



LendingPros Wholesale Rate Sheet

GoLendingPros.com

Ratesheet Code: RS-WS

Effective Date: 7/7/26 7:36 AM

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Lock Expiration Days	
15 Day	07/21/26
30 Day	08/05/26
45 Day	08/20/26
60 Day	09/04/26
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.	
July Pricing Specials	
Non-Select FICO 620+ FHA, VA & USDA (STD Bal & High Bal) Excludes DPA & CalHFA	0.250
Select FHA, FHASL, VA, VAIRL & USDA (STD Bal & High Bal)	0.125

Announcements

PIPELINE POWER UP SPECIALS ARE HERE!

**UP TO 25 BPS
PRICE IMPROVEMENT**

FOR LOANS LOCKED
JULY 1ST - 31ST, 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: July 7, 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	94.086	94.041	93.980	93.935	4.875	93.610	93.564	93.503	93.459	5.750	99.077	98.991	98.886	98.809
4.990	94.724	94.679	94.618	94.573	4.990	94.248	94.203	94.141	94.097	5.875	99.607	99.521	99.416	99.340
5.125	95.421	95.376	95.315	95.270	5.125	94.970	94.924	94.863	94.819	5.990	100.061	99.975	99.870	99.793
5.250	95.811	95.766	95.705	95.660	5.250	95.372	95.327	95.266	95.221	6.125	100.536	100.450	100.344	100.268
5.375	96.461	96.416	96.355	96.310	5.375	96.032	95.987	95.926	95.881	6.250	100.536	100.432	100.309	100.221
5.500	97.088	97.043	96.982	96.937	5.500	96.670	96.625	96.563	96.519	6.375	101.109	101.005	100.882	100.793
5.625	97.641	97.596	97.535	97.490	5.625	97.240	97.195	97.133	97.089	6.500	101.525	101.421	101.298	101.209
5.750	98.317	98.261	98.190	98.140	5.750	97.937	97.881	97.810	97.759	6.625	101.784	101.680	101.557	101.468
5.875	98.888	98.832	98.762	98.711	5.875	98.513	98.457	98.387	98.336	6.750	101.769	101.655	101.568	101.504
5.990	99.372	99.316	99.246	99.195	5.990	98.997	98.941	98.871	98.820	6.875	102.029	101.916	101.828	101.764
6.125	99.920	99.861	99.790	99.739	6.125	99.545	99.486	99.415	99.364	6.990	102.499	102.389	102.308	102.249
6.250	100.432	100.357	100.269	100.206	6.250	100.041	99.966	99.878	99.815	7.125	102.886	102.790	102.720	102.669
6.375	101.037	100.963	100.875	100.811	6.375	100.642	100.568	100.480	100.416	7.250	103.498	103.323	103.200	103.111
6.500	101.478	101.403	101.315	101.252	6.500	101.083	101.008	100.920	100.857	7.375	103.888	103.713	103.590	103.501
6.625	101.746	101.672	101.584	101.521	6.625	101.351	101.277	101.189	101.126	7.500	104.186	104.011	103.888	103.799
6.750	102.215	102.115	102.028	101.964	6.750	101.820	101.720	101.633	101.569	7.625	104.312	104.138	104.015	103.926
6.875	102.359	102.260	102.172	102.108	6.875	101.964	101.865	101.777	101.713	7.750	104.617	104.468	104.389	104.332
6.990	102.792	102.693	102.605	102.542	6.990	102.397	102.298	102.210	102.147	7.875	104.915	104.779	104.699	104.642
7.125	103.164	103.065	102.977	102.913	7.125	102.769	102.670	102.582	102.518	7.990	105.037	104.912	104.833	104.776
7.250	103.690	103.516	103.393	103.304	7.250	103.295	103.121	102.998	102.909	8.125	105.305	105.190	105.111	105.054
7.375	103.985	103.811	103.687	103.599	7.375	103.590	103.416	103.292	103.204					
7.500	104.336	104.161	104.038	103.949	7.500	103.941	103.766	103.643	103.554					
7.625	104.631	104.457	104.334	104.245	7.625	104.236	104.062	103.939	103.850					

FANNIE MAE 15 YEAR FIXED (115)					FANNIE MAE 10 YEAR FIXED (110)					HOME READY 30 YEAR FIXED (R101)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	97.535	97.495	97.430	97.382	5.990	100.427	100.347	100.244	100.170	5.750	97.917	97.861	97.790	97.740
4.990	97.927	97.887	97.822	97.774	6.125	100.630	100.551	100.454	100.383	5.875	98.488	98.432	98.362	98.311
5.125	98.359	98.320	98.254	98.207	6.250	100.964	100.913	100.848	100.800	5.990	98.972	98.916	98.846	98.795
5.250	98.778	98.716	98.648	98.599	6.375	101.321	101.270	101.204	101.157	6.125	99.520	99.461	99.390	99.339
5.375	99.194	99.129	99.044	98.983	6.500	101.536	101.485	101.419	101.372	6.250	100.032	99.957	99.869	99.806
5.500	99.586	99.521	99.436	99.376	6.625	101.619	101.568	101.502	101.455	6.375	100.666	100.591	100.503	100.440
5.625	99.958	99.893	99.809	99.748	6.750	101.934	101.883	101.818	101.770	6.500	101.167	101.092	101.004	100.941
5.750	100.301	100.236	100.151	100.090	6.875	101.980	101.929	101.864	101.816	6.625	101.484	101.410	101.322	101.258
5.875	100.611	100.546	100.462	100.401	6.990	102.271	102.221	102.155	102.108	6.750	101.815	101.715	101.628	101.564
5.990	100.885	100.820	100.736	100.675	7.125	102.431	102.380	102.314	102.267	6.875	101.959	101.860	101.772	101.708
6.125	101.159	101.094	101.009	100.949	7.250	102.387	102.327	102.243	102.182	6.990	102.424	102.325	102.237	102.173
6.250	101.319	101.260	101.175	101.114	7.375	102.533	102.473	102.389	102.328	7.125	102.854	102.755	102.667	102.603
6.375	101.720	101.660	101.576	101.515	7.500	102.604	102.545	102.461	102.400	7.250	103.290	103.116	102.993	102.904
6.500	101.973	101.914	101.829	101.769	7.625	102.436	102.376	102.292	102.231	7.375	103.585	103.411	103.287	103.199
6.625	102.078	102.020	101.945	101.890	7.750	102.556	102.497	102.412	102.351	7.500	103.936	103.761	103.638	103.549
6.750	102.433	102.382	102.316	102.269	7.875	102.673	102.614	102.529	102.469	7.625	104.231	104.057	103.934	103.845
6.875	102.538	102.487	102.421	102.374	7.990	102.657	102.597	102.513	102.452	7.750	104.415	104.284	104.205	104.148
6.990	102.874	102.823	102.757	102.710	8.125	102.787	102.727	102.643	102.582	7.875	104.703	104.587	104.508	104.451
										7.990	104.812	104.709	104.630	104.573
										8.125	104.886	104.791	104.712	104.655

REFI NOW CONFORMING PRICING

Fannie Mae 30 Yr Fixed Refi Now					Fannie Mae 25 Yr Fixed Refi Now					Fannie Mae 20 Yr Fixed Refi Now				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.375	95.636	95.591	95.530	95.485	4.875	93.035	92.989	92.928	92.884	5.750	99.002	98.916	98.811	98.734
5.500	96.263	96.218	96.157	96.112	4.990	93.673	93.628	93.566	93.522	5.875	99.532	99.446	99.341	99.265
5.625	96.816	96.771	96.710	96.665	5.125	94.395	94.349	94.288	94.244	5.990	99.986	99.900	99.795	99.718
5.750	97.492	97.436	97.365	97.315	5.250	94.797	94.752	94.691	94.646	6.125	100.461	100.375	100.269	100.193
5.875	98.063	98.007	97.937	97.886	5.375	95.457	95.412	95.351	95.306	6.250	100.461	100.357	100.234	100.146
5.990	98.547	98.491	98.421	98.370	5.500	96.095	96.050	95.988	95.944	6.375	101.034	100.930	100.807	100.718
6.125	99.095	99.036	98.965	98.914	5.625	96.665	96.620	96.558	96.514	6.500	101.450	101.346	101.223	101.134
6.250	99.607	99.532	99.444	99.381	5.750	97.362	97.306	97.235	97.184	6.625	101.709	101.605	101.482	101.393
6.375	100.212	100.138	100.050	99.986	5.875	97.938	97.882	97.812	97.761	6.750	101.694	101.580	101.493	101.429
6.500	100.653	100.578	100.490	100.427	5.990	98.422	98.366	98.296	98.245	6.875	101.954	101.841	101.753	101.689
6.625	100.921	100.847	100.759	100.696	6.125	98.970	98.911	98.840	98.789	6.990	102.424	102.314	102.233	102.174
6.750	101.390	101.290	101.203	101.139	6.250	99.466	99.391	99.303	99.240	7.125	102.811	102.715	102.645	102.594
6.875	101.534	101.435	101.347	101.283	6.375	100.067	99.993	99.905	99.841	7.250	103.423	103.248	103.125	103.036
6.990	101.967	101.868	101.780	101.717	6.500	100.508	100.433	100.345	100.282	7.375	103.813	103.638	103.515	103.426
7.125	102.339	102.240	102.152	102.088	6.625	100.776	100.702	100.614	100.551	7.500	104.111	103.936	103.813	103.724
7.250	102.865	102.691	102.568	102.479	6.750	101.245	101.145	101.058	100.994	7.625	104.237	104.063	103.940	103.851
7.375	103.160	102.986	102.862	102.774	6.875	101.389	101.290	101.202	101.138	7.750	104.542	104.393	104.314	104.257
7.500	103.511	103.336	103.213	103.124	6.990	101.822	101.723	101.635	101.572	7.875	104.840	104.704	104.624	104.567
7.625	103.806	103.632	103.509	103.420	7.125	102.194	102.095	102.007	101.943	7.990	104.962	104.837	104.758	104.701
7.750	103.990	103.859	103.780	103.723	7.250	102.720	102.546	102.423	102.334	8.125	105.230	105.115	105.036	104.979
7.875	104.278	104.162	104.083	104.026	7.375	103.015	102.841	102.717	102.629					
7.990	104.387	104.284	104.205	104.148	7.500	103.366	103.191	103.068	102.979					
8.125	104.461	104.366	104.287	104.230	7.625	103.661	103.487	103.364	103.275					

REFI NOW CONFORMING PRICING

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



Effective: July 7, 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	97.181	97.117	97.029	96.966	5.500	95.126	95.062	94.975	94.911	5.375	97.501	94.542	94.454	94.391
5.625	97.822	97.758	97.671	97.607	5.625	95.772	95.708	95.621	95.557	5.500	95.281	95.217	95.129	95.066
5.750	98.296	98.232	98.144	98.081	5.750	96.246	96.182	96.094	96.031	5.625	95.922	95.858	95.771	95.707
5.875	98.855	98.791	98.703	98.639	5.875	96.791	96.727	96.639	96.575	5.750	96.387	96.323	96.235	96.172
5.990	99.423	99.359	99.271	99.208	5.990	97.359	97.295	97.207	97.144	5.875	96.932	96.868	96.780	96.717
6.125	99.908	99.845	99.757	99.693	6.125	97.838	97.775	97.687	97.623	5.990	97.500	97.436	97.348	97.285
6.250	100.000	99.896	99.773	99.684	6.250	97.930	97.826	97.703	97.614	6.125	97.999	97.936	97.848	97.784
6.375	100.453	100.349	100.226	100.137	6.375	98.383	98.279	98.156	98.067	6.250	98.103	97.999	97.876	97.787
6.500	100.847	100.743	100.620	100.531	6.500	98.777	98.673	98.550	98.461	6.375	98.570	98.465	98.342	98.254
6.625	101.279	101.152	101.029	100.940	6.625	99.209	99.082	98.959	98.870	6.500	98.964	98.860	98.737	98.648
6.750	101.806	101.677	101.554	101.465	6.750	99.736	99.607	99.484	99.395	6.625	99.384	99.257	99.134	99.045
6.875	102.035	101.907	101.784	101.695	6.875	99.965	99.837	99.714	99.625	6.750	99.930	99.801	99.678	99.589
6.990	102.252	102.124	102.001	101.912	6.990	100.182	100.054	99.931	99.842	6.875	100.179	100.050	99.927	99.838
7.125	102.586	102.457	102.334	102.245	7.125	100.516	100.387	100.264	100.175	6.990	100.426	100.298	100.175	100.086
7.250	101.645	101.485	101.380	101.304	7.250	99.575	99.415	99.310	99.234	7.125	100.732	100.603	100.480	100.391
7.375	102.264	102.085	101.979	101.903	7.375	100.194	100.015	99.909	99.833	7.250	99.808	99.648	99.542	99.466
7.500	102.393	102.194	102.081	101.999	7.500	100.323	100.124	100.011	99.929	7.375	100.443	100.264	100.159	100.083
7.625	102.529	102.311	102.156	102.044	7.625	100.459	100.241	100.086	99.974	7.500	100.663	100.464	100.351	100.269
7.750	103.438	103.204	103.011	102.871	7.750	101.368	101.134	100.941	100.801	7.625	100.438	100.221	100.065	99.953
7.875	103.638	103.404	103.211	103.071	7.875	101.568	101.334	101.141	101.001	7.750	101.344	101.110	100.917	100.777
7.990	102.518	102.283	102.090	101.950	7.990	100.448	100.213	100.020	99.880	7.875	101.539	101.305	101.112	100.972
8.125	102.430	102.196	102.003	101.863	8.125	100.306	100.072	99.878	99.739	7.990	100.412	100.178	99.984	99.844

FANNIE MAE HB 15 YEAR FIXED (115HB)					FANNIE MAE HB 10 YEAR FIXED (110HB)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.990	98.678	98.598	98.495	98.421	5.990	98.065	97.986	97.882	97.808
6.125	98.902	98.822	98.719	98.645	6.125	98.303	98.223	98.120	98.046
6.250	98.933	98.859	98.756	98.682	6.250	98.346	98.272	98.169	98.095
6.375	99.143	99.069	98.966	98.891	6.375	98.569	98.495	98.392	98.317
6.500	99.308	99.234	99.131	99.057	6.500	98.736	98.662	98.559	98.485
6.625	99.509	99.435	99.332	99.258	6.625	98.924	98.850	98.747	98.673
6.750	99.694	99.629	99.544	99.484	6.750	99.128	99.063	98.978	98.918
6.875	99.843	99.778	99.693	99.632	6.875	99.296	99.231	99.147	99.086
6.990	99.897	99.832	99.748	99.687	6.990	99.381	99.316	99.232	99.171
7.125	100.060	99.995	99.911	99.850	7.125	99.516	99.450	99.366	99.305
7.250	99.673	99.599	99.496	99.422	7.250	99.146	99.072	98.969	98.894
7.375	100.160	100.086	99.983	99.909	7.375	99.650	99.576	99.473	99.398
7.500	100.126	100.052	99.949	99.875	7.500	99.706	99.632	99.529	99.455
7.625	100.087	100.013	99.910	99.835	7.625	99.213	99.139	99.036	98.962
7.750	101.079	101.005	100.901	100.827	7.750	100.215	100.141	100.038	99.963
7.875	101.172	101.098	100.995	100.921	7.875	100.313	100.239	100.136	100.062
7.990	99.983	99.910	99.806	99.732	7.990	99.130	99.056	98.953	98.878

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	93.936	93.891	93.830	93.785	5.375	96.456	96.392	96.304	96.241	5.375	95.611	95.566	95.505	95.460
4.990	94.574	94.529	94.468	94.423	5.500	97.131	97.067	96.979	96.916	5.500	96.238	96.193	96.132	96.087
5.125	95.271	95.226	95.165	95.120	5.625	97.772	97.708	97.621	97.557	5.625	96.791	96.746	96.685	96.640
5.250	95.661	95.616	95.555	95.510	5.750	98.246	98.182	98.094	98.031	5.750	97.467	97.411	97.340	97.290
5.375	96.311	96.266	96.205	96.160	5.875	98.805	98.741	98.653	98.589	5.875	98.038	97.982	97.912	97.861
5.500	96.938	96.893	96.832	96.787	5.990	99.373	99.309	99.221	99.158	5.990	98.522	98.466	98.396	98.345
5.625	97.491	97.446	97.385	97.340	6.125	99.858	99.795	99.707	99.643	6.125	99.070	99.011	98.940	98.889
5.750	98.167	98.111	98.040	97.990	6.250	99.950	99.846	99.723	99.634	6.250	99.582	99.507	99.419	99.356
5.875	98.738	98.682	98.612	98.561	6.375	100.403	100.299	100.176	100.087	6.375	100.187	100.113	100.025	99.961
5.990	99.222	99.166	99.096	99.045	6.500	100.797	100.693	100.570	100.481	6.500	100.628	100.553	100.465	100.402
6.125	99.770	99.711	99.640	99.589	6.625	101.229	101.102	100.979	100.890	6.625	100.896	100.822	100.734	100.671
6.250	100.282	100.207	100.119	100.056	6.750	101.756	101.627	101.504	101.415	6.750	101.365	101.285	101.178	101.114
6.375	100.887	100.813	100.725	100.661	6.875	101.985	101.857	101.734	101.645	6.875	101.509	101.410	101.322	101.258
6.500	101.328	101.253	101.165	101.102	6.990	102.202	102.074	101.951	101.862	6.990	101.942	101.843	101.755	101.692
6.625	101.596	101.522	101.434	101.371	7.125	102.536	102.407	102.284	102.195	7.125	102.314	102.215	102.127	102.063
6.750	102.065	101.965	101.878	101.814	7.250	101.595	101.435	101.330	101.254	7.250	102.840	102.666	102.543	102.454
6.875	102.209	102.110	102.022	101.958	7.375	102.214	102.035	101.929	101.853	7.375	103.135	102.961	102.837	102.749
6.990	102.642	102.543	102.455	102.392	7.500	102.343	102.144	102.031	101.949	7.500	103.486	103.311	103.188	103.099
7.125	103.014	102.915	102.827	102.763	7.625	102.479	102.261	102.106	101.994	7.625	103.781	103.607	103.484	103.395
7.250	103.540	103.366	103.243	103.154	7.750	103.388	103.154	102.961	102.821	7.750	103.965	103.834	103.755	103.698
7.375	103.835	103.661	103.537	103.449	7.875	103.588	103.354	103.161	103.021	7.875	104.253	104.137	104.058	104.001
7.500	104.186	104.011	103.888	103.799	7.990	102.468	102.233	102.040	101.900	7.990	104.362	104.259	104.180	104.123
7.625	104.481	104.307	104.184	104.095	8.125	102.380	102.146	101.953	101.813	8.125	104.436	104.341	104.262	104.205

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	93.936	93.891	93.830	93.785	5.500	97.131	97.067	96.979	96.916	5.375	95.611	95.566	95.505	95.460
4.990	94.574	94.529	94.468	94.423	5.625	97.772	97.708	97.621	97.557	5.500	96.238	96.193	96.132	96.087
5.125	95.271	95.226	95.165	95.120	5.750	98.246	98.182	98.094	98.031	5.625	96.791	96.746	96.685	96.640
5.250	95.661	95.616	95.555	95.510	5.875	98.805	98.741	98.653	98.589	5.750	97.467	97.411	97.340	97.290
5.375	96.311	96.266	96.205	96.160	5.990	99.373	99.309	99.221	99.158	5.875	98.038	97.982	97.912	97.861
5.500	96.938	96.893	96.832	96.787	6.125	99.858	99.795	99.707	99.643	5.990	98.522	98.466	98.396	98.345
5.625	97.491	97.446	97.385	97.340	6.250	99.950	99.846	99.723	99.634	6.125	99.070	99.011	98.940	98.889
5.750	98.167	98.111	98.040	97.990	6.375	100.403	100.299	100.176	100.087	6.250	99.58			



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 19000 MacArthur Blvd, Suite 200
 Irvine, CA 92612

SELECT PRICING

Effective: July 7, 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	94.336	94.291	94.230	94.185	4.875	97.785	97.745	97.680	97.632
4.990	94.974	94.929	94.868	94.823	4.990	98.177	98.137	98.072	98.024
5.125	95.671	95.626	95.565	95.520	5.125	98.609	98.570	98.504	98.457
5.250	96.061	96.016	95.955	95.910	5.250	99.028	98.966	98.898	98.849
5.375	96.711	96.666	96.605	96.560	5.375	99.444	99.379	99.294	99.233
5.500	97.338	97.293	97.232	97.187	5.500	99.836	99.771	99.686	99.626
5.625	97.891	97.846	97.785	97.740	5.625	100.208	100.143	100.059	99.998
5.750	98.567	98.511	98.440	98.390	5.750	100.551	100.486	100.401	100.340
5.875	99.138	99.082	99.012	98.961	5.875	100.861	100.796	100.712	100.651
5.990	99.622	99.566	99.496	99.445	5.990	101.135	101.070	100.986	100.925
6.125	100.170	100.111	100.040	99.989	6.125	101.409	101.344	101.259	101.199
6.250	100.682	100.607	100.519	100.456	6.250	101.569	101.510	101.425	101.364
6.375	101.287	101.213	101.125	101.061	6.375	101.970	101.910	101.826	101.765
6.500	101.728	101.653	101.565	101.502	6.500	102.223	102.164	102.079	102.019
6.625	101.996	101.922	101.834	101.771	6.625	102.328	102.270	102.195	102.140
6.750	102.465	102.365	102.278	102.214	6.750	102.683	102.632	102.566	102.519
6.875	102.609	102.510	102.422	102.358	6.875	102.788	102.737	102.671	102.624
6.990	103.042	102.943	102.855	102.792					
7.125	103.414	103.315	103.227	103.163					
7.250	103.940	103.766	103.643	103.554					
7.375	104.235	104.061	103.937	103.849					
7.500	104.586	104.411	104.288	104.199					
7.625	104.881	104.707	104.584	104.495					
7.750	105.065	104.934	104.855	104.798					
7.875	105.353	105.237	105.158	105.101					

SELECT FANNIE MAE HB 30 YEAR FIXED (101HB)					SELECT FANNIE MAE HB 15 YEAR FIXED (115HB)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.500	97.431	97.367	97.279	97.216	5.990	98.928	98.848	98.745	98.671
5.625	98.072	98.008	97.921	97.857	6.125	99.152	99.072	98.969	98.895
5.750	98.546	98.482	98.394	98.331	6.250	99.183	99.109	99.006	98.932
5.875	99.105	99.041	98.953	98.889	6.375	99.393	99.319	99.216	99.141
5.990	99.673	99.609	99.521	99.458	6.500	99.558	99.484	99.381	99.307
6.125	100.158	100.095	100.007	99.943	6.625	99.759	99.685	99.582	99.508
6.250	100.250	100.146	100.023	99.934	6.750	99.944	99.879	99.794	99.734
6.375	100.703	100.599	100.476	100.387	6.875	100.093	100.028	99.943	99.882
6.500	101.097	100.993	100.870	100.781	6.990	100.147	100.082	99.998	99.937
6.625	101.529	101.402	101.279	101.190	7.125	100.310	100.245	100.161	100.100
6.750	102.056	101.927	101.804	101.715	7.250	99.923	99.849	99.746	99.672
6.875	102.285	102.157	102.034	101.945	7.375	100.410	100.336	100.233	100.159
6.990	102.502	102.374	102.251	102.162	7.500	100.376	100.302	100.199	100.125
7.125	102.836	102.707	102.584	102.495	7.625	100.337	100.263	100.160	100.085
7.250	101.895	101.735	101.630	101.554	7.750	101.329	101.255	101.151	101.077
7.375	102.514	102.335	102.229	102.153	7.875	101.422	101.348	101.245	101.171
7.500	102.643	102.444	102.331	102.249					
7.625	102.779	102.561	102.406	102.294					
7.750	103.688	103.454	103.261	103.121					
7.875	103.888	103.654	103.461	103.321					
7.990	102.768	102.533	102.340	102.200					
8.125	102.680	102.446	102.253	102.113					

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	94.186	94.141	94.080	94.035	5.500	97.381	97.317	97.229	97.166
4.990	94.824	94.779	94.718	94.673	5.625	98.022	97.958	97.871	97.807
5.125	95.521	95.476	95.415	95.370	5.750	98.496	98.432	98.344	98.281
5.250	95.911	95.866	95.805	95.760	5.875	99.055	98.991	98.903	98.839
5.375	96.561	96.516	96.455	96.410	5.990	99.623	99.559	99.471	99.408
5.500	97.188	97.143	97.082	97.037	6.125	100.108	100.045	99.957	99.893
5.625	97.741	97.696	97.635	97.590	6.250	100.200	100.096	99.973	99.884
5.750	98.417	98.361	98.290	98.240	6.375	100.653	100.549	100.426	100.337
5.875	98.988	98.932	98.862	98.811	6.500	101.047	100.943	100.820	100.731
5.990	99.472	99.416	99.346	99.295	6.625	101.479	101.352	101.229	101.140
6.125	100.020	99.961	99.890	99.839	6.750	102.006	101.877	101.754	101.665
6.250	100.532	100.457	100.369	100.306	6.875	102.235	102.107	101.984	101.895
6.375	101.137	101.063	100.975	100.911	6.990	102.452	102.324	102.201	102.112
6.500	101.578	101.503	101.415	101.352	7.125	102.786	102.657	102.534	102.445
6.625	101.846	101.772	101.684	101.621	7.250	101.845	101.685	101.580	101.504
6.750	102.315	102.215	102.128	102.064	7.375	102.464	102.285	102.179	102.103
6.875	102.459	102.360	102.272	102.208	7.500	102.593	102.394	102.281	102.199
6.990	102.892	102.793	102.705	102.642	7.625	102.729	102.511	102.356	102.244
7.125	103.264	103.165	103.077	103.013	7.750	103.638	103.404	103.211	103.071
7.250	103.790	103.616	103.493	103.404	7.875	103.838	103.604	103.411	103.271
7.375	104.085	103.911	103.787	103.699	7.990	102.718	102.483	102.290	102.150
7.500	104.436	104.261	104.138	104.049	8.125	102.630	102.396	102.203	102.063
7.625	104.731	104.557	104.434	104.345					

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	94.186	94.141	94.080	94.035	5.500	97.381	97.317	97.229	97.166
4.990	94.824	94.779	94.718	94.673	5.625	98.022	97.958	97.871	97.807
5.125	95.521	95.476	95.415	95.370	5.750	98.496	98.432	98.344	98.281
5.250	95.911	95.866	95.805	95.760	5.875	99.055	98.991	98.903	98.839
5.375	96.561	96.516	96.455	96.410	5.990	99.623	99.559	99.471	99.408
5.500	97.188	97.143	97.082	97.037	6.125	100.108	100.045	99.957	99.893
5.625	97.741	97.696	97.635	97.590	6.250	100.200	100.096	99.973	99.884
5.750	98.417	98.361	98.290	98.240	6.375	100.653	100.549	100.426	100.337
5.875	98.988	98.932	98.862	98.811	6.500	101.047	100.943	100.820	100.731
5.990	99.472	99.416	99.346	99.295	6.625	101.479	101.352	101.229	101.140
6.125	100.020	99.961	99.890	99.839	6.750	102.006	101.877	101.754	101.665
6.250	100.532	100.457	100.369	100.306	6.875	102.235	102.107	101.984	101.895
6.375	101.137	101.063	100.975	100.911	6.990	102.452	102.324	102.201	102.112
6.500	101.578	101.503	101.415	101.352	7.125	102.786	102.657	102.534	102.445
6.625	101.846	101.772	101.684	101.621	7.250	101.845	101.685	101.580	101.504
6.750	102.315	102.215	102.128	102.064	7.375	102.464	102.285	102.179	102.103
6.875	102.459	102.360	102.272	102.208	7.500	102.593	102.394	102.281	102.199
6.990	102.892	102.793	102.705	102.642	7.625	102.729	102.511	102.356	102.244
7.125	103.264	103.165	103.077	103.013	7.750	103.638	103.404	103.211	103.071
7.250	103.790	103.616	103.493	103.404	7.875	103.838	103.604	103.411	103.271
7.375	104.085	103.911	103.787	103.699	7.990	102.718	102.483	102.290	102.150
7.500	104.436	104.261	104.138	104.049	8.125	102.630	102.396	102.203	102.063
7.625	104.731	104.557	104.434	104.345	8.250	102.346	102.208	102.041	101.921



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Irvine, CA 92612

Effective: July 7, 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	94.086	94.041	93.980	93.935	4.875	93.610	93.564	93.503	93.459	5.500	98.141	98.066	97.970	97.900
4.990	94.724	94.679	94.618	94.573	4.990	94.248	94.203	94.141	94.097	5.625	98.663	98.588	98.491	98.421
5.125	95.421	95.376	95.315	95.270	5.125	94.970	94.924	94.863	94.819	5.750	99.077	98.991	98.886	98.809
5.250	95.811	95.766	95.705	95.660	5.250	95.372	95.327	95.266	95.221	5.875	99.607	99.521	99.416	99.340
5.375	96.461	96.416	96.355	96.310	5.375	96.032	95.987	95.926	95.881	5.990	100.061	99.975	99.870	99.793
5.500	97.088	97.043	96.982	96.937	5.500	96.670	96.625	96.563	96.519	6.125	100.536	100.450	100.344	100.268
5.625	97.641	97.596	97.535	97.490	5.625	97.240	97.195	97.133	97.089	6.250	100.536	100.432	100.309	100.221
5.750	98.317	98.261	98.190	98.140	5.750	97.937	97.881	97.810	97.759	6.375	101.109	101.005	100.882	100.793
5.875	98.888	98.832	98.762	98.711	5.875	98.513	98.457	98.387	98.336	6.500	101.525	101.421	101.298	101.209
5.990	99.372	99.316	99.246	99.195	5.990	98.997	98.941	98.871	98.820	6.625	101.784	101.680	101.557	101.468
6.125	99.920	99.861	99.790	99.739	6.125	99.545	99.486	99.415	99.364	6.750	101.769	101.655	101.568	101.504
6.250	100.432	100.357	100.269	100.206	6.250	100.041	99.966	99.878	99.815	6.875	102.029	101.916	101.828	101.764
6.375	101.037	100.963	100.875	100.811	6.375	100.642	100.568	100.480	100.416	6.990	102.499	102.389	102.308	102.249
6.500	101.478	101.403	101.315	101.252	6.500	101.083	101.008	100.920	100.857	7.125	102.886	102.790	102.720	102.669
6.625	101.746	101.672	101.584	101.521	6.625	101.351	101.277	101.189	101.126	7.250	103.498	103.323	103.200	103.111
6.750	102.215	102.115	102.028	101.964	6.750	101.820	101.720	101.633	101.569	7.375	103.888	103.713	103.590	103.501
6.875	102.359	102.260	102.172	102.108	6.875	101.964	101.865	101.777	101.713	7.500	104.186	104.011	103.888	103.799
6.990	102.792	102.693	102.605	102.542	6.990	102.397	102.298	102.210	102.147	7.625	104.312	104.138	104.015	103.926
7.125	103.164	103.065	102.977	102.913	7.125	102.769	102.670	102.582	102.518	7.750	104.617	104.468	104.389	104.332
7.250	103.690	103.516	103.393	103.304	7.250	103.295	103.121	102.998	102.909	7.875	104.915	104.779	104.699	104.642
7.375	103.985	103.811	103.687	103.599	7.375	103.590	103.416	103.292	103.204	7.990	105.037	104.912	104.833	104.776
7.500	104.336	104.161	104.038	103.949	7.500	103.941	103.766	103.643	103.554	8.125	105.305	105.190	105.111	105.054
7.625	104.631	104.457	104.334	104.245	7.625	104.236	104.062	103.939	103.850					
7.750	104.815	104.684	104.605	104.548	7.750	104.420	104.289	104.210	104.153					
7.875	105.103	104.987	104.908	104.851	7.875	104.708	104.592	104.513	104.456					
7.990	105.212	105.109	105.030	104.973	7.990	104.817	104.714	104.635	104.578					
8.125	105.286	105.191	105.112	105.055	8.125	104.835	104.740	104.661	104.604					

FREDDIE MAC 15 YEAR FIXED (215)					FREDDIE MAC 10 YEAR FIXED (210)					HOME POSSIBLE 30 YEAR FIXED (HP201)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.990	97.927	97.887	97.822	97.774	5.500	99.452	99.379	99.294	99.233	5.875	98.488	98.432	98.362	98.311
5.125	98.359	98.320	98.254	98.207	5.625	99.724	99.644	99.541	99.467	5.990	98.972	98.916	98.846	98.795
5.250	98.778	98.716	98.648	98.599	5.750	99.982	99.902	99.799	99.724	6.125	99.520	99.461	99.390	99.339
5.375	99.194	99.129	99.044	98.983	5.875	100.217	100.137	100.034	99.959	6.250	100.032	99.957	99.869	99.806
5.500	99.586	99.521	99.436	99.376	5.990	100.427	100.347	100.244	100.170	6.375	100.637	100.563	100.475	100.411
5.625	99.958	99.893	99.809	99.748	6.125	100.630	100.551	100.454	100.383	6.500	101.078	101.003	100.915	100.852
5.750	100.301	100.236	100.151	100.090	6.250	100.964	100.913	100.848	100.800	6.625	101.346	101.272	101.184	101.121
5.875	100.611	100.546	100.462	100.401	6.375	101.321	101.270	101.204	101.157	6.750	101.815	101.715	101.628	101.564
5.990	100.885	100.820	100.736	100.675	6.500	101.536	101.485	101.419	101.372	6.875	101.959	101.860	101.772	101.708
6.125	101.159	101.094	101.009	100.949	6.625	101.619	101.568	101.502	101.455	6.990	102.392	102.293	102.205	102.142
6.250	101.319	101.260	101.175	101.114	6.750	101.934	101.883	101.818	101.770	7.125	102.764	102.665	102.577	102.513
6.375	101.720	101.660	101.576	101.515	6.875	101.980	101.929	101.864	101.816	7.250	103.290	103.116	102.993	102.904
6.500	101.973	101.914	101.829	101.769	6.990	102.271	102.221	102.155	102.108	7.375	103.585	103.411	103.287	103.199
6.625	102.078	102.020	101.945	101.890	7.125	102.431	102.380	102.314	102.267	7.500	103.936	103.761	103.638	103.549
6.750	102.433	102.382	102.316	102.269	7.250	102.387	102.327	102.243	102.182	7.625	104.231	104.057	103.934	103.845
6.875	102.538	102.487	102.421	102.374						7.750	104.415	104.284	104.205	104.148
6.990	102.874	102.823	102.757	102.710						7.875	104.703	104.587	104.508	104.451
										7.990	104.812	104.709	104.630	104.573
										8.125	104.886	104.791	104.712	104.655

FREDDIE MAC HOMEONE 30 YEAR FIXED (201 HomeOne)				
Rate	15-Day	30-Day	45-Day	60-Day
5.875	98.888	98.832	98.762	98.711
5.990	99.372	99.316	99.246	99.195
6.125	99.920	99.861	99.790	99.739
6.250	100.432	100.357	100.269	100.206
6.375	101.037	100.963	100.875	100.811
6.500	101.478	101.403	101.315	101.252
6.625	101.746	101.672	101.584	101.521
6.750	102.215	102.115	102.028	101.964
6.875	102.359	102.260	102.172	102.108
6.990	102.792	102.693	102.605	102.542
7.125	103.164	103.065	102.977	102.913
7.250	103.690	103.516	103.393	103.304
7.375	103.985	103.811	103.687	103.599
7.500	104.336	104.161	104.038	103.949
7.625	104.631	104.457	104.334	104.245
7.750	104.815	104.684	104.605	104.548
7.875	105.103	104.987	104.908	104.851
7.990	105.212	105.109	105.030	104.973
8.125	105.286	105.191	105.112	105.055

FREDDIE MAC SUPER CONFORMING FIXED RATE PRICING

FREDDIE MAC SC 30 YEAR FIXED (201SC)					FREDDIE MAC SC 20 YEAR FIXED (220SC)					FREDDIE MAC SC 15 YEAR FIXED (215SC)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.500	96.831	96.787	96.679	96.616	5.500	94.531	94.467	94.379	94.316	5.500	96.996	96.916	96.813	96.738
5.625	97.472	97.408	97.321	97.257	5.625	95.172	95.108	95.021	94.957	5.625	97.332	97.253	97.149	97.075
5.750	97.946	97.882	97.794	97.731	5.750	95.637	95.573	95.485	95.422	5.750	97.393	97.314	97.210	97.136
5.875	98.505	98.441	98.353	98.289	5.875	96.182	96.118	96.030	95.967	5.875	97.673	97.593	97.490	97.415
5.990	99.073	99.009	98.921	98.858	5.990	96.750	96.686	96.598	96.535	5.990	98.025	97.946	97.842	97.768
6.125	99.558	99.495	99.407	99.343	6.125	97.249	97.186	97.098	97.034	6.125	98.263	98.183	98.080	98.006
6.250	99.650	99.546	99.423	99.334	6.250	97.353	97.249	97.126	97.037	6.250	98.306	98.232	98.129	98.055
6.375	100.103	99.999	99.876	99.787	6.375	97.820	97.715	97.592	97.504	6.375	98.529	98.455	98.352	98.277
6.500	100.497	100.393	100.270	100.181	6.500	98.214	98.110	97.987	97.898	6.500	98.696	98.622	98.519	98.445
6.625	100.929	100.802	100.679	100.590	6.625	98.634	98.507	98.384	98.295	6.625	98.884	98.810	98.707	98.633
6.750	101.456	101.327	101.204	101.115	6.750	99.180	99.051	98.928	98.839	6.750	99.088	99.023	98.938	98.878
6.875	101.685	101.557	101.434	101.345	6.875	99.429	99.300	99.177	99.088	6.875	99.256	99.191	99.107	99.046
6.990	101.902	101.774	101.651	101.562	6.990	99.676	99.548	99.425	99.336	6.990	99.341	99.276	99.192	99.131
7.125	102.236	102.107	101.984	101.895	7.125	99.982	99.853	99.730	99.641	7.125	99.476	99.410	99.326	99.265



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Effective: July 7, 2026

FREDDIE MAC FIXED RATE BUYDOWN PRICING

FREDDIE MAC 30 YR FIXED 2:1 BUYDOWN (201-BD)					FREDDIE MAC SC 30 YR FIXED 2:1 BUYDOWN (201-SC-BD)					DIE MAC HOME POSSIBLE 30 YR FIXED 2:1 BUYDOWN (R20)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	93.936	93.891	93.830	93.785	5.990	99.023	98.959	98.871	98.808	5.375	95.611	95.566	95.505	95.460
4.990	94.574	94.529	94.468	94.423	6.125	99.508	99.445	99.357	99.293	5.500	96.238	96.193	96.132	96.087
5.125	95.271	95.226	95.165	95.120	6.250	99.600	99.496	99.373	99.284	5.625	96.791	96.746	96.685	96.640
5.250	95.661	95.616	95.555	95.510	6.375	100.053	99.949	99.826	99.737	5.750	97.467	97.411	97.340	97.290
5.375	96.311	96.266	96.205	96.160	6.500	100.447	100.343	100.220	100.131	5.875	98.038	97.982	97.912	97.861
5.500	96.938	96.893	96.832	96.787	6.625	100.879	100.752	100.629	100.540	5.990	98.522	98.466	98.396	98.345
5.625	97.491	97.446	97.385	97.340	6.750	101.406	101.277	101.154	101.065	6.125	99.070	99.011	98.940	98.889
5.750	98.167	98.111	98.040	97.990	6.875	101.635	101.507	101.384	101.295	6.250	99.582	99.507	99.419	99.356
5.875	98.738	98.682	98.612	98.561	6.990	101.852	101.724	101.601	101.512	6.375	100.187	100.113	100.025	99.961
5.990	99.222	99.166	99.096	99.045	7.125	102.186	102.057	101.934	101.845	6.500	100.628	100.553	100.465	100.402
6.125	99.770	99.711	99.640	99.589	7.250	101.245	101.085	100.980	100.904	6.625	100.896	100.822	100.734	100.671
6.250	100.282	100.207	100.119	100.056	7.375	101.864	101.685	101.579	101.503	6.750	101.365	101.265	101.178	101.114
6.375	100.887	100.813	100.725	100.661	7.500	101.993	101.794	101.681	101.599	6.875	101.509	101.410	101.322	101.258
6.500	101.328	101.253	101.165	101.102	7.625	102.129	101.911	101.756	101.644	6.990	101.942	101.843	101.755	101.692
6.625	101.596	101.522	101.434	101.371	7.750	103.038	102.804	102.611	102.471	7.125	102.314	102.215	102.127	102.063
6.750	102.065	101.965	101.878	101.814	7.875	103.238	103.004	102.811	102.671	7.250	102.840	102.666	102.543	102.454
6.875	102.209	102.110	102.022	101.958	7.990	102.118	101.883	101.690	101.550	7.375	103.135	102.961	102.837	102.749
6.990	102.642	102.543	102.455	102.392	8.125	102.030	101.796	101.603	101.463	7.500	103.486	103.311	103.188	103.099
7.125	103.014	102.915	102.827	102.763	8.250	101.746	101.608	101.441	101.321	7.625	103.781	103.607	103.484	103.395
7.250	103.540	103.366	103.243	103.154						7.750	103.965	103.834	103.755	103.698
7.375	103.835	103.661	103.537	103.449						7.875	104.253	104.137	104.058	104.001
7.500	104.186	104.011	103.888	103.799						7.990	104.362	104.259	104.180	104.123
7.625	104.481	104.307	104.184	104.095						8.125	104.436	104.341	104.262	104.205

FREDDIE MAC 30 YR FIXED 1:0 BUYDOWN (201-BD10)					FREDDIE MAC SC 30 YR FIXED 1:0 BUYDOWN (201-SC-BD10)					DIE MAC HOME POSSIBLE 30 YR FIXED 1:0 BUYDOWN (R20)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
4.875	93.936	93.891	93.830	93.785	5.990	99.023	98.959	98.871	98.808	5.375	95.611	95.566	95.505	95.460
4.990	94.574	94.529	94.468	94.423	6.125	99.508	99.445	99.357	99.293	5.500	96.238	96.193	96.132	96.087
5.125	95.271	95.226	95.165	95.120	6.250	99.600	99.496	99.373	99.284	5.625	96.791	96.746	96.685	96.640
5.250	95.661	95.616	95.555	95.510	6.375	100.053	99.949	99.826	99.737	5.750	97.467	97.411	97.340	97.290
5.375	96.311	96.266	96.205	96.160	6.500	100.447	100.343	100.220	100.131	5.875	98.038	97.982	97.912	97.861
5.500	96.938	96.893	96.832	96.787	6.625	100.879	100.752	100.629	100.540	5.990	98.522	98.466	98.396	98.345
5.625	97.491	97.446	97.385	97.340	6.750	101.406	101.277	101.154	101.065	6.125	99.070	99.011	98.940	98.889
5.750	98.167	98.111	98.040	97.990	6.875	101.635	101.507	101.384	101.295	6.250	99.582	99.507	99.419	99.356
5.875	98.738	98.682	98.612	98.561	6.990	101.852	101.724	101.601	101.512	6.375	100.187	100.113	100.025	99.961
5.990	99.222	99.166	99.096	99.045	7.125	102.186	102.057	101.934	101.845	6.500	100.628	100.553	100.465	100.402
6.125	99.770	99.711	99.640	99.589	7.250	101.245	101.085	100.980	100.904	6.625	100.896	100.822	100.734	100.671
6.250	100.282	100.207	100.119	100.056	7.375	101.864	101.685	101.579	101.503	6.750	101.365	101.265	101.178	101.114
6.375	100.887	100.813	100.725	100.661	7.500	101.993	101.794	101.681	101.599	6.875	101.509	101.410	101.322	101.258
6.500	101.328	101.253	101.165	101.102	7.625	102.129	101.911	101.756	101.644	6.990	101.942	101.843	101.755	101.692
6.625	101.596	101.522	101.434	101.371	7.750	103.038	102.804	102.611	102.471	7.125	102.314	102.215	102.127	102.063
6.750	102.065	101.965	101.878	101.814	7.875	103.238	103.004	102.811	102.671	7.250	102.840	102.666	102.543	102.454
6.875	102.209	102.110	102.022	101.958	7.990	102.118	101.883	101.690	101.550	7.375	103.135	102.961	102.837	102.749
6.990	102.642	102.543	102.455	102.392	8.125	102.030	101.796	101.603	101.463	7.500	103.486	103.311	103.188	103.099
7.125	103.014	102.915	102.827	102.763	8.250					7.625	103.781	103.607	103.484	103.395
7.250	103.540	103.366	103.243	103.154	8.375					7.750	103.965	103.834	103.755	103.698
7.375	103.835	103.661	103.537	103.449	8.500					7.875	104.253	104.137	104.058	104.001
7.500	104.186	104.011	103.888	103.799	8.625					7.990	104.362	104.259	104.180	104.123
7.625	104.481	104.307	104.184	104.095	8.750					8.125	104.436	104.341	104.262	104.205



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SELECT PRICING

Effective: July 7, 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	94.336	94.291	94.230	94.185	4.875	97.785	97.745	97.680	97.632
4.990	94.974	94.929	94.868	94.823	4.990	98.177	98.137	98.072	98.024
5.125	95.671	95.626	95.565	95.520	5.125	98.609	98.570	98.504	98.457
5.250	96.061	96.016	95.955	95.910	5.250	99.028	98.966	98.898	98.849
5.375	96.711	96.666	96.605	96.560	5.375	99.444	99.379	99.294	99.233
5.500	97.338	97.293	97.232	97.187	5.500	99.836	99.771	99.686	99.626
5.625	97.891	97.846	97.785	97.740	5.625	100.208	100.143	100.059	99.998
5.750	98.567	98.511	98.440	98.390	5.750	100.551	100.486	100.401	100.340
5.875	99.138	99.082	99.012	98.961	5.875	100.861	100.796	100.712	100.651
5.990	99.622	99.566	99.496	99.445	5.990	101.135	101.070	100.986	100.925
6.125	100.170	100.111	100.040	99.989	6.125	101.409	101.344	101.259	101.199
6.250	100.682	100.607	100.519	100.456	6.250	101.569	101.510	101.425	101.364
6.375	101.287	101.213	101.125	101.061	6.375	101.970	101.910	101.826	101.765
6.500	101.728	101.653	101.565	101.502	6.500	102.223	102.164	102.079	102.019
6.625	101.996	101.922	101.834	101.771	6.625	102.328	102.270	102.195	102.140
6.750	102.465	102.365	102.278	102.214	6.750	102.683	102.632	102.566	102.519
6.875	102.609	102.510	102.422	102.358	6.875	102.788	102.737	102.671	102.624
6.990	103.042	102.943	102.855	102.792	6.990	103.124	103.073	103.007	102.960
7.125	103.414	103.315	103.227	103.163	7.125	103.333	103.282	103.216	103.169
7.250	103.940	103.766	103.643	103.554	7.250	103.126	103.067	102.982	102.922
7.375	104.235	104.061	103.937	103.849					
7.500	104.586	104.411	104.288	104.199					
7.625	104.881	104.707	104.584	104.495					
7.750	105.065	104.934	104.855	104.798					
7.875	105.353	105.237	105.158	105.101					
7.990	105.462	105.359	105.280	105.223					
8.125	105.536	105.441	105.362	105.305					

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	97.081	97.017	96.929	96.866	5.990	98.275	98.196	98.092	98.018
5.625	97.722	97.658	97.571	97.507	6.125	98.513	98.433	98.330	98.256
5.750	98.196	98.132	98.044	97.981	6.250	98.556	98.482	98.379	98.305
5.875	98.755	98.691	98.603	98.539	6.375	98.779	98.705	98.602	98.527
5.990	99.323	99.259	99.171	99.108	6.500	98.946	98.872	98.769	98.695
6.125	99.808	99.745	99.657	99.593	6.625	99.134	99.060	98.957	98.883
6.250	99.900	99.796	99.673	99.584	6.750	99.338	99.273	99.188	99.128
6.375	100.353	100.249	100.126	100.037	6.875	99.506	99.441	99.357	99.296
6.500	100.747	100.643	100.520	100.431	6.990	99.591	99.526	99.442	99.381
6.625	101.179	101.052	100.929	100.840	7.125	99.726	99.660	99.576	99.515
6.750	101.706	101.577	101.454	101.365	7.250	99.356	99.282	99.179	99.104
6.875	101.935	101.807	101.684	101.595	7.375	99.860	99.786	99.683	99.608
6.990	102.152	102.024	101.901	101.812	7.500	99.916	99.842	99.739	99.665
7.125	102.486	102.357	102.234	102.145	7.625	99.613	99.539	99.436	99.362
7.250	101.545	101.385	101.280	101.204	7.750	100.615	100.541	100.438	100.363
7.375	102.164	101.985	101.879	101.803	7.875	100.713	100.639	100.536	100.462
7.500	102.293	102.094	101.981	101.899	7.990	99.530	99.456	99.353	99.278
7.625	102.429	102.211	102.056	101.944					
7.750	103.338	103.104	102.911	102.771					
7.875	103.538	103.304	103.111	102.971					
7.990	102.418	102.183	101.990	101.850					
8.125	102.330	102.096	101.903	101.763					

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	94.186	94.141	94.080	94.035	5.990	99.273	99.209	99.121	99.058
4.990	94.824	94.779	94.718	94.673	6.125	99.758	99.695	99.607	99.543
5.125	95.521	95.476	95.415	95.370	6.250	99.850	99.746	99.623	99.534
5.250	95.911	95.866	95.805	95.760	6.375	100.303	100.199	100.076	99.987
5.375	96.561	96.516	96.455	96.410	6.500	100.697	100.593	100.470	100.381
5.500	97.188	97.143	97.082	97.037	6.625	101.129	101.002	100.879	100.790
5.625	97.741	97.696	97.635	97.590	6.750	101.656	101.527	101.404	101.315
5.750	98.417	98.361	98.290	98.240	6.875	101.885	101.757	101.634	101.545
5.875	98.988	98.932	98.862	98.811	6.990	102.102	101.974	101.851	101.762
5.990	99.472	99.416	99.346	99.295	7.125	102.436	102.307	102.184	102.095
6.125	100.020	99.961	99.890	99.839	7.250	101.495	101.335	101.230	101.154
6.250	100.532	100.457	100.369	100.306	7.375	102.114	101.935	101.829	101.753
6.375	101.137	101.063	100.975	100.911	7.500	102.243	102.044	101.931	101.849
6.500	101.578	101.503	101.415	101.352	7.625	102.379	102.161	102.006	101.894
6.625	101.846	101.772	101.684	101.621	7.750	103.288	103.054	102.861	102.721
6.750	102.315	102.215	102.128	102.064	7.875	103.488	103.254	103.061	102.921
6.875	102.459	102.360	102.272	102.208	7.990	102.368	102.133	101.940	101.800
6.990	102.892	102.793	102.705	102.642	8.125	102.280	102.046	101.853	101.713
7.125	103.264	103.165	103.077	103.013	8.250	101.996	101.858	101.691	101.571
7.250	103.790	103.616	103.493	103.404	8.375	102.048	101.911	101.744	101.623
7.375	104.085	103.911	103.787	103.699	8.500	102.181	102.043	101.876	101.756
7.500	104.436	104.261	104.138	104.049					
7.625	104.731	104.557	104.434	104.345					

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	94.186	94.141	94.080	94.035	5.990	99.273	99.209	99.121	99.058
4.990	94.824	94.779	94.718	94.673	6.125	99.758	99.695	99.607	99.543
5.125	95.521	95.476	95.415	95.370	6.250	99.850	99.746	99.623	99.534
5.250	95.911	95.866	95.805	95.760	6.375	100.303	100.199	100.076	99.987
5.375	96.561	96.516	96.455	96.410	6.500	100.697	100.593	100.470	100.381
5.500	97.188	97.143	97.082	97.037	6.625	101.129	101.002	100.879	100.790
5.625	97.741	97.696	97.635	97.590	6.750	101.656	101.527	101.404	101.315
5.750	98.417	98.361	98.290	98.240	6.875	101.885	101.757	101.634	101.545
5.875	98.988	98.932	98.862	98.811	6.990	102.102	101.974	101.851	101.762
5.990	99.472	99.416	99.346	99.295	7.125	102.436	102.307	102.184	102.095
6.125	100.020	99.961	99.890	99.839	7.250	101.495	101.335	101.230	101.154
6.250	100.532	100.457	100.369	100.306	7.375	102.114	101.935	101.829	101.753
6.375	101.137	101.063	100.975	100.911	7.500	102.243	102.044	101.931	101.849
6.500	101.578	101.503	101.415	101.352	7.625	102.379	102.161	102.006	101.894
6.625	101.846	101.772	101.684	101.621	7.750	103.288	103.054	102.861	102.721
6.750	102.315	102.215	102.128	102.064	7.875	103.488	103.254	103.061	102.921
6.875	102.459	102.360	102.272	102.208	7.990	102.368	102.133	101.940	101.800
6.990	102.892	102.793	102.705	102.642	8.125	102.280	102.046	101.853	101.713
7.125	103.264	103.165	103.077	103.013	8.250	101.996	101.858	101.691	101.571
7.250	103.790	103.616	103.493	103.404	8.375	102.048	101.911	101.744	101.623
7.375	104.085	103.911	103.787	103.699	8.500	102.181	102.043	101.876	101.756
7.500	104.436	104.261	104.138	104.049					
7.625	104.731	104.557	104.434	104.345					



Effective: July 7, 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



Effective: July 7, 2026

ALT AGENCY 2nd Home/ Investment HIGH BALANCE

Alt Agency 30 Yr Fixed High Bal (AltA101HB)					Alt Agency 25 Yr Fixed High Bal (AltA125HB)					Alt Agency 20 Yr Fixed High Bal (AltA120HB)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.500	97.456	97.392	97.304	97.241	5.500	95.226	95.162	95.075	95.011	5.375	94.706	94.642	94.554	94.491
5.625	98.097	98.033	97.946	97.882	5.625	95.872	95.808	95.721	95.657	5.500	95.381	95.317	95.229	95.166
5.750	98.821	98.757	98.669	98.606	5.750	96.346	96.282	96.194	96.131	5.625	96.022	95.958	95.871	95.807
5.875	99.380	99.316	99.228	99.164	5.875	96.891	96.827	96.739	96.675	5.750	96.487	96.423	96.335	96.272
5.990	99.848	99.784	99.696	99.633	5.990	97.459	97.395	97.307	97.244	5.875	97.032	96.968	96.880	96.817
6.125	100.333	100.270	100.182	100.118	6.125	97.938	97.875	97.787	97.723	5.990	97.600	97.536	97.448	97.385
6.250	100.075	99.971	99.848	99.759	6.250	98.030	97.926	97.803	97.714	6.125	98.099	98.036	97.948	97.884
6.375	100.528	100.424	100.301	100.212	6.375	98.483	98.379	98.256	98.167	6.250	98.203	98.099	97.976	97.887
6.500	100.947	100.843	100.720	100.631	6.500	98.877	98.773	98.650	98.561	6.375	98.670	98.565	98.442	98.354
6.625	101.354	101.227	101.104	101.015	6.625	99.309	99.182	99.059	98.970	6.500	99.064	98.960	98.837	98.748
6.750	101.756	101.627	101.504	101.415	6.750	99.836	99.707	99.584	99.495	6.625	99.484	99.357	99.234	99.145
6.875	101.985	101.857	101.734	101.645	6.875	100.065	99.937	99.814	99.725	6.750	100.030	99.901	99.778	99.689
6.990	102.252	102.124	102.001	101.912	6.990	100.282	100.154	100.031	99.942	6.875	100.279	100.150	100.027	99.938
7.125	102.586	102.457	102.334	102.245	7.125	100.616	100.487	100.364	100.275	6.990	100.526	100.398	100.275	100.186
7.250	101.845	101.685	101.580	101.504	7.250	99.675	99.515	99.410	99.334	7.125	100.832	100.703	100.580	100.491
7.375	102.089	101.910	101.804	101.728	7.375	100.294	100.115	100.009	99.933	7.250	99.908	99.748	99.642	99.566
7.500	102.343	102.144	102.031	101.949	7.500	100.423	100.224	100.111	100.029	7.375	100.543	100.364	100.259	100.183
7.625	102.604	102.386	102.231	102.119	7.625	100.559	100.341	100.186	100.074	7.500	100.763	100.564	100.451	100.369
7.750	102.613	102.379	102.186	102.046	7.750	101.468	101.234	101.041	100.901	7.625	100.538	100.321	100.165	100.053
7.875	102.813	102.579	102.386	102.246	7.875	101.668	101.434	101.241	101.101	7.750	101.444	101.210	101.017	100.877
7.990	102.968	102.733	102.540	102.400	7.990	100.548	100.313	100.120	99.980	7.875	101.639	101.405	101.212	101.072
8.125	102.880	102.646	102.453	102.313						7.990	100.512	100.278	100.084	99.944
8.250	102.596	102.458	102.291	102.171										
8.375	102.648	102.511	102.344	102.223										
8.500	102.781	102.643	102.476	102.356										
8.625	102.855	102.718	102.551	102.430										

Alt Agency 15 Yr Fixed High Bal (AltA115HB)					Alt Agency 10 Yr Fixed High Bal (AltA110HB)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.990	98.500	98.421	98.317	98.243	5.990	98.165	98.086	97.982	97.908
6.125	98.738	98.658	98.555	98.481	6.125	98.403	98.323	98.220	98.146
6.250	98.781	98.707	98.604	98.530	6.250	98.446	98.372	98.269	98.195
6.375	99.004	98.930	98.827	98.752	6.375	98.669	98.595	98.492	98.417
6.500	99.171	99.097	98.994	98.920	6.500	98.836	98.762	98.659	98.585
6.625	99.359	99.285	99.182	99.108	6.625	99.024	98.950	98.847	98.773
6.750	99.563	99.498	99.413	99.353	6.750	99.228	99.163	99.078	99.018
6.875	99.731	99.666	99.582	99.521	6.875	99.396	99.331	99.247	99.186
6.990	99.816	99.751	99.667	99.606	6.990	99.481	99.416	99.332	99.271
7.125	99.951	99.885	99.801	99.740	7.125	99.616	99.550	99.466	99.405
7.250	99.581	99.507	99.404	99.329	7.250	99.246	99.172	99.069	98.994
7.375	100.085	100.011	99.908	99.833	7.375	99.750	99.676	99.573	99.498
7.500	100.141	100.067	99.964	99.890	7.500	99.806	99.732	99.629	99.555
7.625	99.838	99.764	99.661	99.587	7.625	99.313	99.239	99.136	99.062
7.750	100.840	100.766	100.663	100.588	7.750	100.315	100.241	100.138	100.063
7.875	100.938	100.864	100.761	100.687	7.875	100.413	100.339	100.236	100.162
7.990	99.755	99.681	99.578	99.503	7.990	99.230	99.156	99.053	98.978



Effective: July 7, 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	0.000	-0.500	-1.000	-1.125	-2.500			
2nd Home	0.000	0.000	-0.500	-1.000	-1.125	-2.500	-3.000		
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	-1.625	-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
	95.01 - 97	35%	-2.300	-3.320	-4.230	-5.050	-6.270	-8.420	-9.130	-10.000
Alt Agency Amortization Term ≤ 20 Years (Fixed)	<=85	6%	-0.550	-0.550	-0.550	-0.550	-0.590	-0.730	-0.780	-0.890
	85.01 - 90	12%	-0.790	-1.040	-1.300	-1.450	-1.760	-2.310	-2.520	-2.770
	90.01 - 95	25%	-1.450	-2.120	-2.680	-3.090	-3.900	-5.120	-5.630	-6.240
	95.01 - 97	35%	-2.120	-3.140	-4.050	-4.770	-5.990	-8.030	-8.740	-9.610

LPMI (in addition to adjustments above)

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

FNMA/FHLMC State Tier Adjustment

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

LendingPros

19000 MacArthur Blvd, Suite 250
Irvine, CA 92612

Effective: July 7, 2026

CalHFA Pricing (California Only)

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

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

CalHFA Conv with MyHome only (C100)

Fees:

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

CalHFA Conv - CalPLUS with 2% ZIP (C102)

Fees:

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

CalHFA Conv - CalPLUS with 3% ZIP (C103)

Fees:

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

CalHFA Conv with MyHome only - HB (C106)

Fees:

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

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

Fees:

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

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

Fees:

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

CalHFA FHA with MyHome only (F200)

Fees:

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

CalHFA FHA - CalPLUS with 2% ZIP (F202)

Fees:

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

CalHFA FHA with MyHome only - HB (F206)

Fees:

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

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

Fees:

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

CalHFA Conv DFA 30 Year Fixed (C101)

Fees:

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

CalHFA Conv DFA HB 30 Year Fixed (C107)

Fees:

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

CalHFA CalReady - (C110/F210)

Fees:

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

CalHFA CalPLUS Access - (C111/F211)

Fees:

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

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 Irvine, CA 92612

Effective: July 7, 2026

DPA Pro Pricing

DPA Pro Plus - (301_1st_DPA_Plus)				
Rate	15 Day	30 Day	45 Day	
6.490	99.482	99.301	99.101	
6.500	99.512	99.331	99.131	
6.625	100.052	99.871	99.671	
6.750	100.583	100.402	100.202	
6.875	100.553	100.403	100.195	
6.990	101.044	100.894	100.686	
7.000	101.074	100.924	100.716	
7.125	101.584	101.434	101.226	
7.250	102.075	101.925	101.717	
7.375	101.995	101.814	101.577	
7.490	102.447	102.266	102.029	
7.500	102.486	102.305	102.068	
7.625	102.956	102.775	102.538	
7.750	103.407	103.226	102.989	
7.875	101.556	101.361	101.094	
7.990	101.977	101.782	101.515	
8.000	102.007	101.812	101.545	

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	98.732	98.551	98.351	
6.500	98.762	98.581	98.381	
6.625	99.302	99.121	98.921	
6.750	99.833	99.652	99.452	
6.875	99.803	99.653	99.445	
6.990	100.294	100.144	99.936	
7.000	100.324	100.174	99.966	
7.125	100.834	100.684	100.476	
7.250	101.325	101.175	100.967	
7.375	101.245	101.064	100.827	
7.490	101.706	101.525	101.288	
7.500	101.736	101.555	101.318	
7.625	102.206	102.025	101.788	
7.750	102.657	102.476	102.239	
7.875	100.806	100.611	100.344	
7.990	101.227	101.032	100.765	
8.000	101.257	101.062	100.795	

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	97.482	97.301	97.101	
6.500	97.512	97.331	97.131	
6.625	98.052	97.871	97.671	
6.750	98.583	98.402	98.202	
6.875	98.553	98.403	98.195	
6.990	99.044	98.894	98.686	
7.000	99.074	98.924	98.716	
7.125	99.584	99.434	99.226	
7.250	100.075	99.925	99.717	
7.375	99.995	99.814	99.577	
7.490	100.456	100.275	100.038	
7.500	100.486	100.305	100.068	
7.625	100.956	100.775	100.538	
7.750	101.407	101.226	100.989	
7.875	99.556	99.361	99.094	
7.990	99.977	99.782	99.515	
8.000	100.007	99.812	99.545	

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	96.828	96.732	96.551	
6.500	96.858	96.762	96.581	
6.625	97.398	97.302	97.121	
6.750	97.929	97.833	97.652	
6.875	97.884	97.803	97.653	
6.990	98.375	98.294	98.144	
7.000	98.405	98.324	98.174	
7.125	98.915	98.834	98.684	
7.250	99.406	99.325	99.175	
7.375	99.341	99.245	99.064	
7.490	99.802	99.706	99.525	
7.500	99.832	99.736	99.555	
7.625	100.302	100.206	100.025	
7.750	100.753	100.657	100.476	
7.875	98.911	98.806	98.611	
7.990	99.332	99.227	99.032	
8.000	99.362	99.257	99.062	

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	96.982	96.801	96.601	
6.500	97.012	96.831	96.631	
6.625	97.552	97.371	97.171	
6.750	98.083	97.902	97.702	
6.875	98.053	97.903	97.695	
6.990	98.544	98.394	98.186	
7.000	98.574	98.424	98.216	
7.125	99.084	98.934	98.726	
7.250	99.575	99.425	99.217	
7.375	99.495	99.314	99.077	
7.490	99.956	99.775	99.538	
7.500	99.986	99.805	99.568	
7.625	100.456	100.275	100.038	
7.750	100.907	100.726	100.489	
7.875	99.056	98.861	98.594	
7.990	99.477	99.282	99.015	
8.000	99.507	99.312	99.045	

LLPAs

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

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

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



LendingPros
19000 MacArthur Blvd, Suite 250
Irvine, CA 92612

Effective: July 7, 2026

FHA Pricing

FHA 30 - 25 Year Fixed - (301 & 325)				FHA 20 Year Fixed - (320)				FHA 15 Year Fixed - (315)				FHA 30 Year Fixed HB - (301HB)			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
4.990	96.444	96.420	96.368	4.990	95.634	95.610	95.558	4.990	97.830	97.795	97.764	5.125	96.375	96.350	96.299
5.125	96.851	96.826	96.775	5.125	96.041	96.016	95.965	5.125	98.104	98.070	98.038	5.250	97.678	97.625	97.559
5.250	98.258	98.204	98.138	5.250	97.448	97.394	97.328	5.250	99.288	99.253	99.222	5.375	97.845	97.791	97.725
5.375	98.703	98.649	98.583	5.375	97.893	97.839	97.773	5.375	99.151	99.095	99.040	5.500	98.341	98.288	98.222
5.500	99.141	99.087	99.021	5.500	98.331	98.277	98.211	5.500	99.458	99.402	99.347	5.625	98.729	98.675	98.609
5.625	99.449	99.395	99.329	5.625	98.639	98.585	98.519	5.625	99.634	99.578	99.523	5.750	99.775	99.722	99.656
5.750	100.301	100.248	100.182	5.750	99.491	99.438	99.372	5.750	100.336	100.280	100.225	5.875	100.166	100.099	100.040
5.875	100.700	100.632	100.573	5.875	99.890	99.822	99.763	5.875	99.972	99.917	99.839	5.990	100.523	100.455	100.397
5.990	101.159	101.091	101.032	5.990	100.349	100.281	100.222	5.990	100.290	100.235	100.157	6.125	100.801	100.734	100.675
6.125	101.446	101.379	101.320	6.125	100.636	100.569	100.510	6.125	100.426	100.371	100.293	6.250	101.225	101.157	101.099
6.250	102.061	101.994	101.935	6.250	101.251	101.184	101.125	6.250	100.870	100.814	100.736	6.375	101.525	101.469	101.359
6.375	102.548	102.592	102.482	6.375	101.838	101.782	101.672	6.375	100.654	100.587	100.423	6.500	101.621	101.564	101.455
6.500	103.082	103.025	102.916	6.500	102.272	102.215	102.106	6.500	100.927	100.860	100.696	6.625	101.928	101.872	101.762
6.625	103.398	103.341	103.231	6.625	102.588	102.531	102.421	6.625	101.081	101.014	100.850	6.750	101.432	101.375	101.266
6.750	103.968	103.912	103.802	6.750	103.158	103.102	102.992	6.750	102.089	102.022	101.858	6.875	101.168	101.139	101.030
6.875	103.414	103.385	103.275	6.875	102.604	102.575	102.465	6.875	102.026	101.959	101.795	6.990	101.353	101.324	101.214
6.990	103.922	103.893	103.783	6.990	103.112	103.083	102.973	6.990	102.362	102.296	102.132	7.125	101.758	101.729	101.620

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	96.294	96.270	96.218	5.125	96.175	96.150	96.099	4.990	96.294	96.270	96.218	5.125	96.175	96.150	96.099
5.125	96.701	96.676	96.625	5.250	97.478	97.425	97.359	5.125	96.701	96.676	96.625	5.250	97.478	97.425	97.359
5.250	98.108	98.054	97.988	5.375	97.645	97.591	97.525	5.250	98.108	98.054	97.988	5.375	97.645	97.591	97.525
5.375	98.553	98.499	98.433	5.500	98.141	98.088	98.022	5.375	98.553	98.499	98.433	5.500	98.141	98.088	98.022
5.500	98.991	98.937	98.871	5.625	98.529	98.475	98.409	5.500	98.991	98.937	98.871	5.625	98.529	98.475	98.409
5.625	99.299	99.245	99.179	5.750	99.875	99.822	99.456	5.625	99.299	99.245	99.179	5.750	99.575	99.522	99.456
5.750	100.151	100.098	100.032	5.875	99.966	99.899	99.840	5.750	100.151	100.098	100.032	5.875	99.966	99.899	99.840
5.875	100.550	100.482	100.423	5.990	100.323	100.255	100.197	5.875	100.550	100.482	100.423	5.990	100.323	100.255	100.197
5.990	101.009	100.941	100.882	6.125	100.601	100.534	100.475	5.990	101.009	100.941	100.882	6.125	100.601	100.534	100.475
6.125	101.296	101.229	101.170	6.250	101.025	100.957	100.899	6.125	101.296	101.229	101.170	6.250	101.025	100.957	100.899
6.250	101.911	101.844	101.785	6.375	101.325	101.269	101.159	6.250	101.911	101.844	101.785	6.375	101.325	101.269	101.159
6.375	102.498	102.442	102.332	6.500	101.421	101.364	101.255	6.375	102.498	102.442	102.332	6.500	101.421	101.364	101.255
6.500	102.932	102.875	102.766	6.625	101.728	101.672	101.562	6.500	102.932	102.875	102.766	6.625	101.728	101.672	101.562
6.625	103.248	103.191	103.081	6.750	101.232	101.175	101.066	6.625	103.248	103.191	103.081	6.750	101.232	101.175	101.066
6.750	103.818	103.762	103.652	6.875	100.968	100.939	100.830	6.750	103.818	103.762	103.652	6.875	100.968	100.939	100.830
6.875	103.264	103.235	103.125	6.990	101.153	101.124	101.014	6.875	103.264	103.235	103.125	6.990	101.153	101.124	101.014
6.990	103.772	103.743	103.633	7.125	101.558	101.529	101.420	6.990	103.772	103.743	103.633	7.125	101.558	101.529	101.420

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 200
Irvine, CA 92612

SELECT PRICING

Effective: July 7, 2026

SELECT VA & USDA Pricing

SELECT VA 30 - 25 Year Fixed (401 & 425)				
Rate	15 Day	30 Day	45 Day	
4.990	96.455	96.431	96.380	
5.125	96.882	96.857	96.806	
5.250	98.117	98.063	97.997	
5.375	98.615	98.561	98.495	
5.500	99.121	99.067	99.001	
5.625	99.479	99.425	99.359	
5.750	100.103	100.050	99.984	
5.875	100.451	100.384	100.325	
5.990	101.068	101.000	100.942	
6.125	101.395	101.327	101.269	
6.250	101.750	101.683	101.624	
6.375	102.009	101.952	101.842	
6.500	102.400	102.344	102.234	
6.625	102.669	102.612	102.502	
6.750	103.645	103.589	103.479	
6.875	103.218	103.190	103.080	
6.990	103.604	103.575	103.466	

SELECT VA 15 Year Fixed - (415)				
Rate	15 Day	30 Day	45 Day	
4.990	97.851	97.817	97.785	
5.125	98.146	98.111	98.080	
5.250	99.157	99.122	99.091	
5.375	99.073	99.017	98.962	
5.500	99.449	99.392	99.337	
5.625	99.674	99.618	99.563	
5.750	100.148	100.092	100.037	
5.875	99.734	99.679	99.601	
5.990	100.209	100.154	100.076	
6.125	100.385	100.329	100.251	
6.250	100.569	100.514	100.436	
6.375	100.024	99.957	99.793	
6.500	100.255	100.188	100.024	
6.625	100.362	100.295	100.131	
6.750	101.776	101.709	101.545	
6.875	101.840	101.773	101.609	
6.990	102.055	101.988	101.824	

SELECT VA 30 Year Fixed 2:1 Buydown - (401-BD)				
Rate	15 Day	30 Day	45 Day	
4.990	96.305	96.281	96.230	
5.125	96.732	96.707	96.656	
5.250	97.967	97.913	97.847	
5.375	98.465	98.411	98.345	
5.500	98.971	98.917	98.851	
5.625	99.329	99.275	99.209	
5.750	99.953	99.900	99.834	
5.875	100.301	100.234	100.175	
5.990	100.918	100.850	100.792	
6.125	101.245	101.177	101.119	
6.250	101.600	101.533	101.474	
6.375	101.859	101.802	101.692	
6.500	102.250	102.194	102.084	
6.625	102.519	102.462	102.352	
6.750	103.495	103.439	103.329	
6.875	103.068	103.040	102.930	
6.990	103.454	103.425	103.316	

SELECT VA 30 Year Fixed 1:0 Buydown - (401-BD10)				
Rate	15 Day	30 Day	45 Day	
4.990	96.305	96.281	96.230	
5.125	96.732	96.707	96.656	
5.250	97.967	97.913	97.847	
5.375	98.465	98.411	98.345	
5.500	98.971	98.917	98.851	
5.625	99.329	99.275	99.209	
5.750	99.953	99.900	99.834	
5.875	100.301	100.234	100.175	
5.990	100.918	100.850	100.792	
6.125	101.245	101.177	101.119	
6.250	101.600	101.533	101.474	
6.375	101.859	101.802	101.692	
6.500	102.250	102.194	102.084	
6.625	102.519	102.462	102.352	
6.750	103.495	103.439	103.329	
6.875	103.068	103.040	102.930	
6.990	103.454	103.425	103.316	

SELECT VA 30 Year Fixed HB - (401HB)				
Rate	15 Day	30 Day	45 Day	
5.125	96.483	96.458	96.407	
5.250	97.709	97.655	97.589	
5.375	98.183	98.130	98.064	
5.500	98.525	98.471	98.405	
5.625	98.933	98.879	98.813	
5.750	99.814	99.761	99.695	
5.875	100.051	99.984	99.925	
5.990	100.410	100.342	100.284	
6.125	100.826	100.758	100.700	
6.250	101.096	101.028	100.970	
6.375	101.131	101.075	100.965	
6.500	101.420	101.364	101.254	
6.625	101.863	101.806	101.697	
6.750	101.526	101.470	101.360	
6.875	100.589	100.560	100.450	
6.990	100.930	100.901	100.792	
7.125	100.674	100.645	100.535	

SELECT VA HB 30 Year Fixed 2:1 Buydown - (401HB-B)				
Rate	15 Day	30 Day	45 Day	
5.125	96.433	96.408	96.357	
5.250	97.659	97.605	97.539	
5.375	98.133	98.080	98.014	
5.500	98.475	98.421	98.355	
5.625	98.883	98.829	98.763	
5.750	99.764	99.711	99.645	
5.875	100.001	99.934	99.875	
5.990	100.360	100.292	100.234	
6.125	100.776	100.708	100.650	
6.250	101.046	100.978	100.920	
6.375	101.081	101.025	100.915	
6.500	101.370	101.314	101.204	
6.625	101.813	101.756	101.647	
6.750	101.476	101.420	101.310	
6.875	100.539	100.510	100.400	
6.990	100.880	100.851	100.742	
7.125	100.624	100.595	100.485	

SELECT VA HB 30 Year Fixed 1:0 Buydown - (401HB-B)				
Rate	15 Day	30 Day	45 Day	
5.125	96.433	96.408	96.357	
5.250	97.659	97.605	97.539	
5.375	98.133	98.080	98.014	
5.500	98.475	98.421	98.355	
5.625	98.883	98.829	98.763	
5.750	99.764	99.711	99.645	
5.875	100.001	99.934	99.875	
5.990	100.360	100.292	100.234	
6.125	100.776	100.708	100.650	
6.250	101.046	100.978	100.920	
6.375	101.081	101.025	100.915	
6.500	101.370	101.314	101.204	
6.625	101.813	101.756	101.647	
6.750	101.476	101.420	101.310	
6.875	100.539	100.510	100.400	
6.990	100.880	100.851	100.742	
7.125	100.624	100.595	100.485	

SELECT VA 30 Year Fixed 1:0 Buydown - (401HB-B)				
Rate	15 Day	30 Day	45 Day	
5.125	96.433	96.408	96.357	
5.250	97.659	97.605	97.539	
5.375	98.133	98.080	98.014	
5.500	98.475	98.421	98.355	
5.625	98.883	98.829	98.763	
5.750	99.764	99.711	99.645	
5.875	100.001	99.934	99.875	
5.990	100.360	100.292	100.234	
6.125	100.776	100.708	100.650	
6.250	101.046	100.978	100.920	
6.375	101.081	101.025	100.915	
6.500	101.370	101.314	101.204	
6.625	101.813	101.756	101.647	
6.750	101.476	101.420	101.310	
6.875	100.539	100.510	100.400	
6.990	100.880	100.851	100.742	
7.125	100.624	100.595	100.485	

SELECT VA IRRRL 30 - 25 Year Fixed (401RL & 425RL)				
Rate	15 Day	30 Day	45 Day	
4.990	96.555	96.531	96.480	
5.125	96.982	96.957	96.906	
5.250	98.217	98.163	98.097	
5.375	98.715	98.661	98.595	
5.500	99.221	99.167	99.101	
5.625	99.579	99.525	99.459	
5.750	100.203	100.150	100.084	
5.875	100.551	100.484	100.425	
5.990	101.168	101.100	101.042	
6.125	101.495	101.427	101.369	
6.250	101.850	101.783	101.724	
6.375	102.109	102.052	101.942	
6.500	102.500	102.444	102.334	
6.625	102.769	102.712	102.602	
6.750	103.745	103.689	103.579	
6.875	103.318	103.290	103.180	
6.990	103.704	103.675	103.566	

SELECT VA IRRRL 30 Year Fixed HB - (401RLHB)				
Rate	15 Day	30 Day	45 Day	
5.125	96.408	96.383	96.332	
5.250	97.634	97.580	97.514	
5.375	98.108	98.055	97.989	
5.500	98.450	98.396	98.330	
5.625	98.858	98.804	98.738	
5.750	99.739	99.686	99.620	
5.875	99.976	99.909	99.850	
5.990	100.335	100.267	100.209	
6.125	100.751	100.683	100.625	
6.250	101.021	100.953	100.895	
6.375	101.056	101.000	100.890	
6.500	101.345	101.289	101.179	
6.625	101.788	101.731	101.622	
6.750	101.451	101.395	101.285	
6.875	100.514	100.485	100.375	
6.990	100.855	100.826	100.717	
7.125	100.599	100.570	100.460	

SELECT VA IRRRL 15 Year Fixed - (415RL)				
Rate	15 Day	30 Day	45 Day	
4.990	97.701	97.667	97.635	
5.125	97.996	97.961	97.930	
5.250	99.007	98.972	98.941	
5.375	98.923	98.867	98.812	
5.500	99.299	99.242	99.187	
5.625	99.524	99.468	99.413	
5.750	99.998	99.942	99.887	
5.875	99.584	99.529	99.451	
5.990	100.059	100.004	99.926	
6.125	100.235	100.179	100.101	
6.250	100.419	100.364	100.286	
6.375	99.874	99.807	99.643	
6.500	100.105	100.038	99.874	
6.625	100.212	100.145	99.981	
6.750	101.626	101.559	101.395	
6.875	101.690	101.623	101.459	
6.990	101.905	101.838	101.674	

SELECT USDA 30 - 25 Year Fixed - (501)				
Rate	15 Day	30 Day	45 Day	
4.990	96.035	96.011	95.960	
5.125	96.462	96.437	96.386	
5.250	97.697	97.643	97.577	
5.375	98.195	98.141	98.075	
5.500	98.701	98.647	98.581	
5.625	99.059	99.005	98.939	
5.750	99.663	99.630	99.564	
5.875	100.031	99.964	99.905	
5.990	100.648	100.580	100.522	</



LendingPros
19000 MacArthur Blvd, Suite 250
Irvine, CA 92612

Effective: July 7, 2026

FHA Streamline & VA IRRRL Pricing

FHA Streamline 30 - 25 Year Fixed - (301SL & 326SL)				
Rate	15 Day	30 Day	45 Day	
4.990	96.334	96.310	96.258	
5.125	96.741	96.716	96.665	
5.250	98.148	98.094	98.028	
5.375	98.593	98.539	98.473	
5.500	99.031	98.977	98.911	
5.625	99.339	99.285	99.219	
5.750	100.191	100.138	100.072	
5.875	100.590	100.522	100.463	
5.990	101.499	100.981	100.922	
6.125	101.336	101.269	101.210	
6.250	101.951	101.884	101.825	
6.375	102.538	102.482	102.372	
6.500	102.972	102.915	102.806	
6.625	103.288	103.231	103.121	
6.750	103.858	103.802	103.692	
6.875	103.304	103.275	103.165	
6.990	103.812	103.783	103.673	

FHA Streamline 20 Year Fixed - (320SL)				
Rate	15 Day	30 Day	45 Day	
5.250	97.323	97.269	97.203	
5.375	97.768	97.714	97.648	
5.500	98.206	98.152	98.086	
5.625	98.514	98.460	98.394	
5.750	99.366	99.313	99.247	
5.875	99.765	99.697	99.638	
5.990	100.224	100.156	100.097	
6.125	100.511	100.444	100.385	
6.250	101.126	101.059	101.000	
6.375	101.713	101.657	101.547	
6.500	102.147	102.090	101.981	
6.625	102.463	102.406	102.296	
6.750	103.033	102.977	102.867	
6.875	102.479	102.450	102.340	
6.990	102.987	102.958	102.848	
7.125	103.494	103.465	103.355	
7.250	103.990	103.961	103.851	

FHA Streamline 15 Year Fixed - (315SL)				
Rate	15 Day	30 Day	45 Day	
4.990	97.705	97.670	97.639	
5.125	97.979	97.945	97.913	
5.250	99.163	99.128	99.097	
5.375	99.026	98.970	98.915	
5.500	99.333	99.277	99.222	
5.625	99.609	99.453	99.398	
5.750	100.211	100.155	100.100	
5.875	99.847	99.792	99.714	
5.990	100.165	100.110	100.032	
6.125	100.301	100.246	100.168	
6.250	100.745	100.689	100.611	
6.375	100.529	100.462	100.298	
6.500	100.802	100.735	100.571	
6.625	100.956	100.889	100.725	
6.750	101.964	101.897	101.733	
6.875	101.901	101.834	101.670	
6.990	102.237	102.171	102.007	

FHA Streamline 30 Year Fixed HB - (301SLHB)				
Rate	15 Day	30 Day	45 Day	
5.250	97.253	97.200	97.134	
5.375	97.420	97.366	97.300	
5.500	97.916	97.863	97.797	
5.625	98.304	98.250	98.184	
5.750	99.350	99.297	99.231	
5.875	99.741	99.674	99.615	
5.990	100.098	100.030	99.972	
6.125	100.376	100.309	100.250	
6.250	100.800	100.732	100.674	
6.375	101.100	101.044	100.934	
6.500	101.196	101.139	101.030	
6.625	101.503	101.447	101.337	
6.750	101.007	100.950	100.841	
6.875	100.743	100.714	100.605	
6.990	100.928	100.899	100.789	
7.125	101.333	101.304	101.195	
7.250	101.829	101.800	101.691	

VA IRRRL 30 - 25 Year Fixed (401RL & 425RL)				
Rate	15 Day	30 Day	45 Day	
5.250	97.917	97.863	97.797	
5.375	98.415	98.361	98.295	
5.500	98.921	98.867	98.801	
5.625	99.279	99.225	99.159	
5.750	99.903	99.850	99.784	
5.875	100.251	100.184	100.125	
5.990	100.868	100.800	100.742	
6.125	101.195	101.127	101.069	
6.250	101.550	101.483	101.424	
6.375	101.809	101.752	101.642	
6.500	102.200	102.144	102.034	
6.625	102.469	102.412	102.302	
6.750	103.445	103.389	103.279	
6.875	103.018	102.990	102.880	
6.990	103.404	103.375	103.266	
7.125	103.911	103.882	103.773	
7.250	104.407	104.378	104.289	

VA IRRRL 20 Year Fixed - (420IRL)				
Rate	15 Day	30 Day	45 Day	
5.250	96.867	96.813	96.747	
5.375	97.365	97.311	97.245	
5.500	97.871	97.817	97.751	
5.625	98.229	98.175	98.109	
5.750	98.853	98.800	98.734	
5.875	99.201	99.134	99.075	
5.990	99.818	99.750	99.692	
6.125	100.145	100.077	100.019	
6.250	100.500	100.433	100.374	
6.375	100.759	100.702	100.592	
6.500	101.150	101.094	100.984	
6.625	101.419	101.362	101.252	
6.750	102.395	102.339	102.229	
6.875	101.968	101.940	101.830	
6.990	102.354	102.325	102.216	
7.125	102.861	102.832	102.723	
7.250	103.357	103.328	103.219	

VA IRRRL 15 Year Fixed - (415RL)				
Rate	15 Day	30 Day	45 Day	
4.990	97.401	97.367	97.335	
5.125	97.696	97.661	97.630	
5.250	98.707	98.672	98.641	
5.375	98.623	98.567	98.512	
5.500	98.999	98.942	98.887	
5.625	99.224	99.168	99.113	
5.750	99.698	99.642	99.587	
5.875	99.284	99.229	99.151	
5.990	99.759	99.704	99.626	
6.125	99.935	99.879	99.801	
6.250	100.119	100.064	99.986	
6.375	99.574	99.507	99.343	
6.500	99.805	99.738	99.574	
6.625	99.912	99.845	99.681	
6.750	101.326	101.259	101.095	
6.875	101.390	101.323	101.159	
6.990	101.605	101.538	101.374	

VA IRRRL 30 Year Fixed HB - (401RLHB)				
Rate	15 Day	30 Day	45 Day	
5.250	97.334	97.280	97.214	
5.375	97.808	97.755	97.689	
5.500	98.150	98.096	98.030	
5.625	98.558	98.504	98.438	
5.750	99.439	99.386	99.320	
5.875	99.676	99.609	99.550	
5.990	100.035	99.967	99.909	
6.125	100.451	100.383	100.325	
6.250	100.721	100.653	100.595	
6.375	100.756	100.700	100.590	
6.500	101.045	100.989	100.879	
6.625	101.488	101.431	101.322	
6.750	101.151	101.095	100.985	
6.875	100.214	100.185	100.075	
6.990	100.555	100.526	100.417	
7.125	100.299	100.270	100.160	
7.250	100.795	100.766	100.656	

LLPAs

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

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

VA State Tier Adjustment		
Tier 1 States	AZ, CA, CO, CT, GA, HI, MA, NJ, NV, OR, SC, UT, VA, WA	0.000
Tier 2 States	DC, ID, IN, LA, MD, MI, MN, MO, NC, OH, OK, PA, RI, TN	0.150
Tier 3 States	AK, AL, AR, DE, FL, IA, IL, KS, KY, ME, MS, MT, ND, NE, NH, NM, SD, TX, VT, WI, WV, WY	0.250
VA Loan Amount >=\$950K		
-0.375		
Loan Amount <=\$100,000		
-0.375		
VA Cashout >90% LTV		
-3.000		
Manufactured Home (Purchase/Rate-Term/Cashout)		
-1.250		
Manufactured Home (Streamline/IRRRL)		
-1.250		

FHA State Tier Adjustment		
Tier 1 States	CA, CT, GA, HI, MA, NJ, NV, OR, SC, UT, VA	0.000
Tier 2 States	DC, ID, IN, MI, MO, NC, OH, OK, RI, TN	0.150
Tier 3 States	AK, AL, AR, DE, IA, KS, KY, ME, MS, MT, ND, NE, NH, NM, SD, VT, WI, WV, WY	0.250
Tier 4 States	AZ, CO, FL, IL, LA, MD, MN, PA, TX, WA	0.375
60 Day Lock (From 45 Day Price)		
-0.500		
3-4 Units		
-0.500		
VA IRRRL >100% CLTV (Sub Fin)		
-1.000		
NC Floor Price		
99.750		



LendingPros
19000 MacArthur Blvd, Suite 250
Irvine, CA 92612

Effective:

Tuesday, July 7, 2026

Jumbo Signature Pricing

Jumbo Signature 30 Year Fixed - (901D)				
Note Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.125	99.319	99.225	99.038	98.850
6.250	99.686	99.593	99.405	99.218
6.375	99.953	99.859	99.671	99.484
6.500	100.195	100.101	99.914	99.726
6.625	100.405	100.311	100.124	99.936
6.750	100.602	100.509	100.321	100.134
6.875	100.776	100.682	100.495	100.307
7.000	100.968	100.874	100.686	100.499
7.125	101.158	101.064	100.877	100.689
7.250	101.349	101.255	101.067	100.880
7.375	101.540	101.447	101.259	101.072
7.500	101.707	101.614	101.426	101.239
7.625	101.863	101.769	101.581	101.394
7.750	102.018	101.924	101.737	101.549
7.875	102.173	102.079	101.892	101.704
8.000	102.328	102.235	102.047	101.860
8.125	102.484	102.390	102.202	102.015
8.250	102.639	102.545	102.358	102.170
8.375	102.794	102.700	102.513	102.325

Jumbo Signature 10/6 ARM - (9106D)				
Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.250	99.371	99.277	99.090	98.902
6.375	99.613	99.519	99.331	99.144
6.500	99.855	99.761	99.574	99.386
6.625	99.913	99.820	99.632	99.445
6.750	100.123	100.029	99.842	99.654
6.875	100.332	100.239	100.051	99.864
7.000	100.542	100.448	100.261	100.073
7.125	100.751	100.657	100.470	100.282
7.250	100.961	100.867	100.679	100.492
7.375	101.170	101.076	100.889	100.701
7.500	101.379	101.286	101.098	100.911
7.625	101.589	101.495	101.308	101.120
7.750	101.798	101.705	101.517	101.330
7.875	102.008	101.914	101.727	101.539
8.000	102.217	102.123	101.936	101.748

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

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	-0.500	-0.500	-0.500	-0.500			
DTI < 35	-0.050	-0.050	-0.050	-0.250	-0.375	-0.500	-0.500
	0.100	0.100	0.100	0.100	0.100	0.100	0.100

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

NC Floor Price	Maximum Net Price
99.750	102.000

Must be Conditionally Approved to lock

Jumbo Pro Pricing

Jumbo Pro 30 Year Fixed - (901SP)				
Rate	15 Day	30 Day	45 Day	60 Day
5.750	97.780	97.671	97.499	97.280
5.875	98.251	98.141	97.969	97.751
6.000	98.721	98.611	98.439	98.221
6.125	98.991	98.882	98.710	98.491
6.250	99.262	99.153	98.981	98.762
6.375	99.623	99.514	99.342	99.123
6.500	99.983	99.874	99.702	99.483
6.625	100.342	100.233	100.061	99.842
6.750	100.701	100.591	100.420	100.201
6.875	100.063	99.954	99.782	99.563
7.000	99.427	99.317	99.146	98.927
7.125	99.817	99.708	99.536	99.317
7.250	100.207	100.098	99.926	99.707
7.375	100.656	100.547	100.375	100.156
7.500	101.106	100.997	100.825	100.606

Jumbo Pro 30 Year Fixed 2:1 Buydown - (901SP-BD)				
Rate	15 Day	30 Day	45 Day	60 Day
5.750	97.780	97.671	97.499	97.280
5.875	98.251	98.141	97.969	97.751
6.000	98.721	98.611	98.439	98.221
6.125	98.991	98.882	98.710	98.491
6.250	99.262	99.153	98.981	98.762
6.375	99.623	99.514	99.342	99.123
6.500	99.983	99.874	99.702	99.483
6.625	100.342	100.233	100.061	99.842
6.750	100.701	100.591	100.420	100.201
6.875	100.063	99.954	99.782	99.563
7.000	99.427	99.317	99.146	98.927
7.125	99.817	99.708	99.536	99.317
7.250	100.207	100.098	99.926	99.707
7.375	100.656	100.547	100.375	100.156
7.500	101.106	100.997	100.825	100.606

Jumbo Pro 30 Year Fixed 1:0 Buydown - (901SP-BD10)				
Rate	15 Day	30 Day	45 Day	60 Day
5.750	97.780	97.671	97.499	97.280
5.875	98.251	98.141	97.969	97.751
6.000	98.721	98.611	98.439	98.221
6.125	98.991	98.882	98.710	98.491
6.250	99.262	99.153	98.981	98.762
6.375	99.623	99.514	99.342	99.123
6.500	99.983	99.874	99.702	99.483
6.625	100.342	100.233	100.061	99.842
6.750	100.701	100.591	100.420	100.201
6.875	100.063	99.954	99.782	99.563
7.000	99.427	99.317	99.146	98.927
7.125	99.817	99.708	99.536	99.317
7.250	100.207	100.098	99.926	99.707
7.375	100.656	100.547	100.375	100.156
7.500	101.106	100.997	100.825	100.606

Jumbo Pro 15 Year Fixed - (915SP)				
Rate	15 Day	30 Day	45 Day	60 Day
5.500	95.810	95.701	95.529	95.310
5.625	96.135	96.025	95.853	95.635
5.750	96.459	96.349	96.178	95.959
5.875	96.806	96.697	96.525	96.306
6.000	97.153	97.044	96.872	96.653
6.125	97.477	97.367	97.196	96.977
6.250	97.801	97.691	97.519	97.301
6.375	98.071	97.962	97.790	97.571
6.500	98.342	98.233	98.061	97.842
6.625	98.667	98.558	98.386	98.167
6.750	98.992	98.883	98.711	98.492

Jumbo Pro 10/6 ARM - (9106SP)				
Rate	15 Day	30 Day	45 Day	60 Day
5.250	95.372	95.263	95.091	94.872
5.375	95.705	95.596	95.424	95.205
5.500	96.035	95.926	95.754	95.535
5.625	96.327	96.217	96.045	95.827
5.750	96.604	96.495	96.323	96.104
5.875	96.890	96.780	96.609	96.390
6.000	97.191	97.082	96.910	96.691
6.125	97.465	97.356	97.184	96.965
6.250	97.715	97.606	97.434	97.215
6.375	97.969	97.860	97.688	97.469
6.500	98.224	98.115	97.943	97.724
6.625	98.258	98.149	97.977	97.758
6.750	98.293	98.184	98.012	97.793
6.875	98.510	98.400	98.229	98.010
7.000	98.727	98.618	98.446	98.227

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, July 7, 2026

Jumbo Elite Pro Pricing

Jumbo Elite Pro 30 YR Fixed - (901)			
Note Rate	15 DAY	30 DAY	45 DAY
6.000	97.487	97.425	97.550
6.125	98.112	98.050	98.175
6.250	98.650	98.588	98.713
6.375	99.150	99.088	99.213
6.500	99.587	99.525	99.650
6.625	99.985	99.923	100.048
6.750	100.376	100.314	100.439
6.875	100.759	100.697	100.822
7.000	101.134	101.072	101.197
7.125	101.501	101.439	101.564
7.250	101.860	101.798	101.923
7.375	102.212	102.150	102.275
7.500	102.556	102.494	102.619
7.625	102.892	102.830	102.955
7.750	103.220	103.158	103.283
7.875	103.540	103.478	103.603
8.000	103.821	103.759	103.884
8.125	104.071	104.009	104.134
8.250	104.321	104.259	104.384

Jumbo Elite Pro 30 YR Fixed 2:1 Buydown - (901-BD)			
Note Rate	15 DAY	30 DAY	45 DAY
6.000	97.487	97.425	97.550
6.125	98.112	98.050	98.175
6.250	98.650	98.588	98.713
6.375	99.150	99.088	99.213
6.500	99.587	99.525	99.650
6.625	99.985	99.923	100.048
6.750	100.376	100.314	100.439
6.875	100.759	100.697	100.822
7.000	101.134	101.072	101.197
7.125	101.501	101.439	101.564
7.250	101.860	101.798	101.923
7.375	102.212	102.150	102.275
7.500	102.556	102.494	102.619
7.625	102.892	102.830	102.955
7.750	103.220	103.158	103.283
7.875	103.540	103.478	103.603
8.000	103.821	103.759	103.884
8.125	104.071	104.009	104.134
8.250	104.321	104.259	104.384

Jumbo Elite Pro 30 YR Fixed 1:0 Buydown - (901-BD1e)			
Note Rate	15 DAY	30 DAY	45 DAY
6.000	97.487	97.425	97.550
6.125	98.112	98.050	98.175
6.250	98.650	98.588	98.713
6.375	99.150	99.088	99.213
6.500	99.587	99.525	99.650
6.625	99.985	99.923	100.048
6.750	100.376	100.314	100.439
6.875	100.759	100.697	100.822
7.000	101.134	101.072	101.197
7.125	101.501	101.439	101.564
7.250	101.860	101.798	101.923
7.375	102.212	102.150	102.275
7.500	102.556	102.494	102.619
7.625	102.892	102.830	102.955
7.750	103.220	103.158	103.283
7.875	103.540	103.478	103.603
8.000	103.821	103.759	103.884
8.125	104.071	104.009	104.134
8.250	104.321	104.259	104.384

Jumbo Elite Pro 15 YR Fixed - (915)			
Note Rate	15 DAY	30 DAY	45 DAY
6.000	97.737	97.675	97.800
6.125	98.362	98.300	98.425
6.250	98.900	98.838	98.963
6.375	99.400	99.338	99.463
6.500	99.837	99.775	99.900
6.625	100.235	100.173	100.298
6.750	100.626	100.564	100.689
6.875	101.009	100.947	101.072
7.000	101.384	101.322	101.447
7.125	101.751	101.689	101.814
7.250	102.110	102.048	102.173
7.375	102.462	102.400	102.525
7.500	102.806	102.744	102.869
7.625	103.142	103.080	103.205
7.750	103.470	103.408	103.533
7.875	103.790	103.728	103.853
8.000	104.071	104.009	104.134
8.125	104.321	104.259	104.384
8.250	104.571	104.509	104.634

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