	98.78												



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 Irvine, CA 92612

SELECT PRICING

Effective: June 16, 2026

SELECT FANNIE MAE CONFORMING FIXED RATE PRICING

SELECT FANNIE MAE 30 YEAR FIXED (101)					SELECT FANNIE MAE 15 YEAR FIXED (115)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	95.038	94.993	94.941	94.897	4.875	98.346	98.303	98.255	98.215
4.990	95.678	95.632	95.580	95.537	4.990	98.736	98.694	98.646	98.606
5.125	96.377	96.332	96.279	96.236	5.125	99.165	99.122	99.074	99.034
5.250	96.768	96.723	96.669	96.626	5.250	99.604	99.540	99.467	99.408
5.375	97.426	97.381	97.328	97.284	5.375	100.013	99.949	99.877	99.817
5.500	98.045	98.000	97.947	97.903	5.500	100.404	100.340	100.268	100.208
5.625	98.590	98.544	98.491	98.447	5.625	100.772	100.709	100.636	100.576
5.750	99.191	99.130	99.060	99.002	5.750	101.111	101.047	100.974	100.915
5.875	99.755	99.695	99.624	99.566	5.875	101.415	101.351	101.279	101.219
5.990	100.233	100.172	100.102	100.044	5.990	101.658	101.594	101.522	101.462
6.125	100.760	100.699	100.629	100.571	6.125	101.948	101.884	101.811	101.752
6.250	101.139	101.064	100.978	100.908	6.250	102.070	102.013	101.949	101.896
6.375	101.735	101.659	101.574	101.503	6.375	102.460	102.403	102.339	102.286
6.500	102.159	102.083	101.998	101.928	6.500	102.710	102.654	102.589	102.536
6.625	102.400	102.325	102.240	102.169	6.625	102.818	102.775	102.727	102.687
6.750	102.856	102.735	102.603	102.494	6.750	103.186	103.144	103.095	103.056
6.875	102.973	102.852	102.720	102.611	6.875	103.281	103.238	103.190	103.150
6.990	103.379	103.274	103.158	103.063					
7.125	103.734	103.666	103.587	103.522					
7.250	104.901	104.757	104.605	104.480					
7.375	105.173	105.029	104.877	104.752					
7.500	105.490	105.346	105.194	105.069					
7.625	105.750	105.607	105.455	105.329					
7.750	105.818	105.674	105.522	105.398					
7.875	106.031	105.914	105.788	105.685					

SELECT FANNIE MAE HB 30 YEAR FIXED (101HB)					SELECT FANNIE MAE HB 15 YEAR FIXED (115HB)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.500	98.099	98.038	97.965	97.905	5.990	99.509	99.431	99.342	99.269
5.625	98.750	98.689	98.617	98.557	6.125	99.729	99.651	99.562	99.489
5.750	99.219	99.158	99.085	99.025	6.250	99.715	99.644	99.563	99.497
5.875	99.772	99.712	99.639	99.579	6.375	99.919	99.847	99.767	99.701
5.990	100.336	100.275	100.203	100.143	6.500	100.065	99.994	99.913	99.847
6.125	100.825	100.765	100.692	100.632	6.625	100.253	100.182	100.102	100.036
6.250	100.840	100.734	100.615	100.516	6.750	100.477	100.420	100.356	100.303
6.375	101.291	101.185	101.065	100.967	6.875	100.609	100.552	100.487	100.434
6.500	101.681	101.575	101.456	101.358	6.990	100.649	100.592	100.528	100.475
6.625	102.068	101.962	101.843	101.744	7.125	100.806	100.749	100.684	100.631
6.750	102.578	102.427	102.261	102.124	7.250	100.491	100.420	100.340	100.273
6.875	102.795	102.644	102.477	102.340	7.375	100.970	100.899	100.818	100.752
6.990	102.992	102.841	102.675	102.538	7.500	100.925	100.854	100.773	100.707
7.125	103.307	103.155	102.989	102.852	7.625	100.874	100.803	100.723	100.656
7.250	102.850	102.646	102.425	102.244	7.750	101.855	101.784	101.703	101.637
7.375	103.529	103.325	103.104	102.923	7.875	101.937	101.866	101.786	101.720
7.500	103.692	103.488	103.267	103.086					
7.625	103.802	103.597	103.377	103.195					
7.750	104.695	104.491	104.270	104.089					
7.875	104.879	104.675	104.454	104.273					
7.990	103.744	103.540	103.319	103.138					
8.125	103.644	103.440	103.219	103.038					

SELECT FANNIE MAE BUYDOWN

SELECT FANNIE MAE 30 YR FIXED 2:1 BUYDOWN (101-BD)					SELECT FANNIE MAE HB 30 YR FIXED 2:1 BUYDOWN (101 HB)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	94.938	94.893	94.841	94.797	5.500	98.049	97.988	97.915	97.855
4.990	95.578	95.532	95.480	95.437	5.625	98.700	98.639	98.567	98.507
5.125	96.277	96.232	96.179	96.136	5.750	99.169	99.108	99.035	98.975
5.250	96.668	96.623	96.569	96.526	5.875	99.722	99.662	99.589	99.529
5.375	97.326	97.281	97.228	97.184	5.990	100.286	100.225	100.153	100.093
5.500	97.945	97.900	97.847	97.803	6.125	100.775	100.715	100.642	100.582
5.625	98.490	98.444	98.391	98.347	6.250	100.790	100.684	100.565	100.466
5.750	99.091	99.030	98.960	98.902	6.375	101.241	101.135	101.015	100.917
5.875	99.655	99.595	99.524	99.466	6.500	101.631	101.525	101.406	101.308
5.990	100.133	100.072	100.002	99.944	6.625	102.018	101.912	101.793	101.694
6.125	100.660	100.599	100.529	100.471	6.750	102.528	102.377	102.211	102.074
6.250	101.039	100.964	100.878	100.808	6.875	102.745	102.594	102.427	102.290
6.375	101.635	101.559	101.474	101.403	6.990	102.942	102.791	102.625	102.488
6.500	102.059	101.983	101.898	101.828	7.125	103.257	103.105	102.939	102.802
6.625	102.300	102.225	102.140	102.069	7.250	102.800	102.596	102.375	102.194
6.750	102.756	102.635	102.503	102.394	7.375	103.479	103.275	103.054	102.873
6.875	102.873	102.752	102.620	102.511	7.500	103.642	103.438	103.217	103.036
6.990	103.279	103.174	103.058	102.963	7.625	103.752	103.547	103.327	103.145
7.125	103.634	103.566	103.487	103.422	7.750	104.645	104.441	104.220	104.039
7.250	104.801	104.657	104.505	104.380	7.875	104.829	104.625	104.404	104.223
7.375	105.073	104.929	104.777	104.652	7.990	103.694	103.490	103.269	103.088
7.500	105.390	105.246	105.094	104.969	8.125	103.594	103.390	103.169	102.988
7.625	105.650	105.507	105.355	105.229					

SELECT FANNIE MAE 30 YR FIXED 1:0 BUYDOWN (101-BD10)					SELECT FANNIE MAE HB 30 YR FIXED 1:0 BUYDOWN (101 HB)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	94.938	94.893	94.841	94.797	5.500	98.049	97.988	97.915	97.855
4.990	95.578	95.532	95.480	95.437	5.625	98.700	98.639	98.567	98.507
5.125	96.277	96.232	96.179	96.136	5.750	99.169	99.108	99.035	98.975
5.250	96.668	96.623	96.569	96.526	5.875	99.722	99.662	99.589	99.529
5.375	97.326	97.281	97.228	97.184	5.990	100.286	100.225	100.153	100.093
5.500	97.945	97.900	97.847	97.803	6.125	100.775	100.715	100.642	100.582
5.625	98.490	98.444	98.391	98.347	6.250	100.790	100.684	100.565	100.466
5.750	99.091	99.030	98.960	98.902	6.375	101.241	101.135	101.015	100.917
5.875	99.655	99.595	99.524	99.466	6.500	101.631	101.525	101.406	101.308
5.990	100.133	100.072	100.002	99.944	6.625	102.018	101.912	101.793	101.694
6.125	100.660	100.599	100.529	100.471	6.750	102.528	102.377	102.211	102.074
6.250	101.039	100.964	100.878	100.808	6.875	102.745	102.594	102.427	102.290
6.375	101.635	101.559	101.474	101.403	6.990	102.942	102.791	102.625	102.488
6.500	102.059	101.983	101.898	101.828	7.125	103.257	103.105	102.939	102.802
6.625	102.300	102.225	102.140	102.069	7.250	102.800	102.596	102.375	102.194
6.750	102.756	102.635	102.503	102.394	7.375	103.479	103.275	103.054	102.873
6.875	102.873	102.752	102.620	102.511	7.500	103.642	103.438	103.217	103.036
6.990	103.279	103.174	103.058	102.963	7.625	103.752	103.547	103.327	103.145
7.125	103.634	103.566	103.487	103.422	7.750	104.645	104.441	104.220	104.039
7.250	104.801	104.657	104.505	104.380	7.875	104.829	104.625	104.404	104.223
7.375	105.073	104.929	104.777	104.652	7.990	103.694	103.490	103.269	103.088
7.500	105.390	105.246	105.094	104.969	8.125	103.594	103.390	103.169	102.988
7.625	105.650	105.507	105.355	105.229	8.250	103.074	102.938	102.783	102.656



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Effective: June 16, 2026

FREDDIE MAC FIXED RATE PRICING

FREDDIE MAC 30 YEAR FIXED (201)					FREDDIE MAC 25 YEAR FIXED (225)					FREDDIE MAC 20 YEAR FIXED (220)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	94.788	94.743	94.691	94.647	4.875	94.374	94.329	94.276	94.233	5.500	98.897	98.821	98.734	98.662
4.990	95.428	95.382	95.330	95.287	4.990	95.013	94.968	94.916	94.873	5.625	99.422	99.347	99.259	99.187
5.125	96.127	96.082	96.029	95.986	5.125	95.731	95.686	95.633	95.590	5.750	99.822	99.731	99.626	99.540
5.250	96.518	96.473	96.419	96.376	5.250	96.127	96.081	96.028	95.984	5.875	100.347	100.256	100.152	100.066
5.375	97.176	97.131	97.078	97.034	5.375	96.789	96.744	96.690	96.646	5.990	100.781	100.690	100.586	100.499
5.500	97.795	97.750	97.697	97.653	5.500	97.396	97.350	97.297	97.253	6.125	101.261	101.170	101.066	100.980
5.625	98.340	98.294	98.241	98.197	5.625	97.978	97.932	97.879	97.835	6.250	101.735	101.644	101.540	101.454
5.750	98.941	98.890	98.810	98.752	5.750	98.597	98.536	98.466	98.408	6.375	101.798	101.693	101.573	101.475
5.875	99.505	99.445	99.374	99.316	5.875	99.167	99.106	99.036	98.978	6.500	102.208	102.102	101.982	101.884
5.990	99.983	99.922	99.852	99.794	5.990	99.644	99.583	99.513	99.455	6.625	102.456	102.350	102.230	102.132
6.125	100.510	100.449	100.379	100.321	6.125	100.165	100.104	100.034	99.976	6.750	102.495	102.344	102.212	102.049
6.250	100.889	100.814	100.728	100.658	6.250	100.544	100.469	100.383	100.313	6.875	102.746	102.595	102.433	102.299
6.375	101.485	101.409	101.324	101.253	6.375	101.140	101.064	100.979	100.908	6.990	103.208	103.057	102.895	102.762
6.500	101.909	101.833	101.748	101.678	6.500	101.564	101.488	101.403	101.333	7.125	103.550	103.398	103.237	103.103
6.625	102.150	102.075	101.990	101.919	6.625	101.805	101.730	101.645	101.574	7.250	104.453	104.309	104.157	104.032
6.750	102.606	102.485	102.353	102.244	6.750	102.261	102.140	102.008	101.899	7.375	104.836	104.690	104.541	104.415
6.875	102.723	102.602	102.470	102.361	6.875	102.378	102.257	102.125	102.016	7.500	104.957	104.813	104.661	104.536
6.990	103.129	103.024	102.908	102.813	6.990	102.784	102.679	102.563	102.468	7.625	105.260	105.116	104.964	104.839
7.125	103.484	103.416	103.337	103.272	7.125	103.139	103.071	102.992	102.927	7.750	105.546	105.402	105.250	105.124
7.250	104.651	104.507	104.355	104.230	7.250	104.306	104.162	104.010	103.885	7.875	105.754	105.611	105.459	105.333
7.375	104.923	104.779	104.627	104.502	7.375	104.578	104.434	104.282	104.157	7.990	105.826	105.682	105.530	105.405
7.500	105.240	105.096	104.944	104.819	7.500	104.895	104.751	104.599	104.474	8.125	106.050	105.907	105.755	105.630
7.625	105.500	105.357	105.205	105.079	7.625	105.155	105.012	104.860	104.734					
7.750	105.568	105.424	105.272	105.148	7.750	105.223	105.079	104.927	104.803					
7.875	105.781	105.664	105.538	105.435	7.875	105.436	105.319	105.193	105.090					
7.990	105.825	105.735	105.636	105.554	7.990	105.480	105.390	105.291	105.209					
8.125	105.842	105.768	105.686	105.618	8.125	105.444	105.370	105.288	105.220					

FREDDIE MAC 15 YEAR FIXED (215)					FREDDIE MAC 10 YEAR FIXED (210)					HOME POSSIBLE 30 YEAR FIXED (HP201)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.990	98.486	98.444	98.396	98.356	5.500	100.066	99.992	99.909	99.840	5.875	99.155	99.095	99.024	98.966
5.125	98.915	98.872	98.824	98.784	5.625	100.340	100.262	100.173	100.101	5.990	99.633	99.572	99.502	99.444
5.250	99.354	99.290	99.217	99.158	5.750	100.594	100.516	100.427	100.354	6.125	100.160	100.099	100.029	99.971
5.375	99.763	99.699	99.627	99.567	5.875	100.825	100.746	100.658	100.585	6.250	100.539	100.464	100.378	100.308
5.500	100.154	100.090	100.018	99.958	5.990	101.005	100.927	100.838	100.765	6.375	101.135	101.059	100.974	100.903
5.625	100.522	100.459	100.386	100.326	6.125	101.225	101.147	101.058	100.985	6.500	101.559	101.483	101.398	101.328
5.750	100.861	100.797	100.724	100.665	6.250	101.491	101.449	101.401	101.361	6.625	101.800	101.725	101.640	101.569
5.875	101.165	101.101	101.029	100.969	6.375	101.839	101.797	101.748	101.708	6.750	102.256	102.135	102.003	101.894
5.990	101.408	101.344	101.272	101.212	6.500	102.053	102.011	101.963	101.923	6.875	102.373	102.252	102.120	102.011
6.125	101.698	101.634	101.561	101.502	6.625	102.130	102.088	102.039	101.999	6.990	102.779	102.674	102.558	102.463
6.250	101.820	101.763	101.699	101.646	6.750	102.439	102.396	102.348	102.308	7.125	103.134	103.066	102.987	102.922
6.375	102.210	102.153	102.089	102.036	6.875	102.479	102.436	102.388	102.348	7.250	104.301	104.157	104.005	103.880
6.500	102.460	102.404	102.339	102.286	6.990	102.760	102.718	102.669	102.630	7.375	104.573	104.429	104.277	104.152
6.625	102.568	102.525	102.477	102.437	7.125	102.911	102.869	102.820	102.780	7.500	104.890	104.746	104.594	104.469
6.750	102.936	102.894	102.845	102.806	7.250	102.932	102.875	102.811	102.758	7.625	105.150	105.007	104.855	104.729
6.875	103.031	102.988	102.940	102.900						7.750	105.218	105.074	104.922	104.798
6.990	103.358	103.316	103.268	103.228						7.875	105.431	105.314	105.188	105.085
										7.990	105.475	105.385	105.286	105.204
										8.125	105.492	105.418	105.336	105.268

FREDDIE MAC HOMEONE 30 YEAR FIXED (201 HomeOne)				
Rate	15-Day	30-Day	45-Day	60-Day
5.875	99.505	99.445	99.374	99.316
5.990	99.983	99.922	99.852	99.794
6.125	100.510	100.449	100.379	100.321
6.250	100.889	100.814	100.728	100.658
6.375	101.485	101.409	101.324	101.253
6.500	101.909	101.833	101.748	101.678
6.625	102.150	102.075	101.990	101.919
6.750	102.606	102.485	102.353	102.244
6.875	102.723	102.602	102.470	102.361
6.990	103.129	103.024	102.908	102.813
7.125	103.484	103.416	103.337	103.272
7.250	104.651	104.507	104.355	104.230
7.375	104.923	104.779	104.627	104.502
7.500	105.240	105.096	104.944	104.819
7.625	105.500	105.357	105.205	105.079
7.750	105.568	105.424	105.272	105.148
7.875	105.781	105.664	105.538	105.435
7.990	105.825	105.735	105.636	105.554
8.125	105.842	105.768	105.686	105.618

FREDDIE MAC SUPER CONFORMING FIXED RATE PRICING

FREDDIE MAC SC 30 YEAR FIXED (201SC)					FREDDIE MAC SC 20 YEAR FIXED (220SC)					FREDDIE MAC SC 15 YEAR FIXED (215SC)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.500	97.499	97.438	97.365	97.305	5.500	95.199	95.138	95.065	95.005	5.500	97.584	97.506	97.418	97.345
5.625	98.150	98.089	98.017	97.957	5.625	95.850	95.789	95.717	95.657	5.625	97.917	97.839	97.750	97.677
5.750	98.619	98.558	98.485	98.425	5.750	96.310	96.249	96.177	96.117	5.750	97.974	97.896	97.807	97.735
5.875	99.172	99.112	99.039	98.979	5.875	96.849	96.789	96.716	96.656	5.875	98.254	98.176	98.087	98.015
5.990	99.736	99.675	99.603	99.543	5.990	97.402	97.341	97.268	97.208	5.990	98.594	98.516	98.428	98.355
6.125	100.225	100.165	100.092	100.032	6.125	97.903	97.842	97.770	97.710	6.125	98.827	98.748	98.660	98.587
6.250	100.240	100.134	100.015	99.916	6.250	97.929	97.823	97.704	97.605	6.250	98.824	98.753	98.672	98.606
6.375	100.691	100.585	100.465	100.367	6.375	98.389	98.283	98.164	98.065	6.375	99.037	98.966	98.886	98.819
6.500	101.081	100.975	100.856	100.758	6.500	98.784	98.678	98.559	98.460	6.500	99.188	99.117	99.036	98.970
6.625	101.468	101.362	101.243	101.144	6.625	99.159	99.053	98.934	98.835	6.625	99.364	99.293	99.213	99.147
6.750	101.978	101.827	101.661	101.524	6.750	99.689	99.538	99.372	99.235	6.750	99.607	99.550	99.486	99.433
6.875	102.195	102.044	101.877	101.740	6.875	99.925	99.774	99.608	99.471	6.875	99.759	99.703	99.638	99.585
6.990	102.392	102.241	102.075	101.938	6.990	100.154	100.003	99.837	99.700	6.990	99.831	99.774	99.710	99.657
7.125	102.707	102.555	102.389	102.252	7.125	100.442	100.290	100.124	99.987</					



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FREDDIE MAC FIXED RATE BUYDOWN PRICING

FREDDIE MAC 30 YR FIXED 2:1 BUYDOWN (201-BD)					FREDDIE MAC SC 30 YR FIXED 2:1 BUYDOWN (201 SC-BD)					DIE MAC HOME POSSIBLE 30 YR FIXED 2:1 BUYDOWN (R20)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	94.688	94.643	94.591	94.547	5.990	99.686	99.625	99.553	99.493	5.375	96.376	96.331	96.278	96.234
4.990	95.328	95.282	95.230	95.187	6.125	100.175	100.115	100.042	99.982	5.500	96.995	96.950	96.897	96.853
5.125	96.027	95.982	95.929	95.886	6.250	100.190	100.084	99.965	99.866	5.625	97.540	97.494	97.441	97.397
5.250	96.418	96.373	96.319	96.276	6.375	100.641	100.535	100.415	100.317	5.750	98.141	98.080	98.010	97.952
5.375	97.076	97.031	96.978	96.934	6.500	101.031	100.925	100.806	100.708	5.875	98.705	98.645	98.574	98.516
5.500	97.695	97.650	97.597	97.553	6.625	101.418	101.312	101.193	101.094	5.990	99.183	99.122	99.052	98.994
5.625	98.240	98.194	98.141	98.097	6.750	101.928	101.777	101.611	101.474	6.125	99.710	99.649	99.579	99.521
5.750	98.841	98.780	98.710	98.652	6.875	102.145	101.994	101.827	101.690	6.250	100.089	100.014	99.928	99.858
5.875	99.405	99.345	99.274	99.216	6.990	102.342	102.191	102.025	101.888	6.375	100.685	100.609	100.524	100.453
5.990	99.883	99.822	99.752	99.694	7.125	102.657	102.505	102.339	102.202	6.500	101.109	101.033	100.948	100.878
6.125	100.410	100.349	100.279	100.221	7.250	102.200	101.996	101.775	101.594	6.625	101.350	101.275	101.190	101.119
6.250	100.789	100.714	100.628	100.558	7.375	102.879	102.675	102.454	102.273	6.750	101.806	101.685	101.553	101.444
6.375	101.385	101.309	101.224	101.153	7.500	103.042	102.838	102.617	102.436	6.875	101.923	101.802	101.670	101.561
6.500	101.809	101.733	101.648	101.578	7.625	103.152	102.947	102.727	102.545	6.990	102.329	102.224	102.108	102.013
6.625	102.050	101.975	101.890	101.819	7.750	104.045	103.841	103.620	103.439	7.125	102.684	102.616	102.537	102.472
6.750	102.506	102.385	102.253	102.144	7.875	104.229	104.025	103.804	103.623	7.250	103.851	103.707	103.555	103.430
6.875	102.623	102.502	102.370	102.261	7.990	103.094	102.890	102.669	102.488	7.375	104.123	103.979	103.827	103.702
6.990	103.029	102.924	102.808	102.713	8.125	102.994	102.790	102.569	102.388	7.500	104.440	104.296	104.144	104.019
7.125	103.384	103.316	103.237	103.172	8.250	102.474	102.338	102.183	102.056	7.625	104.700	104.557	104.405	104.279
7.250	104.551	104.407	104.255	104.130						7.750	104.768	104.624	104.472	104.348
7.375	104.823	104.679	104.527	104.402						7.875	104.981	104.864	104.738	104.635
7.500	105.140	104.996	104.844	104.719						7.990	105.025	104.935	104.836	104.754
7.625	105.400	105.257	105.105	104.979						8.125	105.042	104.968	104.886	104.818

FREDDIE MAC 30 YR FIXED 1:0 BUYDOWN (201-BD10)					FREDDIE MAC SC 30 YR FIXED 1:0 BUYDOWN (201 SC-BD10)					DIE MAC HOME POSSIBLE 30 YR FIXED 1:0 BUYDOWN (R20)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	94.688	94.643	94.591	94.547	5.990	99.686	99.625	99.553	99.493	5.375	96.376	96.331	96.278	96.234
4.990	95.328	95.282	95.230	95.187	6.125	100.175	100.115	100.042	99.982	5.500	96.995	96.950	96.897	96.853
5.125	96.027	95.982	95.929	95.886	6.250	100.190	100.084	99.965	99.866	5.625	97.540	97.494	97.441	97.397
5.250	96.418	96.373	96.319	96.276	6.375	100.641	100.535	100.415	100.317	5.750	98.141	98.080	98.010	97.952
5.375	97.076	97.031	96.978	96.934	6.500	101.031	100.925	100.806	100.708	5.875	98.705	98.645	98.574	98.516
5.500	97.695	97.650	97.597	97.553	6.625	101.418	101.312	101.193	101.094	5.990	99.183	99.122	99.052	98.994
5.625	98.240	98.194	98.141	98.097	6.750	101.928	101.777	101.611	101.474	6.125	99.710	99.649	99.579	99.521
5.750	98.841	98.780	98.710	98.652	6.875	102.145	101.994	101.827	101.690	6.250	100.089	100.014	99.928	99.858
5.875	99.405	99.345	99.274	99.216	6.990	102.342	102.191	102.025	101.888	6.375	100.685	100.609	100.524	100.453
5.990	99.883	99.822	99.752	99.694	7.125	102.657	102.505	102.339	102.202	6.500	101.109	101.033	100.948	100.878
6.125	100.410	100.349	100.279	100.221	7.250	102.200	101.996	101.775	101.594	6.625	101.350	101.275	101.190	101.119
6.250	100.789	100.714	100.628	100.558	7.375	102.879	102.675	102.454	102.273	6.750	101.806	101.685	101.553	101.444
6.375	101.385	101.309	101.224	101.153	7.500	103.042	102.838	102.617	102.436	6.875	101.923	101.802	101.670	101.561
6.500	101.809	101.733	101.648	101.578	7.625	103.152	102.947	102.727	102.545	6.990	102.329	102.224	102.108	102.013
6.625	102.050	101.975	101.890	101.819	7.750	104.045	103.841	103.620	103.439	7.125	102.684	102.616	102.537	102.472
6.750	102.506	102.385	102.253	102.144	7.875	104.229	104.025	103.804	103.623	7.250	103.851	103.707	103.555	103.430
6.875	102.623	102.502	102.370	102.261	7.990	103.094	102.890	102.669	102.488	7.375	104.123	103.979	103.827	103.702
6.990	103.029	102.924	102.808	102.713	8.125	102.994	102.790	102.569	102.388	7.500	104.440	104.296	104.144	104.019
7.125	103.384	103.316	103.237	103.172	8.250					7.625	104.700	104.557	104.405	104.279
7.250	104.551	104.407	104.255	104.130	8.375					7.750	104.768	104.624	104.472	104.348
7.375	104.823	104.679	104.527	104.402	8.500					7.875	104.981	104.864	104.738	104.635
7.500	105.140	104.996	104.844	104.719	8.625					7.990	105.025	104.935	104.836	104.754
7.625	105.400	105.257	105.105	104.979	8.750					8.125	105.042	104.968	104.886	104.818



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SELECT PRICING

Effective: June 16, 2026

SELECT FREDDIE MAC FIXED RATE PRICING

SELECT FREDDIE MAC 30 YEAR FIXED (201)					SELECT FREDDIE MAC 15 YEAR FIXED (215)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	95.038	94.993	94.941	94.897	4.875	98.346	98.303	98.255	98.215
4.990	95.678	95.632	95.580	95.537	4.990	98.736	98.694	98.646	98.606
5.125	96.377	96.332	96.279	96.236	5.125	99.165	99.122	99.074	99.034
5.250	96.768	96.723	96.669	96.626	5.250	99.604	99.540	99.467	99.408
5.375	97.426	97.381	97.328	97.284	5.375	100.013	99.949	99.877	99.817
5.500	98.045	98.000	97.947	97.903	5.500	100.404	100.340	100.268	100.208
5.625	98.590	98.544	98.491	98.447	5.625	100.772	100.709	100.636	100.576
5.750	99.191	99.130	99.060	99.002	5.750	101.111	101.047	100.974	100.915
5.875	99.755	99.695	99.624	99.566	5.875	101.415	101.351	101.279	101.219
5.990	100.233	100.172	100.102	100.044	5.990	101.658	101.594	101.522	101.462
6.125	100.760	100.699	100.629	100.571	6.125	101.948	101.884	101.811	101.752
6.250	101.139	101.064	100.978	100.908	6.250	102.070	102.013	101.949	101.896
6.375	101.735	101.659	101.574	101.503	6.375	102.460	102.403	102.339	102.286
6.500	102.159	102.083	101.998	101.928	6.500	102.710	102.654	102.589	102.536
6.625	102.400	102.325	102.240	102.169	6.625	102.818	102.775	102.727	102.687
6.750	102.856	102.735	102.603	102.494	6.750	103.186	103.144	103.095	103.056
6.875	102.973	102.852	102.720	102.611	6.875	103.281	103.238	103.190	103.150
6.990	103.379	103.274	103.158	103.063	6.990	103.608	103.566	103.518	103.478
7.125	103.734	103.666	103.587	103.522	7.125	103.808	103.766	103.717	103.677
7.250	104.901	104.757	104.605	104.480	7.250	103.668	103.611	103.547	103.494
7.375	105.173	105.029	104.877	104.752					
7.500	105.490	105.346	105.194	105.069					
7.625	105.750	105.607	105.455	105.329					
7.750	105.818	105.674	105.522	105.398					
7.875	106.031	105.914	105.788	105.685					
7.990	106.075	105.985	105.886	105.804					
8.125	106.092	106.018	105.936	105.868					

SELECT FREDDIE MAC SC 30 YEAR FIXED (201SC)					SELECT FREDDIE MAC SC 15 YEAR FIXED (215SC)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.500	97.749	97.688	97.615	97.555	5.990	98.844	98.766	98.678	98.605
5.625	98.400	98.339	98.267	98.207	6.125	99.077	98.998	98.910	98.837
5.750	98.869	98.808	98.735	98.675	6.250	99.074	99.003	98.922	98.856
5.875	99.422	99.362	99.289	99.229	6.375	99.287	99.216	99.136	99.069
5.990	99.986	99.925	99.853	99.793	6.500	99.438	99.367	99.286	99.220
6.125	100.475	100.415	100.342	100.282	6.625	99.614	99.543	99.463	99.397
6.250	100.490	100.384	100.265	100.166	6.750	99.857	99.800	99.736	99.683
6.375	100.941	100.835	100.715	100.617	6.875	100.009	99.953	99.888	99.835
6.500	101.331	101.225	101.106	101.008	6.990	100.081	100.024	99.960	99.907
6.625	101.718	101.612	101.493	101.394	7.125	100.211	100.154	100.089	100.036
6.750	102.228	102.077	101.911	101.774	7.250	99.915	99.844	99.763	99.697
6.875	102.445	102.294	102.127	101.990	7.375	100.411	100.340	100.260	100.193
6.990	102.642	102.491	102.325	102.188	7.500	100.179	100.108	100.027	99.961
7.125	102.957	102.805	102.639	102.502	7.625	100.147	100.076	99.996	99.929
7.250	102.500	102.296	102.075	101.894	7.750	101.139	101.068	100.987	100.921
7.375	103.179	102.975	102.754	102.573	7.875	101.227	101.156	101.076	101.009
7.500	103.342	103.138	102.917	102.736	7.990	100.035	99.963	99.883	99.817
7.625	103.452	103.247	103.027	102.845					
7.750	104.345	104.141	103.920	103.739					
7.875	104.529	104.325	104.104	103.923					
7.990	103.394	103.190	102.969	102.788					
8.125	103.294	103.090	102.869	102.688					

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	94.938	94.893	94.841	94.797	5.990	99.936	99.875	99.803	99.743
4.990	95.578	95.532	95.480	95.437	6.125	100.425	100.365	100.292	100.232
5.125	96.277	96.232	96.179	96.136	6.250	100.440	100.334	100.215	100.116
5.250	96.668	96.623	96.569	96.526	6.375	100.891	100.785	100.665	100.567
5.375	97.326	97.281	97.228	97.184	6.500	101.281	101.175	101.056	100.958
5.500	97.945	97.900	97.847	97.803	6.625	101.668	101.562	101.443	101.344
5.625	98.490	98.444	98.391	98.347	6.750	102.178	102.027	101.861	101.724
5.750	99.091	99.030	98.960	98.902	6.875	102.395	102.244	102.077	101.940
5.875	99.655	99.595	99.524	99.466	6.990	102.592	102.441	102.275	102.138
5.990	100.133	100.072	100.002	99.944	7.125	102.907	102.755	102.589	102.452
6.125	100.660	100.599	100.529	100.471	7.250	102.450	102.246	102.025	101.844
6.250	101.039	100.964	100.878	100.808	7.375	103.129	102.925	102.704	102.523
6.375	101.635	101.559	101.474	101.403	7.500	103.292	103.088	102.867	102.686
6.500	102.059	101.983	101.898	101.828	7.625	103.402	103.197	102.977	102.795
6.625	102.300	102.225	102.140	102.069	7.750	104.295	104.091	103.870	103.689
6.750	102.756	102.635	102.503	102.394	7.875	104.479	104.275	104.054	103.873
6.875	102.873	102.752	102.620	102.511	7.990	103.344	103.140	102.919	102.738
6.990	103.279	103.174	103.058	102.963	8.125	103.244	103.040	102.819	102.638
7.125	103.634	103.566	103.487	103.422	8.250	102.724	102.588	102.433	102.306
7.250	104.801	104.657	104.505	104.380	8.375	102.763	102.626	102.472	102.344
7.375	105.073	104.929	104.777	104.652	8.500	102.884	102.748	102.593	102.466
7.500	105.390	105.246	105.094	104.969					
7.625	105.650	105.507	105.355	105.229					

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	94.938	94.893	94.841	94.797	5.990	99.936	99.875	99.803	99.743
4.990	95.578	95.532	95.480	95.437	6.125	100.425	100.365	100.292	100.232
5.125	96.277	96.232	96.179	96.136	6.250	100.440	100.334	100.215	100.116
5.250	96.668	96.623	96.569	96.526	6.375	100.891	100.785	100.665	100.567
5.375	97.326	97.281	97.228	97.184	6.500	101.281	101.175	101.056	100.958
5.500	97.945	97.900	97.847	97.803	6.625	101.668	101.562	101.443	101.344
5.625	98.490	98.444	98.391	98.347	6.750	102.178	102.027	101.861	101.724
5.750	99.091	99.030	98.960	98.902	6.875	102.395	102.244	102.077	101.940
5.875	99.655	99.595	99.524	99.466	6.990	102.592	102.441	102.275	102.138
5.990	100.133	100.072	100.002	99.944	7.125	102.907	102.755	102.589	102.452
6.125	100.660	100.599	100.529	100.471	7.250	102.450	102.246	102.025	101.844
6.250	101.039	100.964	100.878	100.808	7.375	103.129	102.925	102.704	102.523
6.375	101.635	101.559	101.474	101.403	7.500	103.292	103.088	102.867	102.686
6.500	102.059	101.983	101.898	101.828	7.625	103.402	103.197	102.977	102.795
6.625	102.300	102.225	102.140	102.069	7.750	104.295	104.091	103.870	103.689
6.750	102.756	102.635	102.503	102.394	7.875	104.479	104.275	104.054	103.873
6.875	102.873	102.752	102.620	102.511	7.990	103.344	103.140	102.919	102.738
6.990	103.279	103.174	103.058	102.963	8.125	103.244	103.040	102.819	102.638
7.125	103.634	103.566	103.487	103.422	8.250	102.724	102.588	102.433	102.306
7.250	104.801	104.657	104.505	104.380	8.375	102.763	102.626	102.472	102.344
7.375	105.073	104.929	104.777	104.652	8.500	102.884	102.748	102.593	102.466
7.500	105.390	105.246	105.094	104.969					
7.625	105.650	105.507	105.355	105.229					



Effective: June 16, 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 LLPA 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: June 16, 2026

ALT AGENCY 2nd Home/ Investment HIGH BALANCE

Alt Agency 30 Yr Fixed High Bal (AltA101HB)					Alt Agency 25 Yr Fixed High Bal (AltA125HB)					Alt Agency 20 Yr Fixed High Bal (AltA120HB)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.500	98.124	98.063	97.990	97.930	5.500	95.899	95.838	95.765	95.705	5.375	95.371	95.311	95.238	95.178
5.625	98.775	98.714	98.642	98.582	5.625	96.550	96.489	96.417	96.357	5.500	96.049	95.988	95.915	95.855
5.750	99.494	99.433	99.360	99.300	5.750	97.019	96.958	96.885	96.825	5.625	96.700	96.639	96.567	96.507
5.875	100.047	99.987	99.914	99.854	5.875	97.569	97.509	97.436	97.376	5.750	97.160	97.099	97.027	96.967
5.990	100.511	100.450	100.378	100.318	5.990	98.133	98.072	98.000	97.940	5.875	97.699	97.639	97.566	97.506
6.125	101.000	100.940	100.867	100.807	6.125	98.605	98.545	98.472	98.412	5.990	98.252	98.191	98.118	98.058
6.250	100.665	100.599	100.440	100.341	6.250	98.620	98.514	98.395	98.296	6.125	98.753	98.692	98.620	98.560
6.375	101.116	101.010	100.890	100.792	6.375	99.071	98.965	98.845	98.747	6.250	98.779	98.673	98.554	98.455
6.500	101.531	101.425	101.306	101.208	6.500	99.461	99.355	99.236	99.138	6.375	99.239	99.133	99.014	98.915
6.625	101.893	101.787	101.668	101.569	6.625	99.848	99.742	99.623	99.524	6.500	99.634	99.528	99.409	99.310
6.750	102.278	102.127	101.961	101.824	6.750	100.358	100.207	100.041	99.904	6.625	100.009	99.903	99.784	99.685
6.875	102.495	102.344	102.177	102.040	6.875	100.575	100.424	100.257	100.120	6.750	100.539	100.388	100.222	100.085
6.990	102.742	102.591	102.425	102.288	6.990	100.772	100.621	100.455	100.318	6.875	100.775	100.624	100.458	100.321
7.125	103.057	102.905	102.739	102.602	7.125	101.087	100.935	100.769	100.632	6.990	101.004	100.853	100.687	100.550
7.250	102.800	102.596	102.375	102.194	7.250	100.630	100.426	100.205	100.024	7.125	101.292	101.140	100.974	100.837
7.375	103.104	102.900	102.679	102.498	7.375	101.309	101.105	100.884	100.703	7.250	100.854	100.650	100.429	100.248
7.500	103.392	103.188	102.967	102.786	7.500	101.472	101.268	101.047	100.866	7.375	101.551	101.346	101.126	100.944
7.625	103.627	103.422	103.202	103.020	7.625	101.582	101.377	101.157	100.975	7.500	101.444	101.240	101.019	100.838
7.750	103.620	103.416	103.195	103.014	7.750	102.475	102.271	102.050	101.869	7.625	101.558	101.353	101.133	100.952
7.875	103.804	103.600	103.379	103.198	7.875	102.659	102.455	102.234	102.053	7.750	102.449	102.245	102.024	101.843
7.990	103.944	103.740	103.519	103.338	7.990	101.524	101.320	101.099	100.918	7.875	102.629	102.425	102.204	102.023
8.125	103.844	103.640	103.419	103.238						7.990	101.488	101.283	101.063	100.882
8.250	103.324	103.188	103.033	102.906										
8.375	103.363	103.226	103.072	102.944										
8.500	103.484	103.348	103.193	103.066										
8.625	103.546	103.410	103.255	103.128										
Alt Agency 15 Yr Fixed High Bal (AltA115HB)					Alt Agency 10 Yr Fixed High Bal (AltA110HB)									
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day					
5.990	99.069	98.991	98.903	98.830	5.990	98.734	98.656	98.568	98.495					
6.125	99.302	99.223	99.135	99.062	6.125	98.967	98.888	98.800	98.727					
6.250	99.299	99.228	99.147	99.081	6.250	98.964	98.893	98.812	98.746					
6.375	99.512	99.441	99.361	99.294	6.375	99.177	99.106	99.026	98.959					
6.500	99.663	99.592	99.511	99.445	6.500	99.328	99.257	99.176	99.110					
6.625	99.839	99.768	99.688	99.622	6.625	99.504	99.433	99.353	99.287					
6.750	100.082	100.025	99.961	99.908	6.750	99.747	99.690	99.626	99.573					
6.875	100.234	100.178	100.113	100.060	6.875	99.899	99.843	99.778	99.725					
6.990	100.306	100.249	100.185	100.132	6.990	99.971	99.914	99.850	99.797					
7.125	100.436	100.379	100.314	100.261	7.125	100.101	100.044	99.979	99.926					
7.250	100.140	100.069	99.988	99.922	7.250	99.805	99.734	99.653	99.587					
7.375	100.636	100.565	100.485	100.418	7.375	100.301	100.230	100.150	100.083					
7.500	100.404	100.333	100.252	100.186	7.500	99.879	99.808	99.727	99.661					
7.625	100.372	100.301	100.221	100.154	7.625	99.847	99.776	99.696	99.629					
7.750	101.364	101.293	101.212	101.146	7.750	100.839	100.768	100.687	100.621					
7.875	101.452	101.381	101.301	101.234	7.875	100.927	100.856	100.776	100.709					
7.990	100.260	100.188	100.108	100.042	7.990	99.735	99.663	99.583	99.517					



LendingPros
 19000 MacArthur Blvd, Suite 200
 Irvine, CA 92612

SELECT PRICING

Effective: June 16, 2026

SELECT ALT AGENCY 2nd Home/Investment

SELECT Alt Agency 30 Yr Fixed (SELECT AltA101)					SELECT Alt Agency 15 Yr Fixed (SELECT AltA115)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	95.313	95.268	95.216	95.172	5.990	101.933	101.869	101.797	101.737
4.990	95.953	95.907	95.855	95.812	6.125	102.223	102.159	102.086	102.027
5.125	96.652	96.607	96.554	96.511	6.250	102.345	102.288	102.224	102.171
5.250	97.043	96.998	96.944	96.901	6.375	102.610	102.553	102.489	102.436
5.375	97.701	97.656	97.603	97.559	6.500	102.860	102.804	102.739	102.686
5.500	98.320	98.275	98.222	98.178	6.625	103.093	103.050	103.002	102.962
5.625	98.865	98.819	98.766	98.722	6.750	103.336	103.294	103.245	103.206
5.750	99.466	99.405	99.335	99.277	6.875	103.556	103.513	103.465	103.425
5.875	100.030	99.970	99.899	99.841	6.990	103.758	103.716	103.668	103.628
5.990	100.508	100.447	100.377	100.319	7.125	103.958	103.916	103.867	103.827
6.125	101.035	100.974	100.904	100.846	7.250	103.818	103.761	103.697	103.644
6.250	101.414	101.339	101.253	101.183	7.375	104.001	103.944	103.880	103.827
6.375	101.885	101.809	101.724	101.653	7.500	104.007	103.950	103.886	103.833
6.500	102.309	102.233	102.148	102.078	7.625	104.162	104.105	104.041	103.988
6.625	102.675	102.600	102.515	102.444	7.750	104.315	104.258	104.193	104.140
6.750	103.006	102.885	102.753	102.644	7.875	104.464	104.408	104.343	104.290
6.875	103.248	103.127	102.995	102.886					
6.990	103.529	103.424	103.308	103.213					
7.125	103.884	103.816	103.737	103.672					
7.250	105.051	104.907	104.755	104.630					
7.375	105.323	105.179	105.027	104.902					
7.500	105.640	105.496	105.344	105.219					
7.625	105.900	105.757	105.605	105.479					

SELECT Alt Agency 30 Yr Fixed High Bal (SELECT AltA101HB)					SELECT Alt Agency 15 Yr Fixed High Bal (SELECT AltA115HB)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.500	98.424	98.363	98.290	98.230	5.990	99.369	99.291	99.203	99.130
5.625	99.075	99.014	98.942	98.882	6.125	99.602	99.523	99.435	99.362
5.750	99.794	99.733	99.660	99.600	6.250	99.599	99.528	99.447	99.381
5.875	100.347	100.287	100.214	100.154	6.375	99.812	99.741	99.661	99.594
5.990	100.811	100.750	100.678	100.618	6.500	99.963	99.892	99.811	99.745
6.125	101.300	101.240	101.167	101.107	6.625	100.139	100.068	99.988	99.922
6.250	100.965	100.859	100.740	100.641	6.750	100.382	100.325	100.261	100.208
6.375	101.416	101.310	101.190	101.092	6.875	100.534	100.478	100.413	100.360
6.500	101.831	101.725	101.606	101.508	6.990	100.606	100.549	100.485	100.432
6.625	102.193	102.087	101.968	101.869	7.125	100.736	100.679	100.614	100.561
6.750	102.578	102.427	102.261	102.124	7.250	100.440	100.369	100.288	100.222
6.875	102.795	102.644	102.477	102.340	7.375	100.936	100.865	100.785	100.718
6.990	103.042	102.891	102.725	102.588	7.500	100.704	100.633	100.552	100.486
7.125	103.357	103.205	103.039	102.902	7.625	100.672	100.601	100.521	100.454
7.250	103.100	102.896	102.675	102.494					
7.375	103.404	103.200	102.979	102.798					
7.500	103.692	103.488	103.267	103.086					
7.625	103.927	103.722	103.502	103.320					
7.750	103.920	103.716	103.495	103.314					
7.875	104.104	103.900	103.679	103.498					
7.990	104.244	104.040	103.819	103.638					
8.125	104.144	103.940	103.719	103.538					



Effective: June 16, 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: June 16, 2026

CalHFA Pricing (California Only)

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

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

CalHFA Conv with MyHome only (C100)

Fees:

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

CalHFA Conv - CalPLUS with 2% ZIP (C102)

Fees:

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

CalHFA Conv - CalPLUS with 3% ZIP (C103)

Fees:

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

CalHFA Conv with MyHome only - HB (C106)

Fees:

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

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

Fees:

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

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

Fees:

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

CalHFA FHA with MyHome only (F200)

Fees:

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

CalHFA FHA - CalPLUS with 2% ZIP (F202)

Fees:

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

CalHFA FHA with MyHome only - HB (F206)

Fees:

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

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

Fees:

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

CalHFA Conv DFA 30 Year Fixed (C101)

Fees:

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

CalHFA Conv DFA HB 30 Year Fixed (C107)

Fees:

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

CalHFA CalReady - (C110/F210)

Fees:

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

CalHFA CalPLUS Access - (C111/F211)

Fees:

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

LendingPros
 19000 MacArthur Blvd, Suite 250
 Irvine, CA 92612

Effective: June 16, 2026

DPA Pro Pricing

DPA Pro Plus - (301_1st_DPA_Plus)				
Rate	15 Day	30 Day	45 Day	
6.490	99.479	99.295	99.099	
6.500	99.509	99.325	99.129	
6.625	99.999	99.815	99.619	
6.750	100.547	100.320	100.099	
6.875	101.047	100.820	100.549	
6.990	101.496	101.269	100.998	
7.000	101.526	101.299	101.028	
7.125	101.986	101.759	101.488	
7.250	102.436	102.209	101.938	
7.375	102.532	102.274	101.972	
7.490	102.945	102.687	102.385	
7.500	102.981	102.723	102.421	
7.625	103.421	103.163	102.861	
7.750	103.841	103.583	103.281	
7.875	102.219	101.935	101.603	
7.990	102.578	102.294	101.962	
8.000	102.608	102.324	101.992	

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	98.729	98.545	98.349	
6.500	98.759	98.575	98.379	
6.625	99.249	99.065	98.869	
6.750	99.797	99.570	99.349	
6.875	100.297	100.070	99.799	
6.990	100.746	100.519	100.248	
7.000	100.776	100.549	100.278	
7.125	101.236	101.009	100.738	
7.250	101.686	101.459	101.188	
7.375	101.782	101.524	101.222	
7.490	102.201	101.943	101.641	
7.500	102.231	101.973	101.671	
7.625	102.671	102.413	102.111	
7.750	103.091	102.833	102.531	
7.875	101.469	101.185	100.853	
7.990	101.828	101.544	101.212	
8.000	101.858	101.574	101.242	

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	97.479	97.295	97.099	
6.500	97.509	97.325	97.129	
6.625	97.999	97.815	97.619	
6.750	98.547	98.320	98.099	
6.875	99.047	98.820	98.549	
6.990	99.496	99.269	98.998	
7.000	99.526	99.299	99.028	
7.125	99.986	99.759	99.488	
7.250	100.436	100.209	99.938	
7.375	100.532	100.274	99.972	
7.490	100.951	100.693	100.391	
7.500	100.981	100.723	100.421	
7.625	101.421	101.163	100.861	
7.750	101.841	101.583	101.281	
7.875	100.219	99.935	99.603	
7.990	100.578	100.294	99.962	
8.000	100.608	100.324	99.992	

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

DPA Pro Plus 5.0% HB - (301_1st_DPA_Plus_H)				
Rate	15 Day	30 Day	45 Day	
6.490	96.816	96.729	96.545	
6.500	96.846	96.759	96.575	
6.625	97.336	97.249	97.065	
6.750	97.870	97.797	97.570	
6.875	98.370	98.297	98.070	
6.990	98.819	98.746	98.519	
7.000	98.849	98.776	98.549	
7.125	99.309	99.236	99.009	
7.250	99.759	99.686	99.459	
7.375	99.873	99.782	99.524	
7.490	100.292	100.201	99.943	
7.500	100.322	100.231	99.973	
7.625	100.762	100.671	100.413	
7.750	101.182	101.091	100.833	
7.875	99.569	99.469	99.185	
7.990	99.928	99.828	99.544	
8.000	99.958	99.858	99.574	

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	96.979	96.795	96.599	
6.500	97.009	96.825	96.629	
6.625	97.499	97.315	97.119	
6.750	98.047	97.820	97.599	
6.875	98.547	98.320	98.049	
6.990	98.996	98.769	98.498	
7.000	99.026	98.799	98.528	
7.125	99.486	99.259	98.988	
7.250	99.936	99.709	99.438	
7.375	100.032	99.774	99.472	
7.490	100.451	100.193	99.891	
7.500	100.481	100.223	99.921	
7.625	100.921	100.663	100.361	
7.750	101.341	101.083	100.781	
7.875	99.719	99.435	99.103	
7.990	100.078	99.794	99.462	
8.000	100.108	99.824	99.492	

LLPAs

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

Manufactured Home
-0.250
2-Units
-0.250
2-1 Buydown
-0.250
Kentucky
-0.500
DTI >50
-0.250

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



LendingPros
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Effective: June 16, 2026

FHA Pricing

FHA 30 - 25 Year Fixed - (301 & 325)				FHA 20 Year Fixed - (320)				FHA 15 Year Fixed - (315)				FHA 30 Year Fixed HB - (301HB)			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
4.990	97.225	97.172	97.119	4.990	96.415	96.362	96.309	4.990	98.433	98.390	98.352	5.125	95.996	95.943	95.891
5.125	97.631	97.578	97.525	5.125	96.821	96.768	96.715	5.125	98.707	98.665	98.626	5.250	98.225	98.172	98.119
5.250	98.979	98.926	98.873	5.250	98.169	98.116	98.063	5.250	99.891	99.848	99.810	5.375	98.404	98.351	98.298
5.375	99.424	99.371	99.318	5.375	98.614	98.561	98.508	5.375	99.737	99.680	99.625	5.500	98.908	98.855	98.802
5.500	99.862	99.809	99.756	5.500	99.052	98.999	98.946	5.500	100.044	99.987	99.932	5.625	99.331	99.278	99.225
5.625	100.170	100.117	100.064	5.625	99.360	99.307	99.254	5.625	100.220	100.163	100.108	5.750	100.428	100.375	100.322
5.750	101.022	100.969	100.917	5.750	100.212	100.159	100.107	5.750	100.922	100.865	100.810	5.875	100.610	100.526	100.443
5.875	101.227	101.144	101.061	5.875	100.417	100.334	100.251	5.875	100.392	100.335	100.282	5.990	101.023	100.940	100.857
5.990	101.686	101.603	101.520	5.990	100.876	100.793	100.710	5.990	100.710	100.653	100.600	6.125	101.406	101.323	101.239
6.125	101.974	101.891	101.807	6.125	101.164	101.081	100.997	6.125	100.846	100.789	100.736	6.250	101.622	101.538	101.455
6.250	102.589	102.505	102.422	6.250	101.779	101.695	101.612	6.250	101.289	101.233	101.180	6.375	101.871	101.795	101.719
6.375	102.860	102.784	102.708	6.375	102.050	101.974	101.898	6.375	101.064	101.007	100.951	6.500	102.231	102.155	102.080
6.500	103.294	103.218	103.142	6.500	102.484	102.408	102.332	6.500	101.336	101.280	101.224	6.625	102.594	102.518	102.442
6.625	103.609	103.534	103.458	6.625	102.799	102.724	102.648	6.625	101.490	101.433	101.378	6.750	102.960	101.984	101.909
6.750	104.180	104.104	104.029	6.750	103.370	103.294	103.219	6.750	102.498	102.441	102.386	6.875	101.580	101.429	101.278
6.875	104.111	103.960	103.808	6.875	103.301	103.150	102.998	6.875	102.435	102.378	102.323	6.990	101.794	101.643	101.492
6.990	104.619	104.468	104.316	6.990	103.809	103.658	103.506	6.990	102.772	102.715	102.660	7.125	102.159	102.008	101.857

FHA 30 Year Fixed 2:1 Buydown - (301-BD)				FHA 30 Year Fixed HB 2:1 Buydown - (301 HB-BD)				FHA 30 Year Fixed 1:0 Buydown - (301-BD10)				FHA 30 Year Fixed HB 1:0 Buydown - (301 HB-BD10)			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
4.990	97.075	97.022	96.969	5.125	95.796	95.743	95.691	4.990	97.075	97.022	96.969	5.125	95.796	95.743	95.691
5.125	97.481	97.428	97.375	5.250	98.025	97.972	97.919	5.125	97.481	97.428	97.375	5.250	98.025	97.972	97.919
5.250	98.829	98.776	98.723	5.375	98.204	98.151	98.098	5.250	98.829	98.776	98.723	5.375	98.204	98.151	98.098
5.375	99.274	99.221	99.168	5.500	98.708	98.655	98.602	5.375	99.274	99.221	99.168	5.500	98.708	98.655	98.602
5.500	99.712	99.659	99.606	5.625	99.131	99.078	99.025	5.500	99.712	99.659	99.606	5.625	99.131	99.078	99.025
5.625	100.020	99.967	99.914	5.750	100.228	100.175	100.123	5.625	100.020	99.967	99.914	5.750	100.228	100.175	100.123
5.750	100.872	100.819	100.767	5.875	100.410	100.326	100.243	5.750	100.872	100.819	100.767	5.875	100.410	100.326	100.243
5.875	101.077	100.994	100.911	5.990	100.823	100.740	100.657	5.875	101.077	100.994	100.911	5.990	100.823	100.740	100.657
5.990	101.536	101.453	101.370	6.125	101.206	101.123	101.039	5.990	101.536	101.453	101.370	6.125	101.206	101.123	101.039
6.125	101.824	101.741	101.657	6.250	101.422	101.338	101.255	6.125	101.824	101.741	101.657	6.250	101.422	101.338	101.255
6.250	102.439	102.355	102.272	6.375	101.671	101.595	101.519	6.250	102.439	102.355	102.272	6.375	101.671	101.595	101.519
6.375	102.710	102.634	102.558	6.500	102.031	101.955	101.880	6.375	102.710	102.634	102.558	6.500	102.031	101.955	101.880
6.500	103.144	103.068	102.992	6.625	102.394	102.318	102.242	6.500	103.144	103.068	102.992	6.625	102.394	102.318	102.242
6.625	103.459	103.384	103.308	6.750	101.860	101.784	101.709	6.625	103.459	103.384	103.308	6.750	101.860	101.784	101.709
6.750	104.030	103.954	103.879	6.875	101.380	101.229	101.078	6.750	104.030	103.954	103.879	6.875	101.380	101.229	101.078
6.875	103.961	103.810	103.658	6.990	101.594	101.443	101.292	6.875	103.961	103.810	103.658	6.990	101.594	101.443	101.292
6.990	104.469	104.318	104.166	7.125	101.959	101.808	101.657	6.990	104.469	104.318	104.166	7.125	101.959	101.808	101.657

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: June 16, 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	96.936	96.883	96.830	4.990	96.136	96.083	96.030	4.990	98.154	98.111	98.073	5.125	96.244	96.191	96.139
5.125	97.362	97.309	97.256	5.125	96.562	96.509	96.456	5.125	98.449	98.406	98.367	5.250	98.067	98.014	97.961
5.250	98.538	98.485	98.432	5.250	97.738	97.685	97.632	5.250	99.460	99.417	99.379	5.375	98.542	98.489	98.436
5.375	99.036	98.983	98.930	5.375	98.236	98.183	98.130	5.375	99.359	99.302	99.247	5.500	98.883	98.830	98.777
5.500	99.542	99.489	99.436	5.500	98.742	98.689	98.636	5.500	99.734	99.678	99.622	5.625	99.291	99.238	99.185
5.625	99.900	99.847	99.794	5.625	99.100	99.047	98.994	5.625	99.960	99.903	99.848	5.750	100.173	100.120	100.067
5.750	100.524	100.471	100.418	5.750	99.724	99.671	99.618	5.750	100.434	100.377	100.321	5.875	100.122	100.039	99.956
5.875	100.679	100.596	100.512	5.875	99.879	99.796	99.712	5.875	99.854	99.797	99.744	5.990	100.481	100.398	100.314
5.990	101.295	101.212	101.129	5.990	100.495	100.412	100.329	5.990	100.329	100.272	100.220	6.125	100.897	100.814	100.730
6.125	101.622	101.539	101.456	6.125	100.822	100.739	100.656	6.125	100.504	100.447	100.395	6.250	101.167	101.084	101.000
6.250	101.978	101.895	101.811	6.250	101.178	101.095	101.011	6.250	100.689	100.632	100.579	6.375	101.168	101.092	101.017
6.375	101.920	101.844	101.769	6.375	101.120	101.044	100.969	6.375	100.134	100.077	100.021	6.500	101.457	101.381	101.306
6.500	102.312	102.236	102.161	6.500	101.512	101.436	101.361	6.500	100.365	100.308	100.252	6.625	101.900	101.824	101.748
6.625	102.580	102.505	102.429	6.625	101.780	101.705	101.629	6.625	100.471	100.414	100.359	6.750	101.563	101.487	101.412
6.750	103.557	103.481	103.406	6.750	102.757	102.681	102.606	6.750	101.895	101.829	101.773	6.875	100.892	100.741	100.590
6.875	103.616	103.464	103.313	6.875	102.816	102.664	102.513	6.875	101.950	101.893	101.837	6.990	101.234	101.082	100.931
6.990	104.001	103.850	103.699	6.990	103.201	103.050	102.899	6.990	102.165	102.108	102.052	7.125	100.977	100.826	100.675

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	96.786	96.733	96.680	5.125	96.194	96.141	96.089	4.990	96.786	96.733	96.680	5.125	96.194	96.141	96.089
5.125	97.212	97.159	97.106	5.250	98.017	97.964	97.911	5.125	97.212	97.159	97.106	5.250	98.017	97.964	97.911
5.250	98.388	98.335	98.282	5.375	98.492	98.439	98.386	5.250	98.388	98.335	98.282	5.375	98.492	98.439	98.386
5.375	98.886	98.833	98.780	5.500	98.833	98.780	98.727	5.375	98.886	98.833	98.780	5.500	98.833	98.780	98.727
5.500	99.392	99.339	99.286	5.625	99.241	99.188	99.135	5.500	99.392	99.339	99.286	5.625	99.241	99.188	99.135
5.625	99.750	99.697	99.644	5.750	100.123	100.070	100.017	5.625	99.750	99.697	99.644	5.750	100.123	100.070	100.017
5.750	100.374	100.321	100.268	5.875	100.072	99.989	99.906	5.750	100.374	100.321	100.268	5.875	100.072	99.989	99.906
5.875	100.529	100.446	100.362	5.990	100.431	100.348	100.264	5.875	100.529	100.446	100.362	5.990	100.431	100.348	100.264
5.990	101.145	101.062	100.979	6.125	100.847	100.764	100.680	5.990	101.145	101.062	100.979	6.125	100.847	100.764	100.680
6.125	101.472	101.389	101.306	6.250	101.117	101.034	100.950	6.125	101.472	101.389	101.306	6.250	101.117	101.034	100.950
6.250	101.828	101.745	101.661	6.375	101.118	101.042	100.967	6.250	101.828	101.745	101.661	6.375	101.118	101.042	100.967
6.375	101.770	101.694	101.619	6.500	101.407	101.331	101.256	6.375	101.770	101.694	101.619	6.500	101.407	101.331	101.256
6.500	102.162	102.086	102.011	6.625	101.850	101.774	101.698	6.500	102.162	102.086	102.011	6.625	101.850	101.774	101.698
6.625	102.430	102.355	102.279	6.750	101.513	101.437	101.362	6.625	102.430	102.355	102.279	6.750	101.513	101.437	101.362
6.750	103.407	103.331	103.256	6.875	100.842	100.691	100.540	6.750	103.407	103.331	103.256	6.875	100.842	100.691	100.540
6.875	103.466	103.314	103.163	6.990	101.184	101.032	100.881	6.875	103.466	103.314	103.163	6.990	101.184	101.032	100.881
6.990	103.851	103.700	103.549	7.125	100.927	100.776	100.625	6.990	103.851	103.700	103.549	7.125	100.927	100.776	100.625

USDA 30 - 25 Year Fixed - (501)			
Rate	15 Day	30 Day	45 Day
5.250	98.118	98.065	98.012
5.375	98.616	98.563	98.510
5.500	99.122	99.069	99.016
5.625	99.480	99.427	99.374
5.750	100.104	100.051	99.998
5.875	100.259	100.176	100.092
5.990	100.675	100.792	100.709
6.125	101.202	101.119	101.036
6.250	101.558	101.475	101.391
6.375	101.500	101.424	101.349
6.500	101.892	101.816	101.741
6.625	102.160	102.085	102.009
6.750	103.137	103.061	102.986
6.875	103.196	103.044	102.893
6.990	103.581	103.430	103.279
7.125	104.088	103.937	103.786
7.250	104.584	104.433	104.282

LLPAs

FICO		VA Loan Amount		VA/USDA State Tier Adjustment	
FICO ≥700	-0.375	VA Loan Amount >=\$950K	-0.375	Tier 1 States	AZ, CA, CO, CT, GA, HI, MA, NJ, NV, OR, SC, UT, VA, WA 0.000
FICO 690-699	-0.250	Loan Amount ≤\$100,000	-0.375	Tier 2 States	DC, ID, IN, LA, MD, MI, MN, MO, NC, OH, OK, PA, RI, TN 0.150
FICO 680-679	-0.250	VA Cashout ≤90% LTV	-0.375	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 640-659	-0.000	Manufactured Home (Purchase/Rate-Term/Cashout)	-1.250	60 Day Lock (From 45 Day Price)	
FICO 620-639	-0.250	Manufactured Home (Streamline/IRRL)	-1.250	3-4 Units	
				VA IRRRL >100% CLTV (Sub Fin)	
				NC Floor Price	
				99.750	



LendingPros
19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

SELECT PRICING

Effective: June 16, 2026

SELECT VA & USDA Pricing

SELECT VA 30 - 25 Year Fixed (401 & 425)				
Rate	15 Day	30 Day	45 Day	
4.990	97.236	97.183	97.130	
5.125	97.662	97.609	97.556	
5.250	98.838	98.785	98.732	
5.375	99.336	99.283	99.230	
5.500	99.842	99.789	99.736	
5.625	100.200	100.147	100.094	
5.750	100.824	100.771	100.718	
5.875	100.979	100.896	100.812	
5.990	101.595	101.512	101.429	
6.125	101.922	101.839	101.756	
6.250	102.278	102.195	102.111	
6.375	102.220	102.144	102.069	
6.500	102.612	102.536	102.461	
6.625	102.890	102.805	102.729	
6.750	103.857	103.781	103.706	
6.875	103.916	103.764	103.613	
6.990	104.301	104.150	103.999	

SELECT VA 15 Year Fixed - (415)				
Rate	15 Day	30 Day	45 Day	
4.990	98.454	98.411	98.373	
5.125	98.749	98.706	98.667	
5.250	99.760	99.717	99.679	
5.375	99.659	99.602	99.547	
5.500	100.034	99.978	99.922	
5.625	100.260	100.203	100.148	
5.750	100.734	100.677	100.621	
5.875	100.154	100.097	100.044	
5.990	100.629	100.572	100.520	
6.125	100.804	100.747	100.695	
6.250	100.989	100.932	100.879	
6.375	100.434	100.377	100.321	
6.500	100.665	100.608	100.552	
6.625	100.771	100.714	100.659	
6.750	102.195	102.129	102.073	
6.875	102.250	102.193	102.137	
6.990	102.465	102.408	102.352	

SELECT VA 30 Year Fixed 2:1 Buydown - (401-BD)				
Rate	15 Day	30 Day	45 Day	
4.990	97.086	97.033	96.980	
5.125	97.512	97.459	97.406	
5.250	98.688	98.635	98.582	
5.375	99.186	99.133	99.080	
5.500	99.692	99.639	99.586	
5.625	100.050	99.997	99.944	
5.750	100.674	100.621	100.568	
5.875	100.829	100.746	100.662	
5.990	101.445	101.362	101.279	
6.125	101.772	101.689	101.606	
6.250	102.128	102.045	101.961	
6.375	102.070	101.994	101.919	
6.500	102.462	102.386	102.311	
6.625	102.730	102.655	102.579	
6.750	103.707	103.631	103.556	
6.875	103.766	103.614	103.463	
6.990	104.151	104.000	103.849	

SELECT VA 30 Year Fixed 1:0 Buydown - (401-BD10)				
Rate	15 Day	30 Day	45 Day	
4.990	97.086	97.033	96.980	
5.125	97.512	97.459	97.406	
5.250	98.688	98.635	98.582	
5.375	99.186	99.133	99.080	
5.500	99.692	99.639	99.586	
5.625	100.050	99.997	99.944	
5.750	100.674	100.621	100.568	
5.875	100.829	100.746	100.662	
5.990	101.445	101.362	101.279	
6.125	101.772	101.689	101.606	
6.250	102.128	102.045	101.961	
6.375	102.070	101.994	101.919	
6.500	102.462	102.386	102.311	
6.625	102.730	102.655	102.579	
6.750	103.707	103.631	103.556	
6.875	103.766	103.614	103.463	
6.990	104.151	104.000	103.849	

SELECT VA 30 Year Fixed HB - (401HB)				
Rate	15 Day	30 Day	45 Day	
5.125	96.544	96.491	96.439	
5.250	98.367	98.314	98.261	
5.375	98.842	98.789	98.736	
5.500	99.183	99.130	99.077	
5.625	99.591	99.538	99.485	
5.750	100.473	100.420	100.367	
5.875	100.422	100.339	100.256	
5.990	100.781	100.698	100.614	
6.125	101.197	101.114	101.030	
6.250	101.467	101.384	101.300	
6.375	101.468	101.392	101.317	
6.500	101.757	101.681	101.606	
6.625	102.200	102.124	102.048	
6.750	101.863	101.787	101.712	
6.875	101.192	101.041	100.890	
6.990	101.534	101.382	101.231	
7.125	101.277	101.126	100.975	

SELECT VA HB 30 Year Fixed 2:1 Buydown - (401HB-BD)				
Rate	15 Day	30 Day	45 Day	
5.125	96.494	96.441	96.389	
5.250	98.317	98.264	98.211	
5.375	98.792	98.739	98.686	
5.500	99.133	99.080	99.027	
5.625	99.541	99.488	99.435	
5.750	100.423	100.370	100.317	
5.875	100.372	100.289	100.206	
5.990	100.731	100.648	100.564	
6.125	101.147	101.064	100.980	
6.250	101.417	101.334	101.250	
6.375	101.418	101.342	101.267	
6.500	101.707	101.631	101.556	
6.625	102.150	102.074	101.998	
6.750	101.813	101.737	101.662	
6.875	101.142	100.991	100.840	
6.990	101.484	101.332	101.181	
7.125	101.227	101.076	100.925	

SELECT VA HB 30 Year Fixed 1:0 Buydown - (401HB-BD)				
Rate	15 Day	30 Day	45 Day	
5.125	96.494	96.441	96.389	
5.250	98.317	98.264	98.211	
5.375	98.792	98.739	98.686	
5.500	99.133	99.080	99.027	
5.625	99.541	99.488	99.435	
5.750	100.423	100.370	100.317	
5.875	100.372	100.289	100.206	
5.990	100.731	100.648	100.564	
6.125	101.147	101.064	100.980	
6.250	101.417	101.334	101.250	
6.375	101.418	101.342	101.267	
6.500	101.707	101.631	101.556	
6.625	102.150	102.074	101.998	
6.750	101.813	101.737	101.662	
6.875	101.142	100.991	100.840	
6.990	101.484	101.332	101.181	
7.125	101.227	101.076	100.925	

SELECT VA 30 Year Fixed 1:0 Buydown - (401HB-BD)				
Rate	15 Day	30 Day	45 Day	
5.125	96.494	96.441	96.389	
5.250	98.317	98.264	98.211	
5.375	98.792	98.739	98.686	
5.500	99.133	99.080	99.027	
5.625	99.541	99.488	99.435	
5.750	100.423	100.370	100.317	
5.875	100.372	100.289	100.206	
5.990	100.731	100.648	100.564	
6.125	101.147	101.064	100.980	
6.250	101.417	101.334	101.250	
6.375	101.418	101.342	101.267	
6.500	101.707	101.631	101.556	
6.625	102.150	102.074	101.998	
6.750	101.813	101.737	101.662	
6.875	101.142	100.991	100.840	
6.990	101.484	101.332	101.181	
7.125	101.227	101.076	100.925	

SELECT VA IRRRL 30 - 25 Year Fixed (401RL & 425RL)				
Rate	15 Day	30 Day	45 Day	
4.990	97.336	97.283	97.230	
5.125	97.762	97.709	97.656	
5.250	98.938	98.885	98.832	
5.375	99.436	99.383	99.330	
5.500	99.942	99.889	99.836	
5.625	100.300	100.247	100.194	
5.750	100.924	100.871	100.818	
5.875	101.079	100.996	100.912	
5.990	101.695	101.612	101.529	
6.125	102.022	101.939	101.856	
6.250	102.378	102.295	102.211	
6.375	102.320	102.244	102.169	
6.500	102.712	102.636	102.561	
6.625	102.990	102.905	102.829	
6.750	103.957	103.881	103.806	
6.875	104.016	103.864	103.713	
6.990	104.401	104.250	104.099	

SELECT VA IRRRL 30 Year Fixed HB - (401RLHB)				
Rate	15 Day	30 Day	45 Day	
5.125	96.469	96.416	96.364	
5.250	98.292	98.239	98.186	
5.375	98.767	98.714	98.661	
5.500	99.108	99.055	99.002	
5.625	99.516	99.463	99.410	
5.750	100.398	100.345	100.292	
5.875	100.347	100.264	100.181	
5.990	100.706	100.623	100.539	
6.125	101.122	101.039	100.955	
6.250	101.392	101.309	101.225	
6.375	101.393	101.317	101.242	
6.500	101.682	101.606	101.531	
6.625	102.125	102.049	101.973	
6.750	101.788	101.712	101.637	
6.875	101.117	100.966	100.815	
6.990	101.459	101.307	101.156	
7.125	101.202	101.051	100.900	

SELECT VA IRRRL 15 Year Fixed - (415RL)				
Rate	15 Day	30 Day	45 Day	
4.990	98.304	98.261	98.223	
5.125	98.599	98.556	98.517	
5.250	99.610	99.567	99.529	
5.375	99.509	99.452	99.397	
5.500	99.884	99.828	99.772	
5.625	100.110	100.053	99.998	
5.750	100.584	100.527	100.471	
5.875	100.004	99.947	99.894	
5.990	100.479	100.422	100.370	
6.125	100.654	100.597	100.545	
6.250	100.839	100.782	100.729	
6.375	100.284	100.227	100.171	
6.500	100.515	100.458	100.402	
6.625	100.621	100.564	100.509	
6.750	102.035	101.979	101.923	
6.875	102.100	102.043	101.987	
6.990	102.315	102.258	102.202	

SELECT USDA 30 - 25 Year Fixed - (501)				
Rate	15 Day	30 Day	45 Day	
4.990	96.816	96.763	96.710	
5.125	97.242	97.189	97.136	
5.250	98.418	98.365	98.312	
5.375	98.916	98.863	98.810	
5.500	99.422	99.369	99.316	
5.625	99.780	99.727	99.674	
5.750	100.404	100.351	100.298	
5.875	100.559	100.476	100.392	
5.990	101.175	101.092	101.009	
6.125	101.502	101.419	101.336	
6.250	101.858	101.775	101.691	
6.375	101.800	101.724		



LendingPros
19000 MacArthur Blvd, Suite 250
Irvine, CA 92612

Effective: June 16, 2026

FHA Streamline & VA IRRRL Pricing

FHA Streamline 30 - 25 Year Fixed - (301SL & 326SL)			
Rate	15 Day	30 Day	45 Day
4.990	97.115	97.062	97.009
5.125	97.521	97.468	97.415
5.250	98.869	98.816	98.763
5.375	99.314	99.261	99.208
5.500	99.752	99.699	99.646
5.625	100.060	100.007	99.954
5.750	100.912	100.859	100.807
5.875	101.117	101.034	100.951
5.990	101.576	101.493	101.410
6.125	101.864	101.781	101.697
6.250	102.479	102.395	102.312
6.375	102.750	102.674	102.598
6.500	103.184	103.108	103.032
6.625	103.499	103.424	103.348
6.750	104.070	103.994	103.919
6.875	104.001	103.850	103.698
6.990	104.509	104.358	104.206

FHA Streamline 20 Year Fixed - (320SL)			
Rate	15 Day	30 Day	45 Day
5.250	98.044	97.991	97.938
5.375	98.489	98.436	98.383
5.500	98.927	98.874	98.821
5.625	99.235	99.182	99.129
5.750	100.087	100.034	99.982
5.875	100.292	100.209	100.126
5.990	100.751	100.668	100.585
6.125	101.039	100.956	100.872
6.250	101.654	101.570	101.487
6.375	101.925	101.849	101.773
6.500	102.359	102.283	102.207
6.625	102.674	102.599	102.523
6.750	103.245	103.169	103.094
6.875	103.176	103.025	102.873
6.990	103.684	103.533	103.381
7.125	104.191	104.040	103.888
7.250	104.687	104.536	104.384

FHA Streamline 15 Year Fixed - (315SL)			
Rate	15 Day	30 Day	45 Day
4.990	98.308	98.265	98.227
5.125	98.582	98.540	98.501
5.250	99.766	99.723	99.685
5.375	99.812	99.555	99.500
5.500	99.919	99.862	99.807
5.625	100.095	100.038	99.983
5.750	100.797	100.740	100.685
5.875	100.267	100.210	100.157
5.990	100.585	100.528	100.475
6.125	100.721	100.664	100.611
6.250	101.164	101.108	101.055
6.375	100.939	100.882	100.826
6.500	101.211	101.155	101.099
6.625	101.365	101.308	101.253
6.750	102.373	102.316	102.261
6.875	102.310	102.253	102.198
6.990	102.647	102.590	102.535

FHA Streamline 30 Year Fixed HB - (301SLHB)			
Rate	15 Day	30 Day	45 Day
5.250	97.800	97.747	97.694
5.375	97.979	97.926	97.873
5.500	98.483	98.430	98.377
5.625	98.906	98.853	98.800
5.750	100.003	99.950	99.898
5.875	100.185	100.101	100.018
5.990	100.598	100.515	100.432
6.125	100.981	100.898	100.814
6.250	101.197	101.113	101.030
6.375	101.446	101.370	101.294
6.500	101.806	101.730	101.655
6.625	102.169	102.093	102.017
6.750	101.635	101.559	101.484
6.875	101.155	101.004	100.853
6.990	101.369	101.218	101.067
7.125	101.734	101.583	101.432
7.250	102.230	102.079	101.928

VA IRRRL 30 - 25 Year Fixed (401RL & 425RL)			
Rate	15 Day	30 Day	45 Day
5.250	98.638	98.585	98.532
5.375	99.136	99.083	99.030
5.500	99.642	99.589	99.536
5.625	100.000	99.947	99.894
5.750	100.624	100.571	100.518
5.875	100.779	100.696	100.612
5.990	101.395	101.312	101.229
6.125	101.722	101.639	101.556
6.250	102.078	101.995	101.911
6.375	102.202	101.944	101.869
6.500	102.412	102.336	102.261
6.625	102.680	102.605	102.529
6.750	103.657	103.581	103.506
6.875	103.716	103.564	103.413
6.990	104.101	103.950	103.799
7.125	104.608	104.457	104.306
7.250	105.104	104.953	104.802

VA IRRRL 20 Year Fixed - (420IRL)			
Rate	15 Day	30 Day	45 Day
5.250	97.588	97.535	97.482
5.375	98.086	98.033	97.980
5.500	98.592	98.539	98.486
5.625	98.950	98.897	98.844
5.750	99.574	99.521	99.468
5.875	99.729	99.646	99.562
5.990	100.345	100.262	100.179
6.125	100.672	100.589	100.506
6.250	101.028	100.945	100.861
6.375	100.970	100.894	100.819
6.500	101.362	101.286	101.211
6.625	101.630	101.555	101.479
6.750	102.607	102.531	102.456
6.875	102.666	102.514	102.363
6.990	103.051	102.900	102.749
7.125	103.558	103.407	103.256
7.250	104.054	103.903	103.752

VA IRRRL 15 Year Fixed - (415RL)			
Rate	15 Day	30 Day	45 Day
4.990	98.004	97.961	97.923
5.125	98.299	98.256	98.217
5.250	99.310	99.267	99.229
5.375	99.209	99.152	99.097
5.500	99.584	99.528	99.472
5.625	99.810	99.753	99.698
5.750	100.284	100.227	100.171
5.875	99.704	99.647	99.594
5.990	100.179	100.122	100.070
6.125	100.354	100.297	100.245
6.250	100.539	100.482	100.429
6.375	99.984	99.927	99.871
6.500	100.215	100.158	100.102
6.625	100.321	100.264	100.209
6.750	101.735	101.679	101.623
6.875	101.800	101.743	101.687
6.990	102.015	101.958	101.902

VA IRRRL 30 Year Fixed HB - (401RLHB)			
Rate	15 Day	30 Day	45 Day
5.250	97.992	97.939	97.886
5.375	98.467	98.414	98.361
5.500	98.808	98.755	98.702
5.625	99.216	99.163	99.110
5.750	100.098	100.045	99.992
5.875	100.047	99.964	99.881
5.990	100.406	100.323	100.239
6.125	100.822	100.739	100.655
6.250	101.092	101.009	100.925
6.375	101.093	101.017	100.942
6.500	101.382	101.306	101.231
6.625	101.825	101.749	101.673
6.750	101.488	101.412	101.337
6.875	100.817	100.666	100.515
6.990	101.159	101.007	100.856
7.125	100.902	100.751	100.600
7.250	101.398	101.247	101.096

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
Tier 2 States	DC, ID, IN, LA, MD, MI, MN, MO, NC, OH, OK, PA, RI, TN
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

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

FHA State Tier Adjustment	
Tier 1 States	CA, CT, GA, HI, MA, NJ, NV, OR, SC, UT, VA
Tier 2 States	DC, ID, IN, MI, MO, NC, OH, OK, RI, TN
Tier 3 States	AK, AL, AR, DE, FL, IA, KS, KY, ME, MS, MT, ND, NE, NH, NM, SD, VT, WI, WV, WY
Tier 4 States	AZ, CO, FL, IL, LA, MD, MN, PA, TX, WA

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:

Tuesday, June 16, 2026

Jumbo Signature Pricing

Jumbo Signature 30 Year Fixed - (901D)				
Note Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.125	99.357	99.263	99.075	98.888
6.250	99.696	99.602	99.415	99.227
6.375	100.015	99.922	99.734	99.547
6.500	100.278	100.184	99.997	99.809
6.625	100.522	100.428	100.241	100.053
6.750	100.729	100.635	100.448	100.260
6.875	100.928	100.834	100.647	100.459
7.000	101.159	101.065	100.878	100.690
7.125	101.415	101.321	101.133	100.946
7.250	101.622	101.528	101.340	101.153
7.375	101.800	101.707	101.519	101.332
7.500	101.967	101.874	101.686	101.499
7.625	102.123	102.029	101.841	101.654
7.750	102.278	102.184	101.997	101.809
7.875	102.433	102.339	102.152	101.964
8.000	102.588	102.495	102.307	102.120
8.125	102.744	102.650	102.462	102.275
8.250	102.899	102.805	102.618	102.430
8.375	103.054	102.960	102.773	102.585

Jumbo Signature 10/6 ARM - (9106D)				
Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.250	99.555	99.461	99.274	99.086
6.375	99.797	99.704	99.516	99.329
6.500	100.040	99.946	99.759	99.571
6.625	100.093	99.999	99.812	99.624
6.750	100.303	100.209	100.021	99.834
6.875	100.512	100.419	100.231	100.044
7.000	100.722	100.628	100.441	100.253
7.125	100.932	100.838	100.651	100.463
7.250	101.142	101.048	100.860	100.673
7.375	101.351	101.258	101.070	100.883
7.500	101.561	101.467	101.280	101.092
7.625	101.771	101.677	101.490	101.302
7.750	101.981	101.887	101.699	101.512
7.875	102.190	102.097	101.909	101.722
8.000	102.400	102.306	102.119	101.931

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

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

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

NC Floor Price
99.750

Maximum Net Price
102.000

Must be Conditionally Approved to lock

Jumbo Pro Pricing

Jumbo Pro 30 Year Fixed - (901SP)				
Rate	15 Day	30 Day	45 Day	60 Day
5.750	98.226	98.117	97.945	97.726
5.875	98.631	98.522	98.350	98.131
6.000	99.035	98.926	98.754	98.535
6.125	99.393	99.283	99.111	98.893
6.250	99.751	99.641	99.469	99.251
6.375	100.158	100.049	99.877	99.658
6.500	100.566	100.456	100.284	100.066
6.625	100.933	100.724	100.552	100.333
6.750	101.101	100.991	100.820	100.601
6.875	100.497	100.388	100.216	99.997
7.000	99.894	99.785	99.613	99.394
7.125	100.524	100.414	100.242	100.024
7.250	101.153	101.044	100.872	100.653
7.375	101.313	101.204	101.032	100.813
7.500	101.474	101.364	101.192	100.974

Jumbo Pro 30 Year Fixed 2:1 Buydown - (901SP-BD)				
Rate	15 Day	30 Day	45 Day	60 Day
5.750	98.226	98.117	97.945	97.726
5.875	98.631	98.522	98.350	98.131
6.000	99.035	98.926	98.754	98.535
6.125	99.393	99.283	99.111	98.893
6.250	99.751	99.641	99.469	99.251
6.375	100.158	100.049	99.877	99.658
6.500	100.566	100.456	100.284	100.066
6.625	100.933	100.724	100.552	100.333
6.750	101.101	100.991	100.820	100.601
6.875	100.497	100.388	100.216	99.997
7.000	99.894	99.785	99.613	99.394
7.125	100.524	100.414	100.242	100.024
7.250	101.153	101.044	100.872	100.653
7.375	101.313	101.204	101.032	100.813
7.500	101.474	101.364	101.192	100.974

Jumbo Pro 30 Year Fixed 1:0 Buydown - (901SP-BD10)				
Rate	15 Day	30 Day	45 Day	60 Day
5.750	98.226	98.117	97.945	97.726
5.875	98.631	98.522	98.350	98.131
6.000	99.035	98.926	98.754	98.535
6.125	99.393	99.283	99.111	98.893
6.250	99.751	99.641	99.469	99.251
6.375	100.158	100.049	99.877	99.658
6.500	100.566	100.456	100.284	100.066
6.625	100.933	100.724	100.552	100.333
6.750	101.101	100.991	100.820	100.601
6.875	100.497	100.388	100.216	99.997
7.000	99.894	99.785	99.613	99.394
7.125	100.524	100.414	100.242	100.024
7.250	101.153	101.044	100.872	100.653
7.375	101.313	101.204	101.032	100.813
7.500	101.474	101.364	101.192	100.974

Jumbo Pro 15 Year Fixed - (915SP)				
Rate	15 Day	30 Day	45 Day	60 Day
5.500	96.059	95.950	95.778	95.559
5.625	96.381	96.271	96.100	95.881
5.750	96.702	96.593	96.421	96.202
5.875	97.033	96.923	96.752	96.533
6.000	97.363	97.254	97.082	96.863
6.125	97.670	97.561	97.389	97.170
6.250	97.977	97.867	97.695	97.477
6.375	98.367	98.258	98.086	97.867
6.500	98.758	98.648	98.476	98.258
6.625	99.202	99.093	98.921	98.702
6.750	99.647	99.538	99.366	99.147

Jumbo Pro 10/6 ARM - (9106SP)				
Rate	15 Day	30 Day	45 Day	60 Day
5.250	95.719	95.610	95.438	95.219
5.375	96.048	95.939	95.767	95.548
5.500	96.370	96.261	96.089	95.870
5.625	96.657	96.547	96.375	96.157
5.750	96.935	96.826	96.654	96.435
5.875	97.228	97.119	96.947	96.728
6.000	97.521	97.412	97.240	97.021
6.125	97.799	97.690	97.518	97.299
6.250	98.044	97.935	97.763	97.544
6.375	98.296	98.187	98.015	97.796
6.500	98.549	98.440	98.268	98.049
6.625	98.583	98.474	98.302	98.083
6.750	98.618	98.509	98.337	98.118
6.875	98.834	98.724	98.552	98.334
7.000	99.050	98.940	98.768	98.550

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: Tuesday, June 16, 2026

Jumbo Elite Pro Pricing

Jumbo Elite Pro 30 YR Fixed - (901)			
Note Rate	15 DAY	30 DAY	45 DAY
6.000	97.437	97.375	97.500
6.125	98.062	98.000	98.125
6.250	98.600	98.538	98.663
6.375	99.100	99.038	99.163
6.500	99.537	99.475	99.600
6.625	99.935	99.873	99.998
6.750	100.326	100.264	100.389
6.875	100.709	100.647	100.772
7.000	101.084	101.022	101.147
7.125	101.451	101.389	101.514
7.250	101.810	101.748	101.873
7.375	102.162	102.100	102.225
7.500	102.506	102.444	102.569
7.625	102.842	102.780	102.905
7.750	103.170	103.108	103.233
7.875	103.490	103.428	103.553
8.000	103.771	103.709	103.834
8.125	104.021	103.959	104.084
8.250	104.271	104.209	104.334

Jumbo Elite Pro 30 YR Fixed 2:1 Buydown - (901-BD)			
Note Rate	15 DAY	30 DAY	45 DAY
6.000	97.437	97.375	97.500
6.125	98.062	98.000	98.125
6.250	98.600	98.538	98.663
6.375	99.100	99.038	99.163
6.500	99.537	99.475	99.600
6.625	99.935	99.873	99.998
6.750	100.326	100.264	100.389
6.875	100.709	100.647	100.772
7.000	101.084	101.022	101.147
7.125	101.451	101.389	101.514
7.250	101.810	101.748	101.873
7.375	102.162	102.100	102.225
7.500	102.506	102.444	102.569
7.625	102.842	102.780	102.905
7.750	103.170	103.108	103.233
7.875	103.490	103.428	103.553
8.000	103.771	103.709	103.834
8.125	104.021	103.959	104.084
8.250	104.271	104.209	104.334

Jumbo Elite Pro 30 YR Fixed 1:0 Buydown - (901-BD1e)			
Note Rate	15 DAY	30 DAY	45 DAY
6.000	97.437	97.375	97.500
6.125	98.062	98.000	98.125
6.250	98.600	98.538	98.663
6.375	99.100	99.038	99.163
6.500	99.537	99.475	99.600
6.625	99.935	99.873	99.998
6.750	100.326	100.264	100.389
6.875	100.709	100.647	100.772
7.000	101.084	101.022	101.147
7.125	101.451	101.389	101.514
7.250	101.810	101.748	101.873
7.375	102.162	102.100	102.225
7.500	102.506	102.444	102.569
7.625	102.842	102.780	102.905
7.750	103.170	103.108	103.233
7.875	103.490	103.428	103.553
8.000	103.771	103.709	103.834
8.125	104.021	103.959	104.084
8.250	104.271	104.209	104.334

Jumbo Elite Pro 15 YR Fixed - (915)			
Note Rate	15 DAY	30 DAY	45 DAY
6.000	97.587	97.625	97.750
6.125	98.312	98.250	98.375
6.250	98.860	98.788	98.913
6.375	99.360	99.288	99.413
6.500	99.787	99.725	99.850
6.625	100.185	100.123	100.248
6.750	100.576	100.514	100.639
6.875	100.959	100.897	101.022
7.000	101.334	101.272	101.397
7.125	101.701	101.639	101.764
7.250	102.060	101.998	102.123
7.375	102.412	102.350	102.475
7.500	102.756	102.694	102.819
7.625	103.092	103.030	103.155
7.750	103.420	103.358	103.483
7.875	103.740	103.678	103.803
8.000	104.021	103.959	104.084
8.125	104.271	104.209	104.334
8.250	104.521	104.459	104.584

Loan Level Price Adjustments (LLPAs)	CLTV							
FICO	<=50	50.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	
780+	0.625	0.500	0.500	0.375	0.125	-0.125	-1.500	
760-779	0.500	0.500	0.375	0.250	0.000	-0.375	-1.750	
740-759	0.500	0.375	0.250	0.000	-0.375	-0.500	-2.000	
720-739	0.375	0.250	0.000	-0.375	-0.500	-1.000	-2.500	
700-719	0.250	0.000	-0.375	-0.500	-1.000	-1.500	-3.250	
680-699	0.000	-0.375	-0.500	-1.000	-1.500	-2.500	-4.250	
Loan Amount	<=50	50.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	
>\$1,000,000 ≤ \$1,500,000	0.250	0.250	0.250	0.250	0.250	0.250	0.250	
>\$1,500,000 ≤ \$2,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
>\$2,000,000 ≤ \$2,500,000	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	
>\$2,500,000 ≤ \$3,000,000	-0.500	-0.500	-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	-0.500	
Investment Property	-2.500	-2.500	-2.500	-2.500	-2.500	-2.500	-2.500	
Second Home	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	
3-4 Units	-0.250	-0.250	-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