



LendingPros Wholesale Rate Sheet

GoLendingPros.com

Ratesheet Code: RS-WS

Effective Date:

8/7/26 7:42 AM

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Lock Expiration Days	
15 Day	08/21/26
30 Day	09/07/26
45 Day	09/20/26
60 Day	10/05/26
Mortgagee Clause	
OCMBC, INC. ISAOA / 19000 MACARTHUR BLVD SUITE 200 IRVINE, CA 92612	
2025 FHA/VA Loan Limits	
# of Units	Loan Limits
1	\$806,500
2	\$1,032,650
3	\$1,248,150
4	\$1,551,250
2026 Conforming Loan Limits	
# of Units	Loan Limits
1	\$832,750
2	\$1,066,250
3	\$1,288,800
4	\$1,601,750

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.

August 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

**AUGUST BOOST
SPECIALS ARE HERE!**

**UP TO
25 BPS
PRICE IMPROVEMENT**

**FOR LOANS LOCKED
8/1 - 8/31, 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.



LendingPros
19000 MacArthur Blvd, Suite 250
Irvine, CA 92612

Effective: August 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	92.682	92.646	92.597	92.549	4.875	92.168	92.131	92.083	92.034	5.750	98.610	98.526	98.421	98.316
4.990	93.329	93.292	93.244	93.195	4.990	92.809	92.772	92.724	92.675	5.875	99.171	99.088	98.983	98.878
5.125	94.045	94.009	93.960	93.912	5.125	93.545	93.508	93.460	93.412	5.990	99.662	99.579	99.474	99.369
5.250	94.669	94.616	94.543	94.471	5.250	94.164	94.111	94.038	93.965	6.125	100.212	100.129	100.024	99.919
5.375	95.349	95.294	95.221	95.148	5.375	94.838	94.783	94.710	94.638	6.250	100.165	100.072	99.959	99.845
5.500	96.051	95.994	95.922	95.849	5.500	95.536	95.480	95.407	95.334	6.375	100.787	100.694	100.581	100.468
5.625	96.730	96.673	96.600	96.527	5.625	96.215	96.159	96.086	96.013	6.500	101.249	101.156	101.043	100.930
5.750	97.373	97.317	97.244	97.171	5.750	96.861	96.805	96.732	96.659	6.625	101.534	101.441	101.328	101.215
5.875	97.964	97.907	97.834	97.762	5.875	97.470	97.414	97.341	97.268	6.750	101.677	101.587	101.490	101.393
5.990	98.487	98.423	98.345	98.268	5.990	98.006	97.941	97.864	97.787	6.875	101.967	101.877	101.780	101.683
6.125	99.151	99.085	99.004	98.923	6.125	98.683	98.617	98.536	98.455	6.990	102.437	102.347	102.250	102.153
6.250	99.710	99.643	99.562	99.481	6.250	99.257	99.190	99.110	99.029	7.125	102.814	102.724	102.627	102.530
6.375	100.444	100.378	100.297	100.216	6.375	100.011	99.944	99.863	99.782	7.250	103.173	103.086	102.989	102.892
6.500	100.947	100.880	100.800	100.719	6.500	100.522	100.455	100.375	100.294	7.375	103.519	103.433	103.336	103.239
6.625	101.283	101.217	101.136	101.055	6.625	100.858	100.792	100.711	100.630	7.500	103.858	103.778	103.681	103.584
6.750	101.776	101.776	101.679	101.582	6.750	101.427	101.351	101.254	101.157	7.625	104.205	104.125	104.028	103.931
6.875	102.199	102.113	102.016	101.919	6.875	101.774	101.688	101.591	101.494	7.750	104.277	104.197	104.100	104.003
6.990	102.775	102.689	102.592	102.495	6.990	102.330	102.244	102.147	102.050	7.875	104.549	104.470	104.373	104.276
7.125	103.253	103.166	103.069	102.972	7.125	102.808	102.721	102.624	102.527	7.990	104.647	104.567	104.470	104.373
7.250	103.582	103.495	103.398	103.301	7.250	103.137	103.050	102.953	102.856	8.125	104.897	104.817	104.720	104.623
7.375	103.859	103.772	103.676	103.579	7.375	103.414	103.327	103.231	103.134					
7.500	104.180	104.100	104.003	103.906	7.500	103.735	103.655	103.558	103.461					
7.625	104.517	104.438	104.341	104.244	7.625	104.072	103.993	103.896	103.799					

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	97.003	96.960	96.902	96.843	5.990	100.309	100.249	100.182	100.115	5.750	96.923	96.867	96.794	96.721
4.990	97.398	97.354	97.296	97.237	6.125	100.575	100.515	100.448	100.381	5.875	97.514	97.457	97.384	97.312
5.125	97.846	97.803	97.744	97.686	6.250	100.861	100.807	100.749	100.690	5.990	98.037	97.973	97.895	97.818
5.250	98.453	98.398	98.331	98.264	6.375	101.236	101.183	101.124	101.066	6.125	98.701	98.635	98.554	98.473
5.375	98.870	98.815	98.748	98.681	6.500	101.466	101.413	101.354	101.296	6.250	99.260	99.193	99.112	99.031
5.500	99.276	99.221	99.154	99.087	6.625	101.547	101.494	101.435	101.377	6.375	99.994	99.928	99.847	99.766
5.625	99.667	99.612	99.545	99.478	6.750	101.870	101.817	101.758	101.699	6.500	100.497	100.430	100.350	100.269
5.750	100.037	99.981	99.914	99.847	6.875	101.927	101.874	101.815	101.756	6.625	100.833	100.767	100.686	100.605
5.875	100.384	100.328	100.261	100.194	6.990	102.209	102.156	102.097	102.038	6.750	101.402	101.326	101.229	101.132
5.990	100.687	100.627	100.561	100.494	7.125	102.374	102.321	102.263	102.204	6.875	101.749	101.663	101.566	101.469
6.125	101.061	101.000	100.934	100.867	7.250	102.248	102.184	102.100	102.016	6.990	102.325	102.239	102.142	102.045
6.250	101.359	101.299	101.232	101.165	7.375	102.400	102.336	102.252	102.168	7.125	102.803	102.716	102.619	102.522
6.375	101.764	101.704	101.637	101.570	7.500	102.535	102.471	102.388	102.304	7.250	103.132	103.045	102.948	102.851
6.500	102.017	101.957	101.890	101.823	7.625	102.660	102.596	102.512	102.428	7.375	103.409	103.322	103.226	103.129
6.625	102.132	102.072	102.005	101.938	7.750	102.421	102.357	102.273	102.189	7.500	103.730	103.650	103.553	103.456
6.750	102.421	102.368	102.309	102.251	7.875	102.545	102.481	102.397	102.313	7.625	104.067	103.988	103.891	103.794
6.875	102.540	102.486	102.428	102.369	7.990	102.530	102.466	102.382	102.298	7.750	104.128	104.048	103.951	103.854
6.990	102.872	102.819	102.760	102.701	8.125	102.664	102.600	102.516	102.432	7.875	104.386	104.306	104.209	104.112
										7.990	104.468	104.389	104.292	104.195
										8.125	104.702	104.623	104.526	104.429

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	94.474	94.419	94.346	94.273	4.875	91.593	91.556	91.508	91.459	5.750	98.535	98.451	98.346	98.241
5.500	95.176	95.119	95.047	94.974	4.990	92.234	92.197	92.149	92.100	5.875	99.096	99.013	98.908	98.803
5.625	95.855	95.798	95.725	95.652	5.125	92.970	92.933	92.885	92.837	5.990	99.587	99.504	99.399	99.294
5.750	96.498	96.442	96.369	96.296	5.250	93.589	93.536	93.463	93.390	6.125	100.137	100.054	99.949	99.844
5.875	97.089	97.032	96.959	96.887	5.375	94.263	94.208	94.135	94.063	6.250	100.090	99.997	99.884	99.770
5.990	97.612	97.548	97.470	97.393	5.500	94.961	94.905	94.832	94.759	6.375	100.712	100.619	100.506	100.393
6.125	98.276	98.210	98.129	98.048	5.625	95.640	95.584	95.511	95.438	6.500	101.174	101.081	100.968	100.855
6.250	98.835	98.768	98.687	98.606	5.750	96.286	96.230	96.157	96.084	6.625	101.459	101.366	101.253	101.140
6.375	99.569	99.503	99.422	99.341	5.875	96.895	96.839	96.766	96.693	6.750	101.602	101.512	101.415	101.318
6.500	100.072	100.005	99.925	99.844	5.990	97.431	97.366	97.289	97.212	6.875	101.892	101.802	101.705	101.608
6.625	100.408	100.342	100.261	100.180	6.125	98.108	98.042	97.961	97.880	6.990	102.362	102.272	102.175	102.078
6.750	100.977	100.901	100.804	100.707	6.250	98.682	98.615	98.535	98.454	7.125	102.739	102.649	102.552	102.455
6.875	101.324	101.238	101.141	101.044	6.375	99.436	99.369	99.288	99.207	7.250	103.098	103.011	102.914	102.817
6.990	101.900	101.814	101.717	101.620	6.500	99.947	99.880	99.800	99.719	7.375	103.444	103.358	103.261	103.164
7.125	102.378	102.291	102.194	102.097	6.625	100.283	100.217	100.136	100.055	7.500	103.783	103.703	103.606	103.509
7.250	102.707	102.620	102.523	102.426	6.750	100.852	100.776	100.679	100.582	7.625	104.130	104.050	103.953	103.856
7.375	102.984	102.897	102.801	102.704	6.875	101.199	101.113	101.016	100.919	7.750	104.202	104.122	104.025	103.928
7.500	103.305	103.225	103.128	103.031	6.990	101.755	101.669	101.572	101.475	7.875	104.474	104.395	104.298	104.201
7.625	103.642	103.563	103.466	103.369	7.125	102.233	102.146	102.049	101.952	7.990	104.572	104.492	104.395	104.298
7.750	103.703	103.623	103.526	103.429	7.250	102.562	102.475	102.378	102.281	8.125	104.822	104.742	104.645	104.548
7.875	103.961	103.881	103.784	103.687	7.375	102.839	102.752	102.656	102.559					
7.990	104.043	103.964	103.867	103.770	7.500	103.160	103.080	102.983	102.886					
8.125	104.277	104.198	104.101	104.004	7.625	103.497	103.418	103.321	103.224					

REFI NOW CONFORMING PRICING

Fannie Mae 15 Yr Fixed Refi

 LendingPros 19000 MacArthur Blvd, Suite 250 Irvine, CA 92612															
Effective: August 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	96.107	96.044	95.955	95.866	5.500	94.045	93.982	93.893	93.804	5.375	96.718	93.424	93.335	93.246	
5.625	96.784	96.721	96.633	96.544	5.625	94.730	94.667	94.578	94.489	5.500	94.195	94.132	94.043	93.954	
5.750	97.170	97.107	97.018	96.929	5.750	95.120	95.057	94.968	94.879	5.625	94.880	94.817	94.728	94.639	
5.875	97.760	97.697	97.608	97.519	5.875	95.710	95.647	95.558	95.469	5.750	95.270	95.207	95.118	95.029	
5.990	98.354	98.291	98.202	98.113	5.990	96.304	96.241	96.152	96.063	5.875	95.860	95.797	95.708	95.619	
6.125	98.920	98.857	98.768	98.679	6.125	96.870	96.807	96.718	96.629	5.990	96.454	96.391	96.302	96.213	
6.250	99.185	99.092	98.979	98.866	6.250	97.135	97.042	96.929	96.816	6.125	97.017	96.954	96.865	96.776	
6.375	99.828	99.735	99.622	99.508	6.375	97.778	97.685	97.572	97.458	6.250	97.271	97.178	97.065	96.952	
6.500	100.298	100.205	100.092	99.978	6.500	98.248	98.155	98.042	97.928	6.375	97.898	97.805	97.692	97.579	
6.625	100.803	100.700	100.570	100.441	6.625	98.733	98.630	98.500	98.371	6.500	98.352	98.259	98.146	98.033	
6.750	101.381	101.278	101.148	101.019	6.750	99.311	99.208	99.078	98.949	6.625	98.845	98.742	98.613	98.483	
6.875	101.815	101.712	101.582	101.453	6.875	99.745	99.642	99.512	99.383	6.750	99.426	99.323	99.194	99.064	
6.990	102.089	101.985	101.856	101.727	6.990	100.019	99.915	99.786	99.657	6.875	99.849	99.746	99.617	99.487	
7.125	102.420	102.317	102.188	102.059	7.125	100.350	100.247	100.118	99.989	6.990	100.142	100.039	99.909	99.780	
7.250	101.662	101.549	101.419	101.290	7.250	99.592	99.479	99.349	99.220	7.125	100.494	100.391	100.261	100.132	
7.375	102.336	102.223	102.094	101.964	7.375	100.266	100.153	100.024	99.894	7.250	99.760	99.646	99.517	99.388	
7.500	102.467	102.354	102.224	102.095	7.500	100.397	100.284	100.154	100.025	7.375	100.415	100.302	100.172	100.043	
7.625	102.558	102.445	102.316	102.186	7.625	100.488	100.375	100.246	100.116	7.500	100.564	100.451	100.321	100.192	
7.750	103.174	103.041	102.880	102.718	7.750	101.104	100.971	100.810	100.648	7.625	100.674	100.561	100.432	100.302	
7.875	103.395	103.262	103.100	102.938	7.875	101.325	101.192	101.030	100.868	7.750	101.017	100.884	100.722	100.560	
7.990	102.291	102.158	101.997	101.835	7.990	100.221	100.088	99.927	99.765	7.875	101.242	101.109	100.947	100.785	
8.125	102.480	102.347	102.185	102.024	8.125	100.410	100.277	100.115	99.954	7.990	100.137	100.004	99.843	99.681	
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	98.400	98.332	98.248	98.164	5.990	97.834	97.765	97.682	97.598						
6.125	98.684	98.615	98.531	98.447	6.125	98.091	98.022	97.938	97.854						
6.250	98.940	98.866	98.783	98.699	6.250	98.336	98.262	98.178	98.095						
6.375	99.203	99.129	99.046	98.962	6.375	98.584	98.510	98.426	98.342						
6.500	99.415	99.341	99.258	99.174	6.500	98.780	98.706	98.622	98.538						
6.625	99.643	99.569	99.485	99.401	6.625	98.995	98.921	98.838	98.754						
6.750	99.717	99.650	99.575	99.499	6.750	99.072	99.005	98.930	98.855						
6.875	99.918	99.851	99.776	99.700	6.875	99.262	99.195	99.120	99.044						
6.990	100.004	99.937	99.861	99.786	6.990	99.367	99.300	99.225	99.149						
7.125	100.139	100.072	99.996	99.921	7.125	99.522	99.455	99.380	99.304						
7.250	99.604	99.526	99.426	99.325	7.250	99.012	98.934	98.834	98.733						
7.375	100.142	100.064	99.964	99.863	7.375	99.531	99.453	99.352	99.252						
7.500	100.119	100.041	99.941	99.841	7.500	99.527	99.449	99.348	99.248						
7.625	100.088	100.010	99.910	99.809	7.625	99.514	99.436	99.336	99.235						
7.750	101.083	101.006	100.905	100.804	7.750	100.118	100.040	99.939	99.839						
7.875	101.176	101.098	100.997	100.897	7.875	100.228	100.150	100.049	99.949						
7.990	99.990	99.912	99.811	99.710	7.990	99.050	98.973	98.872	98.771						
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	92.482	92.446	92.397	92.349	5.375	95.354	95.291	95.202	95.113	5.375	94.449	94.394	94.321	94.248	
4.990	93.129	93.092	93.044	92.995	5.500	96.057	95.994	95.905	95.816	5.500	95.151	95.094	95.022	94.949	
5.125	93.845	93.809	93.760	93.712	5.625	96.734	96.671	96.583	96.494	5.625	95.830	95.773	95.700	95.627	
5.250	94.469	94.416	94.343	94.271	5.750	97.120	97.057	96.968	96.879	5.750	96.473	96.417	96.344	96.271	
5.375	95.149	95.094	95.021	94.948	5.875	97.710	97.647	97.558	97.469	5.875	97.064	97.007	96.934	96.862	
5.500	95.851	95.794	95.722	95.649	5.990	98.304	98.241	98.152	98.063	5.990	97.587	97.523	97.445	97.368	
5.625	96.530	96.473	96.400	96.327	6.125	98.870	98.807	98.718	98.629	6.125	98.251	98.185	98.104	98.023	
5.750	97.173	97.117	97.044	96.971	6.250	99.135	99.042	98.929	98.816	6.250	98.810	98.743	98.662	98.581	
5.875	97.764	97.707	97.634	97.562	6.375	99.778	99.685	99.572	99.458	6.375	99.544	99.478	99.397	99.316	
5.990	98.287	98.223	98.145	98.068	6.500	100.248	100.155	100.042	99.928	6.500	100.047	99.980	99.900	99.819	
6.125	98.951	98.885	98.804	98.723	6.625	100.753	100.650	100.520	100.391	6.625	100.383	100.317	100.236	100.155	
6.250	99.510	99.443	99.362	99.281	6.750	101.331	101.228	101.098	100.969	6.750	100.952	100.876	100.779	100.682	
6.375	100.244	100.178	100.097	100.016	6.875	101.765	101.662	101.532	101.403	6.875	101.299	101.213	101.116	101.019	
6.500	100.747	100.680	100.600	100.519	6.990	102.039	101.935	101.806	101.677	6.990	101.875	101.789	101.692	101.595	
6.625	101.083	101.017	100.936	100.855	7.125	102.370	102.267	102.138	102.009	7.125	102.353	102.266	102.169	102.072	
6.750	101.652	101.576	101.479	101.382	7.250	101.612	101.499	101.369	101.240	7.250	102.682	102.595	102.498	102.401	
6.875	101.999	101.913	101.816	101.719	7.375	102.286	102.173	102.044	101.914	7.375	102.959	102.872	102.776	102.679	
6.990	102.575	102.489	102.392	102.295	7.500	102.417	102.304	102.174	102.045	7.500	103.280	103.200	103.103	103.006	
7.125	103.053	102.966	102.869	102.772	7.625	102.508	102.395	102.266	102.136	7.625	103.617	103.538	103.441	103.344	
7.250	103.382	103.295	103.198	103.101	7.750	103.124	102.991	102.830	102.668	7.750	103.678	103.598	103.501	103.404	
7.375	103.659	103.572	103.476	103.379	7.875	103.345	103.212	103.050	102.888	7.875	103.936	103.856	103.759	103.662	
7.500	103.980	103.900	103.803	103.706	7.990	102.241	102.108	101.947	101.785	7.990	104.018	103.939	103.842	103.745	
7.625	104.317	104.238	104.141	104.044	8.125	102.430	102.297	102.135	101.974						

 LendingPros 19000 MacArthur Blvd, Suite 200 Irvine, CA 92612					SELECT PRICING									
Effective: August 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	92.932	92.896	92.847	92.799	4.875	97.253	97.210	97.152	97.093					
4.990	93.579	93.542	93.494	93.445	4.990	97.648	97.604	97.546	97.487					
5.125	94.295	94.259	94.210	94.162	5.125	98.096	98.053	97.994	97.936					
5.250	94.919	94.866	94.793	94.721	5.250	98.703	98.648	98.581	98.514					
5.375	95.599	95.544	95.471	95.398	5.375	99.120	99.065	98.998	98.931					
5.500	96.301	96.244	96.172	96.099	5.500	99.526	99.471	99.404	99.337					
5.625	96.980	96.923	96.850	96.777	5.625	99.917	99.862	99.795	99.728					
5.750	97.623	97.567	97.494	97.421	5.750	100.287	100.231	100.164	100.097					
5.875	98.214	98.157	98.084	98.012	5.875	100.634	100.578	100.511	100.444					
5.990	98.737	98.673	98.595	98.518	5.990	100.937	100.877	100.811	100.744					
6.125	99.401	99.335	99.254	99.173	6.125	101.311	101.250	101.184	101.117					
6.250	99.960	99.893	99.812	99.731	6.250	101.609	101.549	101.482	101.415					
6.375	100.694	100.628	100.547	100.466	6.375	102.014	101.954	101.887	101.820					
6.500	101.197	101.130	101.050	100.969	6.500	102.267	102.207	102.140	102.073					
6.625	101.533	101.467	101.386	101.305	6.625	102.382	102.322	102.255	102.188					
6.750	102.102	102.026	101.929	101.832	6.750	102.671	102.618	102.559	102.501					
6.875	102.449	102.363	102.266	102.169	6.875	102.790	102.736	102.678	102.619					
6.990	103.025	102.939	102.842	102.745										
7.125	103.503	103.416	103.319	103.222										
7.250	103.832	103.745	103.648	103.551										
7.375	104.109	104.022	103.926	103.829										
7.500	104.430	104.350	104.253	104.156										
7.625	104.767	104.688	104.591	104.494										
7.750	104.828	104.748	104.651	104.554										
7.875	105.086	105.006	104.909	104.812										
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	96.357	96.294	96.205	96.116	5.990	98.650	98.582	98.498	98.414					
5.625	97.034	96.971	96.883	96.794	6.125	98.934	98.865	98.781	98.697					
5.750	97.420	97.357	97.268	97.179	6.250	99.190	99.116	99.033	98.949					
5.875	98.010	97.947	97.858	97.769	6.375	99.453	99.379	99.296	99.212					
5.990	98.604	98.541	98.452	98.363	6.500	99.665	99.591	99.508	99.424					
6.125	99.170	99.107	99.018	98.929	6.625	99.893	99.819	99.735	99.651					
6.250	99.435	99.342	99.229	99.116	6.750	99.967	99.900	99.825	99.749					
6.375	100.078	99.985	99.872	99.758	6.875	100.168	100.101	100.026	99.950					
6.500	100.548	100.455	100.342	100.228	6.990	100.254	100.187	100.111	100.036					
6.625	101.053	100.950	100.820	100.691	7.125	100.389	100.322	100.246	100.171					
6.750	101.631	101.528	101.398	101.269	7.250	99.854	99.776	99.676	99.575					
6.875	102.065	101.962	101.832	101.703	7.375	100.392	100.314	100.214	100.113					
6.990	102.339	102.235	102.106	101.977	7.500	100.369	100.291	100.191	100.091					
7.125	102.670	102.567	102.438	102.309	7.625	100.338	100.260	100.160	100.059					
7.250	101.912	101.799	101.669	101.540	7.750	101.333	101.256	101.155	101.054					
7.375	102.586	102.473	102.344	102.214	7.875	101.426	101.348	101.247	101.147					
7.500	102.717	102.604	102.474	102.345										
7.625	102.808	102.695	102.566	102.436										
7.750	103.424	103.291	103.130	102.968										
7.875	103.645	103.512	103.350	103.188										
7.990	102.541	102.408	102.247	102.085										
8.125	102.730	102.597	102.435	102.274										
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	92.732	92.696	92.647	92.599	5.500	96.307	96.244	96.155	96.066					
4.990	93.379	93.342	93.294	93.245	5.625	96.984	96.921	96.833	96.744					
5.125	94.095	94.059	94.010	93.962	5.750	97.370	97.307	97.218	97.129					
5.250	94.719	94.666	94.593	94.521	5.875	97.960	97.897	97.808	97.719					
5.375	95.399	95.344	95.271	95.198	5.990	98.554	98.491	98.402	98.313					
5.500	96.101	96.044	95.972	95.899	6.125	99.120	99.057	98.968	98.879					
5.625	96.780	96.723	96.650	96.577	6.250	99.385	99.292	99.179	99.066					
5.750	97.423	97.367	97.294	97.221	6.375	100.028	99.935	99.822	99.708					
5.875	98.014	97.957	97.884	97.812	6.500	100.498	100.405	100.292	100.178					
5.990	98.537	98.473	98.395	98.318	6.625	101.003	100.900	100.770	100.641					
6.125	99.201	99.135	99.054	98.973	6.750	101.581	101.478	101.348	101.219					
6.250	99.760	99.693	99.612	99.531	6.875	102.015	101.912	101.782	101.653					
6.375	100.494	100.428	100.347	100.266	6.990	102.289	102.185	102.056	101.927					
6.500	100.997	100.930	100.850	100.769	7.125	102.620	102.517	102.388	102.259					
6.625	101.333	101.267	101.186	101.105	7.250	101.862	101.749	101.619	101.490					
6.750	101.902	101.826	101.729	101.632	7.375	102.536	102.423	102.294	102.164					
6.875	102.249	102.163	102.066	101.969	7.500	102.667	102.554	102.424	102.295					
6.990	102.825	102.739	102.642	102.545	7.625	102.758	102.645	102.516	102.386					
7.125	103.303	103.216	103.119	103.022	7.750	103.374	103.241	103.080	102.918					
7.250	103.632	103.545	103.448	103.351	7.875	103.595	103.462	103.300	103.138					
7.375	103.909	103.822	103.726	103.629	7.990	102.491	102.358	102.197	102.035					
7.500	104.230	104.150	104.053	103.956	8.125	102.680	102.547	102.385	102.224					
7.625	104.567	104.488	104.391	104.294										
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	92.732	92.696	92.647	92.599	5.500	96.307	96.244	96.155	96.066					
4.990	93.379	93.342	93.294	93.245	5.625	96.984	96.921	96.833	96.744					
5.125	94.095	94.059	94.010	93.962	5.750	97.370	97.307	97.218	97.129					
5.250	94.719	94.666	94.593	94.521	5.875	97.960	97.897	97.808	97.719					
5.375	95.399	95.344	95.271	95.198	5.990	98.554	98.491	98.402	98.313					
5.500	96.101	96.044	95.972	95.899	6.125	99.120	99.057	98.968	98.879					
5.625	96.780	96.723	96.650	96.577	6.250	99.385	99.292	99.179	99.066					
5.750	97.423	97.367	97.294	97.221	6.375	100.028	99.935	99.822	99.708					
5.875	98.014	97.957	97.884	97.812	6.500	100.498	100.405	100.292	100.178					
5.990	98.537	98.473	98.395	98.318	6.625	101.003	100.900	100.770	100.641					
6.125	99.201	99.135	99.054	98.973	6.750	101.581	101.478	101.348	101.219					
6.250	99.760	99.693	99.612	99.531	6.875	102.015	101.912	101.782	101.653					
6.375	100.494	100.428	100.347	100.266	6.990	102.289	102.185	102.056	101.927					
6.500	100.997	100.930	100.850	100.769	7.125	102.620	102.517	102.388	102.259					
6.625	101.333	101.267	101.186	101.105	7.250	101.862	101.749	101.619	101.490					
6.750	101.902	101.826	101.729	101.632	7.375	102.536	102.423	102.294	102.164					
6.875	102.249	102.163	102.066	101.969	7.500	102.667	102.554	102.424	102.295					
6.990	102.825	102.739	102.642	102.545	7.625	102.758	102.645	102.516	102.386					
7.125	103.303	103.216	103.119	103.022	7.750	103.374	103.241	103.080	102.918					
7.250	103.632	103.545	103.448	103.351	7.875	103.595	103.462	103.300	103.138					
7.375	103.909	103.822	103.726	103.629	7.990	102.491	102.358	102.197	102.035					
7.500	104.230	104.150	104.053	103.956	8.125	102.680	102.547	102.385	102.224					
7.625	104.567	104.488	104.391	104.294	8.250	102.066	101.933	101.772	101.610					



LendingPros
19000 MacArthur Blvd, Suite 250
Irvine, CA 92612

Effective: August 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	92.682	92.646	92.597	92.549	4.875	92.168	92.131	92.083	92.034	5.500	97.419	97.336	97.231	97.126
4.990	93.329	93.292	93.244	93.195	4.990	92.809	92.772	92.724	92.675	5.625	98.027	97.944	97.839	97.734
5.125	94.045	94.009	93.960	93.912	5.125	93.545	93.508	93.460	93.412	5.750	98.610	98.526	98.421	98.316
5.250	94.669	94.616	94.543	94.471	5.250	94.164	94.111	94.038	93.965	5.875	99.171	99.088	98.983	98.878
5.375	95.349	95.294	95.221	95.148	5.375	94.838	94.783	94.710	94.638	5.990	99.662	99.579	99.474	99.369
5.500	96.051	95.994	95.922	95.849	5.500	95.536	95.480	95.407	95.334	6.125	100.212	100.129	100.024	99.919
5.625	96.730	96.673	96.600	96.527	5.625	96.215	96.159	96.086	96.013	6.250	100.165	100.072	99.959	99.845
5.750	97.373	97.317	97.244	97.171	5.750	96.861	96.805	96.732	96.659	6.375	100.787	100.694	100.581	100.468
5.875	97.964	97.907	97.834	97.762	5.875	97.470	97.414	97.341	97.268	6.500	101.249	101.156	101.043	100.930
5.990	98.487	98.423	98.345	98.268	5.990	98.006	97.941	97.864	97.787	6.625	101.534	101.441	101.328	101.215
6.125	99.151	99.085	99.004	98.923	6.125	98.683	98.617	98.536	98.455	6.750	101.677	101.587	101.490	101.393
6.250	99.710	99.643	99.562	99.481	6.250	99.257	99.190	99.110	99.029	6.875	101.967	101.877	101.780	101.683
6.375	100.444	100.378	100.297	100.216	6.375	100.011	99.944	99.863	99.782	6.990	102.437	102.347	102.250	102.153
6.500	100.947	100.880	100.800	100.719	6.500	100.522	100.455	100.375	100.294	7.125	102.814	102.724	102.627	102.530
6.625	101.283	101.217	101.136	101.055	6.625	100.858	100.792	100.711	100.630	7.250	103.173	103.086	102.989	102.892
6.750	101.852	101.776	101.679	101.582	6.750	101.427	101.351	101.254	101.157	7.375	103.519	103.433	103.336	103.239
6.875	102.199	102.113	102.016	101.919	6.875	101.774	101.688	101.591	101.494	7.500	103.858	103.778	103.681	103.584
6.990	102.775	102.689	102.592	102.495	6.990	102.330	102.244	102.147	102.050	7.625	104.205	104.125	104.028	103.931
7.125	103.253	103.166	103.069	102.972	7.125	102.808	102.721	102.624	102.527	7.750	104.277	104.197	104.100	104.003
7.250	103.582	103.495	103.398	103.301	7.250	103.137	103.050	102.953	102.856	7.875	104.549	104.470	104.373	104.276
7.375	103.859	103.772	103.676	103.579	7.375	103.414	103.327	103.231	103.134	7.990	104.647	104.567	104.470	104.373
7.500	104.180	104.100	104.003	103.906	7.500	103.735	103.655	103.558	103.461	8.125	104.897	104.817	104.720	104.623
7.625	104.517	104.438	104.341	104.244	7.625	104.072	103.993	103.896	103.799					
7.750	104.578	104.498	104.401	104.304	7.750	104.133	104.053	103.956	103.859					
7.875	104.836	104.756	104.659	104.562	7.875	104.391	104.311	104.214	104.117					
7.990	104.918	104.839	104.742	104.645	7.990	104.473	104.394	104.297	104.200					
8.125	105.152	105.073	104.976	104.879	8.125	104.707	104.628	104.531	104.434					

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	97.398	97.354	97.296	97.237	5.500	99.127	99.058	98.975	98.891	5.875	97.514	97.457	97.384	97.312
5.125	97.846	97.803	97.744	97.686	5.625	99.425	99.356	99.272	99.188	5.990	98.037	97.973	97.895	97.818
5.250	98.453	98.398	98.331	98.264	5.750	99.754	99.693	99.627	99.560	6.125	98.701	98.635	98.554	98.473
5.375	98.870	98.815	98.748	98.681	5.875	100.047	99.987	99.920	99.853	6.250	99.260	99.193	99.112	99.031
5.500	99.276	99.221	99.154	99.087	5.990	100.309	100.249	100.182	100.115	6.375	99.994	99.928	99.847	99.766
5.625	99.667	99.612	99.545	99.478	6.125	100.575	100.515	100.448	100.381	6.500	100.497	100.430	100.350	100.269
5.750	100.037	99.981	99.914	99.847	6.250	100.861	100.807	100.749	100.690	6.625	100.833	100.767	100.686	100.605
5.875	100.384	100.328	100.261	100.194	6.375	101.236	101.183	101.124	101.066	6.750	101.402	101.326	101.229	101.132
5.990	100.687	100.627	100.561	100.494	6.500	101.466	101.413	101.354	101.296	6.875	101.749	101.663	101.566	101.469
6.125	101.061	101.000	100.934	100.867	6.625	101.547	101.494	101.435	101.377	6.990	102.325	102.239	102.142	102.045
6.250	101.359	101.299	101.232	101.165	6.750	101.870	101.817	101.758	101.699	7.125	102.803	102.716	102.619	102.522
6.375	101.764	101.704	101.637	101.570	6.875	101.927	101.874	101.815	101.756	7.250	103.132	103.045	102.948	102.851
6.500	102.017	101.957	101.890	101.823	6.990	102.209	102.156	102.097	102.038	7.375	103.409	103.322	103.226	103.129
6.625	102.132	102.072	102.005	101.938	7.125	102.374	102.321	102.263	102.204	7.500	103.730	103.650	103.553	103.456
6.750	102.421	102.368	102.309	102.251	7.250	102.248	102.184	102.100	102.016	7.625	104.067	103.988	103.891	103.794
6.875	102.540	102.486	102.428	102.369						7.750	104.128	104.048	103.951	103.854
6.990	102.872	102.819	102.760	102.701						7.875	104.386	104.306	104.209	104.112
										7.990	104.468	104.389	104.292	104.195
										8.125	104.702	104.623	104.526	104.429

FREDDIE MAC HOMEONE 30 YEAR FIXED (201 HomeOne)														
Rate	15-Day	30-Day	45-Day	60-Day										
5.875	97.964	97.907	97.834	97.762										
5.990	98.487	98.423	98.345	98.268										
6.125	99.151	99.085	99.004	98.923										
6.250	99.710	99.643	99.562	99.481										
6.375	100.444	100.378	100.297	100.216										
6.500	100.947	100.880	100.800	100.719										
6.625	101.283	101.217	101.136	101.055										
6.750	101.852	101.776	101.679	101.582										
6.875	102.199	102.113	102.016	101.919										
6.990	102.775	102.689	102.592	102.495										
7.125	103.253	103.166	103.069	102.972										
7.250	103.582	103.495	103.398	103.301										
7.375	103.859	103.772	103.676	103.579										
7.500	104.180	104.100	104.003	103.906										
7.625	104.517	104.438	104.341	104.244										
7.750	104.578	104.498	104.401	104.304										
7.875	104.836	104.756	104.659	104.562										
7.990	104.918	104.839	104.742	104.645										
8.125	105.152	105.073	104.976	104.879										

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	95.757	95.694	95.605	95.516	5.500	93.445	93.382	93.293	93.204	5.500	96.656	96.587	96.503	96.420
5.625	96.434	96.371	96.283	96.194	5.625	94.130	94.067	93.978	93.889	5.625	97.016	96.947	96.863	96.779
5.750	96.820	96.757	96.668	96.579	5.750	94.520	94.457	94.368	94.279	5.750	97.105	97.036	96.953	96.869
5.875	97.410	97.347	97.258	97.169	5.875	95.110	95.047	94.958	94.869	5.875	97.419	97.350	97.266	97.182
5.990	98.004	97.941	97.852	97.763	5.990	95.704	95.641	95.552	95.463	5.990	97.794	97.725	97.642	97.558
6.125	98.570	98.507	98.418	98.329	6.125	96.267	96.204	96.115	96.026	6.125	98.051	97.982	97.898	97.814
6.250	98.835	98.742	98.629	98.516	6.250	96.521	96.428	96.315	96.202	6.250	98.296	98.222	98.138	98.055
6.375	99.478	99.385	99.272	99.158	6.375	97.148	97.055	96.942	96.829	6.375	98.544	98.470	98.386	98.302
6.500	99.948	99.855	99.742	99.628	6.500	97.602	97.509	97.396	97.283	6.500	98.740	98.666	98.582	98.498
6.625	100.453	100.350	100.220	100.091	6.625	98.095	97.992	97.863	97.733	6.625	98.955	98.881	98.798	98.714
6.750	101.031	100.928	100.798	100.669	6.750	98.676	98.573	98.444	98.314	6.750	99.032	98.965	98.890	98.815
6.875	101.465	101.362	101.232	101.103	6.875	99.099	98.996	98.867	98.737	6.875	99.222	99.155	99.080	99.004
6.990	101.739	101.635	101.506	101.377	6.990	99.392	99.289	99.159	99.030	6.990	99.327	99.260	99.185	99.109
7.125	102.070	101.967	101.838	101.709	7.125	99.744	99.641	99.511	99.382	7.125	99.482	99.415	99.340	99.264
7.250	101.312	101.199	101.069	100.940	7.250	99.010	98.896	98.767	98.638	7.250	98.972	98.894	98.794	98.693
7.375	101.986	101.873	101.744	101.614	7.375	99.665	99.552	99.422	99.293	7.375	99.491	99.413	99.312	99.212
7.500	102.117	102.004	101.874	101.745	7.500	99.814	99.701	99.571	99.442	7.500	99.487	99.409	99.308	99.208
7.625	102.208	102.095	101.966	101.836	7.625	99.924	99.811	99.682	99.552	7.625	99.474	99.396	99.296	99.195
7.750	102.824	102.691	102.530	102.368	7.750	100.267	100.134	99.972	99.810	7.750	100.268	100.190	100.089	99.989
7.875	103.045	102.912	102.750	102.588	7.875	100.492	100.359	100.197	100.035	7.875	100.378	100.300	100.199	100.099
7.990	101.941	101.808	101.647	101.485	7.990	99.387	99.254	99.093	98.931	7.990	99.200	99.123	99.022	98.921



LendingPros
19000 MacArthur Blvd, Suite 250
Irvine, CA 92612

Effective: August 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)					3DIE 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	92.482	92.446	92.397	92.349	5.990	97.954	97.891	97.802	97.713	5.375	94.449	94.394	94.321	94.248
4.990	93.129	93.092	93.044	92.995	6.125	98.520	98.457	98.368	98.279	5.500	95.151	95.094	95.022	94.949
5.125	93.845	93.809	93.760	93.712	6.250	98.785	98.692	98.579	98.466	5.625	95.830	95.773	95.700	95.627
5.250	94.469	94.416	94.343	94.271	6.375	99.428	99.335	99.222	99.108	5.750	96.473	96.417	96.344	96.271
5.375	95.149	95.094	95.021	94.948	6.500	99.898	99.805	99.692	99.578	5.875	97.064	97.007	96.934	96.862
5.500	95.851	95.794	95.722	95.649	6.625	100.403	100.300	100.170	100.041	5.990	97.587	97.523	97.445	97.368
5.625	96.530	96.473	96.400	96.327	6.750	100.981	100.878	100.748	100.619	6.125	98.251	98.185	98.104	98.023
5.750	97.173	97.117	97.044	96.971	6.875	101.415	101.312	101.182	101.053	6.250	98.810	98.743	98.662	98.581
5.875	97.764	97.707	97.634	97.562	6.990	101.689	101.585	101.456	101.327	6.375	99.544	99.478	99.397	99.316
5.990	98.287	98.223	98.145	98.068	7.125	102.020	101.917	101.788	101.659	6.500	100.047	99.980	99.900	99.819
6.125	98.951	98.885	98.804	98.723	7.250	101.262	101.149	101.019	100.890	6.625	100.383	100.317	100.236	100.155
6.250	99.510	99.443	99.362	99.281	7.375	101.936	101.823	101.694	101.564	6.750	100.952	100.876	100.779	100.682
6.375	100.244	100.178	100.097	100.016	7.500	102.067	101.954	101.824	101.695	6.875	101.299	101.213	101.116	101.019
6.500	100.747	100.680	100.600	100.519	7.625	102.158	102.045	101.916	101.786	6.990	101.875	101.789	101.692	101.595
6.625	101.083	101.017	100.936	100.855	7.750	102.774	102.641	102.480	102.318	7.125	102.353	102.266	102.169	102.072
6.750	101.652	101.576	101.479	101.382	7.875	102.995	102.862	102.700	102.538	7.250	102.682	102.595	102.498	102.401
6.875	101.999	101.913	101.816	101.719	7.990	101.891	101.758	101.597	101.435	7.375	102.959	102.872	102.776	102.679
6.990	102.575	102.489	102.392	102.295	8.125	102.080	101.947	101.785	101.624	7.500	103.280	103.200	103.103	103.006
7.125	103.053	102.966	102.869	102.772	8.250	101.466	101.333	101.172	101.010	7.625	103.617	103.538	103.441	103.344
7.250	103.382	103.295	103.198	103.101						7.750	103.678	103.598	103.501	103.404
7.375	103.659	103.572	103.476	103.379						7.875	103.936	103.856	103.759	103.662
7.500	103.980	103.900	103.803	103.706						7.990	104.018	103.939	103.842	103.745
7.625	104.317	104.238	104.141	104.044						8.125	104.252	104.173	104.076	103.979

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	92.482	92.446	92.397	92.349	5.990	97.954	97.891	97.802	97.713	5.375	94.449	94.394	94.321	94.248
4.990	93.129	93.092	93.044	92.995	6.125	98.520	98.457	98.368	98.279	5.500	95.151	95.094	95.022	94.949
5.125	93.845	93.809	93.760	93.712	6.250	98.785	98.692	98.579	98.466	5.625	95.830	95.773	95.700	95.627
5.250	94.469	94.416	94.343	94.271	6.375	99.428	99.335	99.222	99.108	5.750	96.473	96.417	96.344	96.271
5.375	95.149	95.094	95.021	94.948	6.500	99.898	99.805	99.692	99.578	5.875	97.064	97.007	96.934	96.862
5.500	95.851	95.794	95.722	95.649	6.625	100.403	100.300	100.170	100.041	5.990	97.587	97.523	97.445	97.368
5.625	96.530	96.473	96.400	96.327	6.750	100.981	100.878	100.748	100.619	6.125	98.251	98.185	98.104	98.023
5.750	97.173	97.117	97.044	96.971	6.875	101.415	101.312	101.182	101.053	6.250	98.810	98.743	98.662	98.581
5.875	97.764	97.707	97.634	97.562	6.990	101.689	101.585	101.456	101.327	6.375	99.544	99.478	99.397	99.316
5.990	98.287	98.223	98.145	98.068	7.125	102.020	101.917	101.788	101.659	6.500	100.047	99.980	99.900	99.819
6.125	98.951	98.885	98.804	98.723	7.250	101.262	101.149	101.019	100.890	6.625	100.383	100.317	100.236	100.155
6.250	99.510	99.443	99.362	99.281	7.375	101.936	101.823	101.694	101.564	6.750	100.952	100.876	100.779	100.682
6.375	100.244	100.178	100.097	100.016	7.500	102.067	101.954	101.824	101.695	6.875	101.299	101.213	101.116	101.019
6.500	100.747	100.680	100.600	100.519	7.625	102.158	102.045	101.916	101.786	6.990	101.875	101.789	101.692	101.595
6.625	101.083	101.017	100.936	100.855	7.750	102.774	102.641	102.480	102.318	7.125	102.353	102.266	102.169	102.072
6.750	101.652	101.576	101.479	101.382	7.875	102.995	102.862	102.700	102.538	7.250	102.682	102.595	102.498	102.401
6.875	101.999	101.913	101.816	101.719	7.990	101.891	101.758	101.597	101.435	7.375	102.959	102.872	102.776	102.679
6.990	102.575	102.489	102.392	102.295	8.125	102.080	101.947	101.785	101.624	7.500	103.280	103.200	103.103	103.006
7.125	103.053	102.966	102.869	102.772	8.250					7.625	103.617	103.538	103.441	103.344
7.250	103.382	103.295	103.198	103.101	8.375					7.750	103.678	103.598	103.501	103.404
7.375	103.659	103.572	103.476	103.379	8.500					7.875	103.936	103.856	103.759	103.662
7.500	103.980	103.900	103.803	103.706	8.625					7.990	104.018	103.939	103.842	103.745
7.625	104.317	104.238	104.141	104.044	8.750					8.125	104.252	104.173	104.076	103.979

 LendingPros 19000 MacArthur Blvd, Suite 200 Irvine, CA 92612	SELECT PRICING													
Effective: August 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	92.932	92.896	92.847	92.798	4.875	97.253	97.210	97.152	97.093					
4.990	93.579	93.542	93.494	93.445	4.990	97.648	97.604	97.546	97.487					
5.125	94.295	94.259	94.210	94.162	5.125	98.096	98.053	97.994	97.936					
5.250	94.919	94.886	94.793	94.721	5.250	98.703	98.648	98.581	98.514					
5.375	95.599	95.544	95.471	95.398	5.375	99.120	99.065	98.998	98.931					
5.500	96.301	96.244	96.172	96.099	5.500	99.526	99.471	99.404	99.337					
5.625	96.980	96.923	96.850	96.777	5.625	99.917	99.862	99.795	99.728					
5.750	97.623	97.567	97.494	97.421	5.750	100.287	100.231	100.164	100.097					
5.875	98.214	98.157	98.084	98.012	5.875	100.634	100.578	100.511	100.444					
5.990	98.737	98.673	98.595	98.518	5.990	100.937	100.877	100.811	100.744					
6.125	99.401	99.335	99.254	99.173	6.125	101.311	101.250	101.184	101.117					
6.250	99.960	99.893	99.812	99.731	6.250	101.609	101.549	101.482	101.415					
6.375	100.694	100.628	100.547	100.466	6.375	102.014	101.954	101.887	101.820					
6.500	101.197	101.130	101.050	100.969	6.500	102.267	102.207	102.140	102.073					
6.625	101.533	101.467	101.386	101.305	6.625	102.382	102.322	102.255	102.188					
6.750	102.102	102.026	101.929	101.832	6.750	102.671	102.618	102.559	102.501					
6.875	102.449	102.363	102.266	102.169	6.875	102.790	102.736	102.678	102.619					
6.990	103.025	102.939	102.842	102.745	6.990	103.122	103.069	103.010	102.951					
7.125	103.503	103.416	103.319	103.222	7.125	103.342	103.288	103.230	103.171					
7.250	103.832	103.745	103.648	103.551	7.250	103.040	102.976	102.892	102.808					
7.375	104.109	104.022	103.926	103.829										
7.500	104.430	104.350	104.253	104.156										
7.625	104.767	104.688	104.591	104.494										
7.750	104.828	104.748	104.651	104.554										
7.875	105.086	105.006	104.909	104.812										
7.990	105.168	105.089	104.992	104.895										
8.125	105.402	105.323	105.226	105.129										
SELECT FREDDIE MAC SC 30 YEAR FIXED (201SC)					SELECT FREDDIE MAC SC 15 YEAR FIXED (215SC)									
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day					
5.500	96.007	95.944	95.855	95.766	5.990	98.044	97.975	97.892	97.808					
5.625	96.684	96.621	96.533	96.444	6.125	98.301	98.232	98.148	98.064					
5.750	97.070	97.007	96.918	96.829	6.250	98.546	98.472	98.388	98.305					
5.875	97.660	97.597	97.508	97.419	6.375	98.794	98.720	98.636	98.552					
5.990	98.254	98.191	98.102	98.013	6.500	98.990	98.916	98.832	98.748					
6.125	98.820	98.757	98.668	98.579	6.625	99.205	99.131	99.048	98.964					
6.250	99.085	98.992	98.879	98.766	6.750	99.282	99.215	99.140	99.065					
6.375	99.728	99.635	99.522	99.408	6.875	99.472	99.405	99.330	99.254					
6.500	100.198	100.105	99.992	99.878	6.990	99.577	99.510	99.435	99.359					
6.625	100.703	100.600	100.470	100.341	7.125	99.732	99.665	99.590	99.514					
6.750	101.281	101.178	101.048	100.919	7.250	99.222	99.144	99.044	98.943					
6.875	101.715	101.612	101.482	101.353	7.375	99.741	99.663	99.562	99.462					
6.990	101.989	101.885	101.756	101.627	7.500	99.737	99.659	99.558	99.458					
7.125	102.320	102.217	102.088	101.959	7.625	99.724	99.646	99.546	99.445					
7.250	101.562	101.449	101.319	101.190	7.750	100.518	100.440	100.339	100.239					
7.375	102.236	102.123	101.994	101.864	7.875	100.628	100.550	100.449	100.349					
7.500	102.367	102.254	102.124	101.995	7.990	99.450	99.373	99.272	99.171					
7.625	102.458	102.345	102.216	102.086										
7.750	103.074	102.941	102.780	102.618										
7.875	103.295	103.162	103.000	102.838										
7.990	102.191	102.058	101.897	101.735										
8.125	102.380	102.247	102.085	101.924										
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-BD)									
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day					
4.875	92.732	92.696	92.647	92.599	5.990	98.204	98.141	98.052	97.963					
4.990	93.379	93.342	93.294	93.245	6.125	98.770	98.707	98.618	98.529					
5.125	94.095	94.059	94.010	93.962	6.250	99.035	98.942	98.829	98.716					
5.250	94.719	94.666	94.593	94.521	6.375	99.678	99.585	99.472	99.358					
5.375	95.399	95.344	95.271	95.198	6.500	100.148	100.055	99.942	99.828					
5.500	96.101	96.044	95.972	95.899	6.625	100.653	100.550	100.420	100.291					
5.625	96.780	96.723	96.650	96.577	6.750	101.231	101.128	100.998	100.869					
5.750	97.423	97.367	97.294	97.221	6.875	101.665	101.562	101.432	101.303					
5.875	98.014	97.957	97.884	97.812	6.990	101.939	101.835	101.706	101.577					
5.990	98.537	98.473	98.395	98.318	7.125	102.270	102.167	102.038	101.909					
6.125	99.201	99.135	99.054	98.973	7.250	101.512	101.399	101.269	101.140					
6.250	99.760	99.693	99.612	99.531	7.375	102.186	102.073	101.944	101.814					
6.375	100.494	100.428	100.347	100.266	7.500	102.317	102.204	102.074	101.945					
6.500	100.997	100.930	100.850	100.769	7.625	102.408	102.295	102.166	102.036					
6.625	101.333	101.267	101.186	101.105	7.750	103.024	102.891	102.730	102.568					
6.750	101.902	101.826	101.729	101.632	7.875	103.245	103.112	102.950	102.788					
6.875	102.249	102.163	102.066	101.969	7.990	102.141	102.008	101.847	101.685					
6.990	102.825	102.739	102.642	102.545	8.125	102.330	102.197	102.035	101.874					
7.125	103.303	103.216	103.119	103.022	8.250	101.716	101.583	101.422	101.260					
7.250	103.632	103.545	103.448	103.351	8.375	101.739	101.606	101.445	101.283					
7.375	103.909	103.822	103.726	103.629	8.500	101.627	101.494	101.332	101.170					
7.500	104.230	104.150	104.053	103.956										
7.625	104.567	104.488	104.391	104.294										
SELECT FREDDIE MAC 30 YR FIXED 1:0 BUYDOWN (201-BD1)					SELECT FREDDIE MAC SC 30 YR FIXED 1:0 BUYDOWN (201-SC-BD1)									
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day					
4.875	92.732	92.696	92.647	92.599	5.990	98.204	98.141	98.052	97.963					
4.990	93.379	93.342	93.294	93.245	6.125	98.770	98.707	98.618	98.529					
5.125	94.095	94.059	94.010	93.962	6.250	99.035	98.942	98.829	98.716					
5.250	94.719	94.666	94.593	94.521	6.375	99.678	99.585	99.472	99.358					
5.375	95.399	95.344	95.271	95.198	6.500	100.148	100.055	99.942	99.828					
5.500	96.101	96.044	95.972	95.899	6.625	100.653	100.550	100.420	100.291					
5.625	96.780	96.723	96.650	96.577	6.750	101.231	101.128	100.998	100.869					
5.750	97.423	97.367	97.294	97.221	6.875	101.665	101.562	101.432	101.303					
5.875	98.014	97.957	97.884	97.812	6.990	101.939	101.835	101.706	101.577					
5.990	98.537	98.473	98.395	98.318	7.125	102.270	102.167	102.038	101.909					
6.125	99.201	99.135	99.054	98.973	7.250	101.512	101.399	101.269	101.140					
6.250	99.760	99.693	99.612	99.531	7.375	102.186	102.073	101.944	101.814					
6.375	100.494	100.428	100.347	100.266	7.500	102.317	102.204	102.074	101.945					
6.500	100.997	100.930	100.850	100.769	7.625	102.408	102.295	102.166	102.036					
6.625	101.333	101.267	101.186	101.105	7.750	103.024	102.891	102.730	102.568					
6.750	101.902	101.826	101.729	101.632	7.875	103.245	103.112	102.950	102.788					
6.875	102.249	102.163	102.066	101.969	7.990	102.141	102.008	101.847	101.685					
6.990	102.825	102.739	102.642	102.545	8.125	102.330	102.197	102.035	101.874					
7.125	103.303	103.216	103.119	103.022	8.250	101.716	101.583	101.422	101.260					
7.250	103.632	103.545	103.448	103.351	8.375	101.739	101.606	101.445	101.283					
7.375	103.909	103.822	103.726	103.629	8.500	101.627	101.494	101.332	101.170					
7.500	104.230	104.150	104.053	103.956										
7.625	104.567	104.488	104.391	104.294										



LendingPros
19000 MacArthur Blvd, Suite 250
Irvine, CA 92612

Effective: August 7, 2026

FANNIE MAE ARMS PRICING

[illegible]

FANNIE MAE 5/6 ARM HB (105HB-275)

Rate	15-Day	30-Day	45-Day	60-Day
4.750	96.682	96.652	96.652	96.487
4.875	97.056	97.022	97.022	96.848
5.000	97.416	97.378	97.378	97.195
5.125	97.801	97.760	97.760	97.568
5.250	98.170	98.124	98.124	97.924
5.375	98.554	98.505	98.505	98.295
5.500	98.867	98.814	98.814	98.595
5.625	99.173	99.116	99.116	98.888
5.750	99.401	99.340	99.340	99.103
5.875	99.637	99.572	99.572	99.326
6.000	99.802	99.734	99.734	99.479
6.125	100.016	99.944	99.944	99.680
6.250	100.220	100.144	100.144	99.871
6.375	100.451	100.371	100.371	100.089

FANNIE MAE 7/6 ARM HB (107HB-275)

Rate	15-Day	30-Day	45-Day	60-Day
5.000	96.338	96.300	96.300	96.117
5.125	96.863	96.822	96.822	96.630
5.250	97.369	97.324	97.324	97.123
5.375	97.886	97.837	97.837	97.627
5.500	98.289	98.236	98.236	98.017
5.625	98.619	98.562	98.562	98.334
5.750	98.939	98.878	98.878	98.641
5.875	99.368	99.303	99.303	99.057
6.000	99.662	99.584	99.584	99.339
6.125	99.910	99.838	99.838	99.573
6.250	100.189	100.113	100.113	99.840
6.375	100.559	100.480	100.480	100.197

FANNIE MAE 10/6 ARM HB (110HB-275)

Rate	15-Day	30-Day	45-Day	60-Day
\$5.250	96.323	96.278	96.278	96.077
\$5.375	96.823	96.774	96.774	96.564
\$5.500	97.263	97.210	97.210	96.991
\$5.625	97.713	97.656	97.656	97.428
\$5.750	98.103	98.042	98.042	97.805
\$5.875	98.525	98.460	98.460	98.214
\$6.000	98.843	98.774	98.774	98.519
\$6.125	99.160	99.088	99.088	98.824
\$6.250	99.514	99.438	99.438	99.165
\$6.375	99.965	99.886	99.886	99.603

FREDDIE MAC ARMS PRICING

[illegible]

FREDDIE MAC 5/6 ARM SC (205SC-275)

Rate	15-Day	30-Day	45-Day	60-Day
4.750	96.432	96.402	96.402	96.237
4.875	96.806	96.772	96.772	96.598
5.000	97.166	97.128	97.128	96.945
5.125	97.551	97.510	97.510	97.318
5.250	97.920	97.874	97.874	97.674
5.375	98.304	98.255	98.255	98.045
5.500	98.617	98.564	98.564	98.345
5.625	98.923	98.866	98.866	98.638
5.750	99.151	99.090	99.090	98.853
5.875	99.387	99.322	99.322	99.076
6.000	99.552	99.484	99.484	99.229
6.125	99.766	99.694	99.694	99.430
6.250	99.970	99.894	99.894	99.621
6.375	100.201	100.121	100.121	99.839

FREDDIE MAC 7/6 ARM SC (207SC-275

Rate	15-Day	30-Day	45-Day	60-Day
5.000	96.088	96.050	96.050	95.867
5.125	96.613	96.572	96.572	96.380
5.250	97.119	97.074	97.074	96.873
5.375	97.636	97.587	97.587	97.377
5.500	98.039	97.986	97.986	97.767
5.625	98.369	98.312	98.312	98.084
5.750	98.689	98.628	98.628	98.391
5.875	99.118	99.053	99.053	98.807
6.000	99.412	99.344	99.344	99.089
6.125	99.660	99.588	99.588	99.323
6.250	99.939	99.863	99.863	99.590
6.375	100.309	100.230	100.230	99.947

FREDDIE MAC 10/6 ARM SC (210SC-275)

Rate	15-Day	30-Day	45-Day	60-Day
5.250	96.073	96.028	96.028	95.827
5.375	96.573	96.524	96.524	96.314
5.500	97.013	96.960	96.960	96.741
5.625	97.463	97.406	97.406	97.178
5.750	97.853	97.792	97.792	97.555
5.875	98.275	98.210	98.210	97.964
6.000	98.593	98.524	98.524	98.269
6.125	98.910	98.838	98.838	98.574
6.250	99.264	99.188	99.188	98.915
6.375	99.715	99.636	99.636	99.353



Effective:

August 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	-0.500	-0.625	-0.500	-0.375	-0.375	
760-779	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.625	
740-759	0.000	0.000	-0.250	-0.750	-1.125	-1.375	-1.125	-1.000	-1.000	
720-739	0.000	0.000	-0.500	-1.000	-1.625	-1.750	-1.500	-1.250	-1.250	
700-719	0.000	0.000	-0.625	-1.250	-1.875	-2.125	-1.750	-1.625	-1.625	
680-699	0.000	0.000	-0.875	-1.625	-2.250	-2.500	-2.125	-1.750	-1.750	
660-679	0.000	-0.125	-1.125	-1.875	-2.500	-3.000	-2.375	-2.125	-2.125	
640-659	0.000	-0.250	-1.375	-2.125	-2.875	-3.375	-2.875	-2.500	-2.500	
<=639	0.000	-0.375	-1.750	-2.500	-3.500	-3.875	-3.625	-2.500	-2.500	
FICO/LTV Cashout Adjustments										
	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%					
780+	-0.375	-0.375	-0.625	-0.875	-1.375					
760-779	-0.375	-0.375	-0.875	-1.250	-1.875					
740-759	-0.375	-0.375	-1.000	-1.625	-2.375					
720-739	-0.375	-0.500	-1.375	-2.000	-2.750					
700-719	-0.375	-0.500	-1.625	-2.625	-3.250					
680-699	-0.375	-0.625	-2.000	-2.875	-3.750					
660-679	-0.375	-0.875	-2.750	-4.000	-4.750					
640-659	-0.375	-1.375	-3.125	-4.625	-5.125					
<=639	-0.375	-1.375	-3.375	-4.875	-5.125					
Additional Agency Adjustments										
	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	90.01-95%	>95%	
ARM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250	
Condo (excludes detached)	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750	-0.750	-0.750	
Investment	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	
2-4 Unit	0.000	0.000	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625	
Subordinate Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875	
High Balance Fixed Purchase/Rate & Term	-0.500	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000	
High Balance ARM Purchase/Rate & Term	-1.250	-1.250	-1.500	-1.500	-2.500	-2.500	-2.500	-2.750	-2.750	
High Balance Fixed Cashout	-1.250	-1.250	-1.500	-1.500	-1.750					
High Balance ARM Cashout	-2.000	-2.000	-2.250	-2.250	-3.250					
LOAN AMOUNT **			HR/HP/FTHB + AMI ADJUSTMENT CAPS*							
Loan Amt \$75,000 <= \$100,000			LTV > 80% AND FICO >= 680			0.000				
Loan Amt >\$100,000 <= \$249,999			All other LTV & FICO combinations			0.000				
MISCELLANEOUS			FTHB + AMI LLPa Waiver			0.000				
Texas Cash out			*Adj caps are only applicable to standard Agency Fixed/ARM and Sub Financing adj			* 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										
> 6 Financed Properties										
Escrow Waiver (Non-CA)										
			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
FNMA/FHLMC Amortization Term > 20 Years (Fixed)	<=85	12%	-0.710	-0.870	-1.020	-1.170	-1.380	-1.840	-2.040	-2.190
	85.01 - 90	25%	-1.430	-2.040	-2.500	-3.010	-3.670	-5.050	-5.360	-5.870
	90.01 - 95	30%	-1.890	-2.650	-3.320	-3.930	-4.850	-6.430	-6.990	-7.750
	95.01 - 97	35%	-2.300	-3.320	-4.230	-5.050	-6.270	-8.420	-9.130	-10.000
FNMA/FHLMC Amortization Term ≤ 20 Years (Fixed)	<=85	6%	-0.550	-0.550	-0.550	-0.550	-0.590	-0.730	-0.780	-0.890
	85.01 - 90	12%	-0.790	-1.040	-1.300	-1.450	-1.760	-2.310	-2.520	-2.770
	90.01 - 95	25%	-1.450	-2.120	-2.680	-3.090	-3.900	-5.120	-5.630	-6.240
	95.01 - 97	35%	-2.120	-3.140	-4.050	-4.770	-5.990	-8.030	-8.740	-9.610
HOMEREADY AND HOME POSSIBLE Amortization Term > 20 Years (Fixed)	<=85	12%	-0.710	-0.870	-1.020	-1.170	-1.380	-1.840	-2.040	-2.190
	85.01 - 90	25%	-1.430	-2.040	-2.500	-3.010	-3.670	-5.050	-5.360	-5.870
	90.01 - 95	25%	-1.630	-2.300	-2.860	-3.370	-4.180	-5.510	-6.020	-6.630
	95.01 - 97	25%	-1.790	-2.550	-3.210	-3.770	-4.690	-6.270	-6.890	-7.600
HOMEREADY AND HOME POSSIBLE Amortization Term ≤ 20 Years (Fixed)	<=85	6%	-0.550	-0.550	-0.550	-0.550	-0.590	-0.730	-0.780	-0.890
	85.01 - 90	12%	-0.790	-1.040	-1.300	-1.450	-1.760	-2.310	-2.520	-2.770
	90.01 - 95	25%	-1.450	-2.120	-2.680	-3.090	-3.900	-5.120	-5.630	-6.240
	95.01 - 97	25%	-1.610	-2.370	-3.030	-3.490	-4.410	-5.880	-6.500	-7.210
LPMI (in addition to adjustments above)										
			760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
Rate and Term Refinance			0.000	0.000	0.000	-0.005	-0.005	-0.011	-0.011	-0.011
Second Homes			-0.250	-0.250	-0.490	-0.700	-0.700	-1.230	-1.230	-1.230
Employee Relocation Loans			0.100	0.100	0.140	0.250	0.250	0.350	0.350	0.350
Manufactured Homes			-0.500	-0.500	-0.700	-1.000	-1.000	-1.300	-1.300	-1.300
3- 4 - Unit Property			-1.190	-1.190	-1.330	-1.750	-1.750	-2.630	-2.630	-2.630
> 45% DTI	95.01%-97% LTV		-0.380	-0.620	-0.760	-1.060	-1.240	-1.420	-1.600	-1.820
	90.01%-95% LTV		-0.350	-0.440	-0.570	-0.720	-1.000	-1.120	-1.270	-1.530
	85.01%-90% LTV		-0.280	-0.390	-0.500	-0.620	-0.750	-0.890	-1.010	-1.250
	85% LTV & Below		-0.110	-0.170	-0.220	-0.300	-0.380	-0.420	-0.440	-0.490
≥ 2 Borrowers	95.01%-97% LTV		0.180	0.200	0.200	0.200	0.210	0.220	0.230	0.270
	90.01%-95% LTV		0.140	0.140	0.140	0.160	0.160	0.170	0.190	0.250
	85.01%-90% LTV		0.100	0.100	0.100	0.100	0.110	0.110	0.120	0.150
	85% LTV & Below		0.030	0.030	0.030	0.030	0.040	0.040	0.040	0.040
						FNMA/FHLMC State Tier Adjustment				
						Tier 1 States	AZ, CA, CO, CT, GA, HI, MA, MD, NJ, NV, OR, SC, UT, VA, WA		0.000	
						Tier 2 States	DC, FL, ID, IL, IN, LA, MI, MN, MO, NC, OH, OK, PA, RI, TN, TX		0.150	
						Tier 3 States	AK, AL, AR, DE, IA, KS, KY, ME, MS, MT, ND, NE, NH, NM, SD, VT WI, WV, WY		0.250	



LendingPros
19000 MacArthur Blvd, Suite 250
Irvine, CA 92612

Effective: August 7, 2026

ALT AGENCY 2nd Home/ Investment

Alt Agency 30 Yr Fixed (AltA101)					Alt Agency 25 Yr Fixed (AltA125)					Alt Agency 20 Yr Fixed (AltA120)				
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	92.882	92.846	92.797	92.749	4.875	92.268	92.231	92.183	92.134	4.990	94.676	94.596	94.491	94.386
4.990	93.529	93.492	93.444	93.395	4.990	92.909	92.872	92.824	92.775	5.125	95.387	95.307	95.202	95.097
5.125	94.245	94.209	94.160	94.112	5.125	93.645	93.608	93.560	93.512	5.250	96.250	96.167	96.062	95.957
5.250	94.869	94.816	94.743	94.671	5.250	94.264	94.211	94.138	94.065	5.375	96.893	96.810	96.705	96.600
5.375	95.549	95.494	95.421	95.348	5.375	94.938	94.883	94.810	94.738	5.500	97.519	97.436	97.331	97.226
5.500	96.251	96.194	96.122	96.049	5.500	95.636	95.580	95.507	95.434	5.625	98.127	98.044	97.939	97.834
5.625	96.930	96.873	96.800	96.727	5.625	96.315	96.259	96.186	96.113	5.750	98.710	98.626	98.521	98.416
5.750	97.573	97.517	97.444	97.371	5.750	96.961	96.905	96.832	96.759	5.875	99.271	99.188	99.083	98.978
5.875	98.164	98.107	98.034	97.962	5.875	97.570	97.514	97.441	97.368	5.990	99.762	99.679	99.574	99.469
5.990	98.687	98.623	98.545	98.468	5.990	98.106	98.041	97.964	97.887	6.125	100.312	100.229	100.124	100.019
6.125	99.351	99.285	99.204	99.123	6.125	98.783	98.717	98.636	98.555	6.250	100.265	100.172	100.059	99.945
6.250	99.910	99.843	99.762	99.681	6.250	99.357	99.290	99.210	99.129	6.375	100.887	100.794	100.681	100.568
6.375	100.644	100.578	100.497	100.416	6.375	100.111	100.044	99.963	99.882	6.500	101.349	101.256	101.143	101.030
6.500	101.147	101.080	101.000	100.919	6.500	100.622	100.555	100.475	100.394	6.625	101.634	101.541	101.428	101.315
6.625	101.483	101.417	101.336	101.255	6.625	100.958	100.892	100.811	100.730	6.750	101.777	101.687	101.590	101.493
6.750	102.052	101.976	101.879	101.782	6.750	101.527	101.451	101.354	101.257	6.875	102.067	101.977	101.880	101.783
6.875	102.399	102.313	102.216	102.119	6.875	101.874	101.788	101.691	101.594	6.990	102.537	102.447	102.350	102.253
6.990	102.975	102.889	102.792	102.695	6.990	102.430	102.344	102.247	102.150	7.125	102.914	102.824	102.727	102.630
7.125	103.453	103.366	103.269	103.172	7.125	102.908	102.821	102.724	102.627	7.250	103.273	103.186	103.089	102.992
7.250	103.782	103.695	103.598	103.501	7.250	103.237	103.150	103.053	102.956	7.375	103.619	103.533	103.436	103.339
7.375	104.059	103.972	103.876	103.779	7.375	103.514	103.427	103.331	103.234	7.500	103.958	103.878	103.781	103.684
7.500	104.380	104.300	104.203	104.106	7.500	103.835	103.755	103.658	103.561	7.625	104.305	104.225	104.128	104.031
7.625	104.717	104.638	104.541	104.444	7.625	104.172	104.093	103.996	103.899					
7.750	104.778	104.698	104.601	104.504	7.750	104.233	104.153	104.056	103.959					
7.875	105.036	104.956	104.859	104.762	7.875	104.491	104.411	104.314	104.217					
7.990	105.118	105.039	104.942	104.845	7.990	104.573	104.494	104.397	104.300					
8.125	105.352	105.273	105.176	105.079	8.125	104.807	104.728	104.631	104.534					

Alt Agency 15 Yr Fixed (AltA115)					Alt Agency 10 Yr Fixed (AltA110)					
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	
4.990	97.498	97.454	97.396	97.337	4.990	97.803	97.746	97.671	97.595	
5.125	97.946	97.903	97.844	97.786	5.125	98.152	98.094	98.019	97.944	
5.250	98.553	98.498	98.431	98.364	5.250	98.595	98.526	98.443	98.359	
5.375	98.970	98.915	98.848	98.781	5.375	98.916	98.847	98.764	98.680	
5.500	99.376	99.321	99.254	99.187	5.500	99.227	99.158	99.075	98.991	
5.625	99.767	99.712	99.645	99.578	5.625	99.525	99.456	99.372	99.288	
5.750	100.137	100.081	100.014	99.947	5.750	99.854	99.793	99.727	99.660	
5.875	100.484	100.428	100.361	100.294	5.875	100.147	100.087	100.020	99.953	
5.990	100.787	100.727	100.661	100.594	5.990	100.409	100.349	100.282	100.215	
6.125	101.161	101.100	101.034	100.967	6.125	100.675	100.615	100.548	100.481	
6.250	101.459	101.399	101.332	101.265	6.250	100.961	100.907	100.849	100.790	
6.375	101.864	101.804	101.737	101.670	6.375	101.336	101.283	101.224	101.166	
6.500	102.117	102.057	101.990	101.923	6.500	101.566	101.513	101.454	101.396	
6.625	102.232	102.172	102.105	102.038	6.625	101.647	101.594	101.535	101.477	
6.750	102.521	102.468	102.409	102.351	6.750	101.970	101.917	101.858	101.799	
6.875	102.640	102.586	102.528	102.469	6.875	102.027	101.974	101.915	101.856	
6.990	102.972	102.919	102.860	102.801	6.990	102.309	102.256	102.197	102.138	
7.125	103.192	103.138	103.080	103.021	7.125	102.474	102.421	102.363	102.304	
7.250	102.890	102.826	102.742	102.658	7.250	102.348	102.284	102.200	102.116	

Age Group	Percentage
18-24	33%
25-34	33%
35-44	17%
45-54	10%
55-64	7%
65-74	3%
75-84	3%
85+	3%

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LendingPros
19000 MacArthur Blvd, Suite 250
Irvine, CA 92612

Effective: August 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	96.382	96.319	96.230	96.141	5.500	94.145	94.082	93.993	93.904	5.375	93.587	93.524	93.435	93.346
5.625	97.059	96.996	96.908	96.819	5.625	94.830	94.767	94.678	94.589	5.500	94.295	94.232	94.143	94.054
5.750	97.695	97.632	97.543	97.454	5.750	95.220	95.157	95.068	94.979	5.625	94.980	94.917	94.828	94.739
5.875	98.285	98.222	98.133	98.044	5.875	95.810	95.747	95.658	95.569	5.750	95.370	95.307	95.218	95.129
5.990	98.779	98.716	98.627	98.538	5.990	96.404	96.341	96.252	96.163	5.875	95.960	95.897	95.808	95.719
6.125	99.345	99.282	99.193	99.104	6.125	96.970	96.907	96.818	96.729	5.990	96.554	96.491	96.402	96.313
6.250	99.260	99.167	99.054	98.941	6.250	97.235	97.142	97.029	96.916	6.125	97.117	97.054	96.965	96.876
6.375	99.903	99.810	99.697	99.583	6.375	97.878	97.785	97.672	97.558	6.250	97.371	97.278	97.165	97.052
6.500	100.398	100.305	100.192	100.078	6.500	98.348	98.255	98.142	98.028	6.375	97.998	97.905	97.792	97.679
6.625	100.878	100.775	100.645	100.516	6.625	98.833	98.730	98.600	98.471	6.500	98.452	98.359	98.246	98.133
6.750	101.331	101.228	101.098	100.969	6.750	99.411	99.308	99.178	99.049	6.625	98.945	98.842	98.713	98.583
6.875	101.765	101.662	101.532	101.403	6.875	99.845	99.742	99.612	99.483	6.750	99.526	99.423	99.294	99.164
6.990	102.089	101.985	101.856	101.727	6.990	100.119	100.015	99.886	99.757	6.875	99.949	99.846	99.717	99.587
7.125	102.420	102.317	102.188	102.059	7.125	100.450	100.347	100.218	100.089	6.990	100.242	100.139	100.009	99.880
7.250	101.862	101.749	101.619	101.490	7.250	99.692	99.579	99.449	99.320	7.125	100.594	100.491	100.361	100.232
7.375	102.161	102.048	101.919	101.789	7.375	100.366	100.253	100.124	99.994	7.250	99.860	99.746	99.617	99.488
7.500	102.417	102.304	102.174	102.045	7.500	100.497	100.384	100.254	100.125	7.375	100.515	100.402	100.272	100.143
7.625	102.633	102.520	102.391	102.261	7.625	100.588	100.475	100.346	100.216	7.500	100.664	100.551	100.421	100.292
7.750	102.349	102.216	102.055	101.893	7.750	101.204	101.071	100.910	100.748	7.625	100.774	100.661	100.532	100.402
7.875	102.570	102.437	102.275	102.113	7.875	101.425	101.292	101.130	100.968	7.750	101.117	100.984	100.822	100.660
7.990	102.741	102.608	102.447	102.285	7.990	100.321	100.188	100.027	99.865	7.875	101.342	101.209	101.047	100.885
8.125	102.930	102.797	102.635	102.474						7.990	100.237	100.104	99.943	99.781
8.250	102.316	102.183	102.022	101.860										
8.375	102.339	102.206	102.045	101.883										
8.500	102.227	102.094	101.932	101.770										
8.625	102.367	102.234	102.072	101.911										
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	98.269	98.200	98.117	98.033	5.990	97.934	97.865	97.782	97.698					
6.125	98.526	98.457	98.373	98.289	6.125	98.191	98.122	98.038	97.954					
6.250	98.771	98.697	98.613	98.530	6.250	98.436	98.362	98.278	98.195					
6.375	99.019	98.945	98.861	98.777	6.375	98.684	98.610	98.526	98.442					
6.500	99.215	99.141	99.057	98.973	6.500	98.880	98.806	98.722	98.638					
6.625	99.430	99.356	99.273	99.189	6.625	99.095	99.021	98.938	98.854					
6.750	99.507	99.440	99.365	99.290	6.750	99.172	99.105	99.030	98.955					
6.875	99.697	99.630	99.555	99.479	6.875	99.362	99.295	99.220	99.144					
6.990	99.802	99.735	99.660	99.584	6.990	99.467	99.400	99.325	99.249					
7.125	99.957	99.890	99.815	99.739	7.125	99.622	99.555	99.480	99.404					
7.250	99.447	99.369	99.269	99.168	7.250	99.112	99.034	98.934	98.833					
7.375	99.966	99.888	99.787	99.687	7.375	99.631	99.553	99.452	99.352					
7.500	99.962	99.884	99.783	99.683	7.500	99.627	99.549	99.448	99.348					
7.625	99.949	99.871	99.771	99.670	7.625	99.614	99.536	99.436	99.335					
7.750	100.743	100.665	100.564	100.464	7.750	100.218	100.140	100.039	99.939					
7.875	100.853	100.775	100.674	100.574	7.875	100.328	100.250	100.149	100.049					
7.990	99.675	99.598	99.497	99.396	7.990	99.150	99.073	98.972	98.871					

[illegible]

 LendingPros 19000 MacArthur Blvd, Suite 200 Irvine, CA 92612					SELECT PRICING					
Effective: August 7, 2026										
SELECT ALT AGENCY 2nd Home/Investment										
SELECT Alt Agency 30 Yr Fixed (SELECT AltA101)					SELECT Alt Agency 15 Yr Fixed (SELECT AltA115)					
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	
4.875	93.182	93.146	93.097	93.049	5.990	101.087	101.027	100.961	100.894	
4.990	93.829	93.792	93.744	93.695	6.125	101.461	101.400	101.334	101.267	
5.125	94.545	94.509	94.460	94.412	6.250	101.759	101.699	101.632	101.565	
5.250	95.169	95.116	95.043	94.971	6.375	102.164	102.104	102.037	101.970	
5.375	95.849	95.794	95.721	95.648	6.500	102.417	102.357	102.290	102.223	
5.500	96.551	96.494	96.422	96.349	6.625	102.532	102.472	102.405	102.338	
5.625	97.230	97.173	97.100	97.027	6.750	102.821	102.768	102.709	102.651	
5.750	97.873	97.817	97.744	97.671	6.875	102.940	102.886	102.828	102.769	
5.875	98.464	98.407	98.334	98.262	6.990	103.272	103.219	103.160	103.101	
5.990	98.987	98.923	98.845	98.768	7.125	103.492	103.438	103.380	103.321	
6.125	99.651	99.585	99.504	99.423	7.250	103.190	103.126	103.042	102.958	
6.250	100.210	100.143	100.062	99.981	7.375	103.392	103.328	103.244	103.160	
6.375	100.944	100.878	100.797	100.716	7.500	103.569	103.505	103.421	103.337	
6.500	101.447	101.380	101.300	101.219	7.625	103.737	103.673	103.589	103.505	
6.625	101.783	101.717	101.636	101.555	7.750	103.731	103.668	103.584	103.500	
6.750	102.352	102.276	102.179	102.082	7.875	103.899	103.835	103.751	103.667	
6.875	102.699	102.613	102.516	102.419						
6.990	103.275	103.189	103.092	102.995						
7.125	103.753	103.666	103.569	103.472						
7.250	104.082	103.995	103.898	103.801						
7.375	104.359	104.272	104.176	104.079						
7.500	104.680	104.600	104.503	104.406						
7.625	105.017	104.938	104.841	104.744						
SELECT Alt Agency 30 Yr Fixed High Bal (SELECT AltA101HB)					SELECT Alt Agency 15 Yr Fixed High Bal (SELECT AltA115HB)					
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	
5.500	96.682	96.619	96.530	96.441	5.990	98.569	98.500	98.417	98.333	
5.625	97.359	97.296	97.208	97.119	6.125	98.826	98.757	98.673	98.589	
5.750	97.995	97.932	97.843	97.754	6.250	99.071	98.997	98.913	98.830	
5.875	98.585	98.522	98.433	98.344	6.375	99.319	99.245	99.161	99.077	
5.990	99.079	99.016	98.927	98.838	6.500	99.515	99.441	99.357	99.273	
6.125	99.645	99.582	99.493	99.404	6.625	99.730	99.656	99.573	99.489	
6.250	99.560	99.467	99.354	99.241	6.750	99.807	99.740	99.665	99.590	
6.375	100.203	100.110	99.997	99.883	6.875	99.997	99.930	99.855	99.779	
6.500	100.698	100.605	100.492	100.378	6.990	100.102	100.035	99.960	99.884	
6.625	101.178	101.075	100.945	100.816	7.125	100.257	100.190	100.115	100.039	
6.750	101.631	101.528	101.398	101.269	7.250	99.747	99.669	99.569	99.468	
6.875	102.065	101.962	101.832	101.703	7.375	100.266	100.188	100.087	99.987	
6.990	102.389	102.285	102.156	102.027	7.500	100.262	100.184	100.083	99.983	
7.125	102.720	102.617	102.488	102.359	7.625	100.249	100.171	100.071	99.970	
7.250	102.162	102.049	101.919	101.790						
7.375	102.461	102.348	102.219	102.089						
7.500	102.717	102.604	102.474	102.345						
7.625	102.933	102.820	102.691	102.561						
7.750	102.649	102.516	102.355	102.193						
7.875	102.870	102.737	102.575	102.413						
7.990	103.041	102.908	102.747	102.585						
8.125	103.230	103.097	102.935	102.774						



Effective: August 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	-0.375	-0.875	-1.125	-2.500									
2nd Home	0.000	0.000	-0.375	-0.875	-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	-1.875										
High Balance ARM Cashout	-2.125	-2.125	-2.375	-2.375	-3.375										
LOAN AMOUNT **						* 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**									
Loan Amt \$75,000 <= \$100,000	-1.000														
Loan Amt >\$100,000 <= \$249,999	0.250														
MISCELLANEOUS		*Adjustment caps are only applicable to standard Agency Fixed/ARM and Subordinate Financing adjustments													
Texas Cash out	-1.000	***Minimum Loan Amount \$75,000***				NC Floor Price									
HB 20YR & 25YR Term	-1.500														
> 6 Financed Properties	-0.500	***All loan level price adjustments are cumulative*** Max Final Price Including comp Cannot Exceed (4.00) for all Agency Programs													
Escrow Waiver (Non-CA)	-0.250														
						99.750									
LENDER PAID MI															
PROGRAMS	LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639					
Alt Agency Amortization Term > 20 Years (Fixed)	<=85	12%	-0.710	-0.870	-1.020	-1.170	-1.380	-1.840	-2.040	-2.190					
	85.01 - 90	25%	-1.430	-2.040	-2.500	-3.010	-3.670	-5.050	-5.360	-5.870					
	90.01 - 95	30%	-1.890	-2.650	-3.320	-3.930	-4.850	-6.430	-6.990	-7.750					
	95.01 - 97	35%	-2.300	-3.320	-4.230	-5.050	-6.270	-8.420	-9.130	-10.000					
Alt Agency Amortization Term ≤ 20 Years (Fixed)	<=85	6%	-0.550	-0.550	-0.550	-0.550	-0.590	-0.730	-0.780	-0.890					
	85.01 - 90	12%	-0.790	-1.040	-1.300	-1.450	-1.760	-2.310	-2.520	-2.770					
	90.01 - 95	25%	-1.450	-2.120	-2.680	-3.090	-3.900	-5.120	-5.630	-6.240					
	95.01 - 97	35%	-2.120	-3.140	-4.050	-4.770	-5.990	-8.030	-8.740	-9.610					

LendingPros

19000 MacArthur Blvd, Suite 250
Irvine, CA 92612

Effective: August 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 it's entirety and submitted to lockdesk via e-mail. Once received, lockdesk will respond with today's rate and additional fees (for High Bal loans). AE/Broker must CONFIRM the rate by 2:00 PM PST in order to honor same day lock.

CalHFA Conv with MyHome only (C100)**Fees:**

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

CalHFA Conv - CalPLUS with 2% ZIP (C102)**Fees:**

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

CalHFA Conv - CalPLUS with 3% ZIP (C103)**Fees:**

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

CalHFA Conv with MyHome only - HB (C106)**Fees:**

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

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

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

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

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

CalHFA FHA with MyHome only (F200)**Fees:**

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

CalHFA FHA - CalPLUS with 2% ZIP (F202)**Fees:**

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

CalHFA FHA with MyHome only - HB (F206)**Fees:**

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

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

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

CalHFA Conv DFA 30 Year Fixed (C101)**Fees:**

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

CalHFA Conv DFA HB 30 Year Fixed (C107)**Fees:**

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

CalHFA CalReady - (C110/F210)**Fees:**

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

CalHFA CalPLUS Access - (C111/F211)**Fees:**

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

LendingPros											
19000 MacArthur Blvd, Suite 250											
Irvine, CA 92612											
Effective: August 7, 2026											
DPA Pro Pricing											
DPA Pro Plus - (301_1st_DPA_Plus)				DPA Pro Plus 5.0% - (301_1st_DPA_Plus)							
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day				
6.490	99.097	98.894	98.698	6.490	98.347	98.144	97.948				
6.500	99.127	98.924	98.728	6.500	98.377	98.174	97.978				
6.625	99.677	99.474	99.278	6.625	98.927	98.724	98.528				
6.750	100.208	100.005	99.809	6.750	99.458	99.255	99.059				
6.875	99.899	99.720	99.494	6.875	99.149	98.970	98.744				
6.990	100.400	100.221	99.995	6.990	99.650	99.471	99.245				
7.000	100.430	100.251	100.025	7.000	99.680	99.501	99.275				
7.125	100.950	100.771	100.545	7.125	100.200	100.021	99.795				
7.250	101.441	101.262	101.036	7.250	100.691	100.512	100.286				
7.375	101.500	101.288	101.032	7.375	100.750	100.538	100.282				
7.490	101.952	101.740	101.484	7.490	101.211	100.999	100.743				
7.500	101.991	101.779	101.523	7.500	101.241	101.029	100.773				
7.625	102.471	102.259	102.003	7.625	101.721	101.509	101.253				
7.750	102.932	102.720	102.464	7.750	102.182	101.970	101.714				
7.875	101.115	100.886	100.600	7.875	100.365	100.136	99.850				
7.990	101.546	101.317	101.031	7.990	100.796	100.567	100.281				
8.000	101.576	101.347	101.061	8.000	100.826	100.597	100.311				
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 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)				PA Pro Plus 5.0% HB - (301_1st_DPA_Plus_H							
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day				
6.490	97.097	96.894	96.698	6.490	96.450	96.347	96.144				
6.500	97.127	96.924	96.728	6.500	96.480	96.377	96.174				
6.625	97.677	97.474	97.278	6.625	97.030	96.927	96.724				
6.750	98.208	98.005	97.809	6.750	97.561	97.458	97.255				
6.875	97.899	97.720	97.494	6.875	97.240	97.149	96.970				
6.990	98.400	98.221	97.995	6.990	97.741	97.650	97.471				
7.000	98.430	98.251	98.025	7.000	97.771	97.680	97.501				
7.125	98.950	98.771	98.545	7.125	98.291	98.200	98.021				
7.250	99.441	99.262	99.036	7.250	98.782	98.691	98.512				
7.375	99.500	99.288	99.032	7.375	98.856	98.750	98.538				
7.490	99.961	99.749	99.493	7.490	99.317	99.211	98.999				
7.500	99.991	99.779	99.523	7.500	99.347	99.241	99.029				
7.625	100.471	100.259	100.003	7.625	99.827	99.721	99.509				
7.750	100.932	100.720	100.464	7.750	100.288	100.182	99.970				
7.875	99.115	98.886	98.600	7.875	98.480	98.365	98.136				
7.990	99.546	99.317	99.031	7.990	98.911	98.796	98.567				
8.000	99.576	99.347	99.061	8.000	98.941	98.826	98.597				
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 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	96.597	96.394	96.198								
6.500	96.627	96.424	96.228								
6.625	97.177	96.974	96.778								
6.750	97.708	97.505	97.309								
6.875	97.399	97.220	96.994								
6.990	97.900	97.721	97.495								
7.000	97.930	97.751	97.525								
7.125	98.450	98.271	98.045								
7.250	98.941	98.762	98.536								
7.375	99.000	98.788	98.532								
7.490	99.461	99.249	98.993								
7.500	99.491	99.279	99.023								
7.625	99.971	99.759	99.503								
7.750	100.432	100.220	99.964								
7.875	98.615	98.386	98.100								
7.990	99.046	98.817	98.531								
8.000	99.076	98.847	98.561								
LLPAs											
FICO ≥680				Manufactured Home				DPA State Tier Adjustment			
0.500				-0.250				Tier 1 States	AZ, CA, CO, CT, GA, HI, MA, NJ, NV, OR, SC, UT, VA, WA	0.000	
FICO 660 - 679				2-Units							
0.000				-0.250				Tier 2 States	DC, ID, IN, LA, MD, MI, MN, MO, NC, OH, OK, PA, RI, TN	0.150	
FICO 640 - 659				2-1 Buydown							
0.000				-0.250				Tier 3 States	AK, AL, AR, DE, FL, IA, IL, KS, KY, ME, MS, MT, ND, NE, NH, NM, SD, TX, VT, WI, WV, WY	0.250	
FICO 620 - 639				Kentucky							
-1.000				-0.500				Floor Price			
FICO 600 - 619				DTI >50				98.000			
-1.500				-0.250							



LendingPros

19000 MacArthur Blvd, Suite 250
Irvine, CA 92612

Effective: August 7, 2026

FHA Pricing

FHA 30 - 25 Year Fixed - (301 & 325)				
Rate	15 Day	30 Day	45 Day	
4.990	95.155	95.119	95.062	
5.125	95.497	95.461	95.404	
5.250	97.210	97.159	97.094	
5.375	97.641	97.590	97.525	
5.500	98.103	98.052	97.987	
5.625	98.455	98.404	98.339	
5.750	99.724	99.673	99.608	
5.875	100.118	100.052	99.963	
5.990	100.497	100.431	100.342	
6.125	100.868	100.802	100.713	
6.250	101.664	101.598	101.509	
6.375	101.997	101.887	101.774	
6.500	102.415	102.305	102.192	
6.625	102.726	102.616	102.503	
6.750	103.206	103.096	102.983	
6.875	102.976	102.895	102.774	
6.990	103.511	103.430	103.309	

FHA 20 Year Fixed - (320)				
Rate	15 Day	30 Day	45 Day	
4.990	94.345	94.309	94.252	
5.125	94.687	94.651	94.594	
5.250	96.400	96.349	96.284	
5.375	96.831	96.780	96.715	
5.500	97.293	97.242	97.177	
5.625	97.645	97.594	97.529	
5.750	98.914	98.863	98.798	
5.875	99.308	99.242	99.153	
5.990	99.687	99.621	99.532	
6.125	100.058	99.992	99.903	
6.250	100.854	100.788	100.699	
6.375	101.187	101.077	100.964	
6.500	101.605	101.495	101.382	
6.625	101.916	101.806	101.693	
6.750	102.396	102.286	102.173	
6.875	102.166	102.085	101.964	
6.990	102.701	102.620	102.499	

FHA 15 Year Fixed - (315)				
Rate	15 Day	30 Day	45 Day	
4.990	97.438	97.392	97.351	
5.125	97.648	97.603	97.561	
5.250	98.666	98.621	98.579	
5.375	98.636	98.574	98.516	
5.500	98.967	98.905	98.846	
5.625	99.186	99.125	99.066	
5.750	100.304	100.243	100.184	
5.875	99.806	99.737	99.670	
5.990	100.045	99.975	99.908	
6.125	100.263	100.194	100.127	
6.250	100.889	100.819	100.752	
6.375	100.104	100.037	99.937	
6.500	100.361	100.294	100.194	
6.625	100.510	100.444	100.343	
6.750	101.396	101.330	101.229	
6.875	101.831	101.764	101.664	
6.990	102.195	102.129	102.028	

FHA 30 Year Fixed HB - (301HB)				
Rate	15 Day	30 Day	45 Day	
5.125	94.471	94.434	94.378	
5.250	96.547	96.495	96.431	
5.375	96.751	96.699	96.635	
5.500	97.253	97.202	97.137	
5.625	97.633	97.582	97.517	
5.750	99.075	99.010	98.921	
5.875	99.604	99.538	99.449	
5.990	99.987	99.921	99.832	
6.125	100.249	100.183	100.094	
6.250	100.809	100.743	100.654	
6.375	100.943	100.833	100.720	
6.500	101.186	101.076	100.963	
6.625	101.445	101.336	101.222	
6.750	100.908	100.798	100.685	
6.875	101.261	101.180	101.059	
6.990	101.416	101.335	101.214	
7.125	101.854	101.773	101.652	

FHA 30 Year Fixed 2:1 Buydown - (301-BD)				
Rate	15 Day	30 Day	45 Day	
4.990	95.005	94.969	94.912	
5.125	95.347	95.311	95.254	
5.250	97.060	97.009	96.944	
5.375	97.491	97.440	97.375	
5.500	97.953	97.902	97.837	
5.625	98.305	98.254	98.189	
5.750	99.574	99.523	99.458	
5.875	99.968	99.902	99.813	
5.990	100.347	100.281	100.192	
6.125	100.718	100.652	100.563	
6.250	101.514	101.448	101.359	
6.375	101.847	101.737	101.624	
6.500	102.265	102.155	102.042	
6.625	102.576	102.466	102.353	
6.750	103.056	102.946	102.833	
6.875	102.826	102.745	102.624	
6.990	103.361	103.280	103.159	

FHA 30 Year Fixed HB 2:1 Buydown - (301 HB-BD)				
Rate	15 Day	30 Day	45 Day	
5.125	94.271	94.234	94.178	
5.250	96.347	96.295	96.231	
5.375	96.551	96.499	96.435	
5.500	97.053	97.002	96.937	
5.625	97.433	97.382	97.317	
5.750	98.875	98.810	98.721	
5.875	99.404	99.338	99.249	
5.990	99.787	99.721	99.632	
6.125	100.049	99.983	99.894	
6.250	100.609	100.543	100.454	
6.375	100.743	100.633	100.520	
6.500	100.986	100.876	100.763	
6.625	101.245	101.136	101.022	
6.750	100.708	100.598	100.485	
6.875	101.061	100.980	100.859	
6.990	101.216	101.135	101.014	
7.125	101.654	101.573	101.452	

FHA 30 Year Fixed 1:0 Buydown - (301-BD10)				
Rate	15 Day	30 Day	45 Day	
4.990	95.005	94.969	94.912	
5.125	95.347	95.311	95.254	
5.250	97.060	97.009	96.944	
5.375	97.491	97.440	97.375	
5.500	97.953	97.902	97.837	
5.625	98.305	98.254	98.189	
5.750	99.574	99.523	99.458	
5.875	99.968	99.902	99.813	
5.990	100.347	100.281	100.192	
6.125	100.718	100.652	100.563	
6.250	101.514	101.448	101.359	
6.375	101.847	101.737	101.624	
6.500	102.265	102.155	102.042	
6.625	102.576	102.466	102.353	
6.750	103.056	102.946	102.833	
6.875	102.826	102.745	102.624	
6.990	103.361	103.280	103.159	

FHA 30 Year Fixed HB 1:0 Buydown - (301 HB-BD10)				
Rate	15 Day	30 Day	45 Day	
5.125	94.271	94.234	94.178	
5.250	96.347	96.295	96.231	
5.375	96.551	96.499	96.435	
5.500	97.053	97.002	96.937	
5.625	97.433	97.382	97.317	
5.750	98.875	98.810	98.721	
5.875	99.404	99.338	99.249	
5.990	99.787	99.721	99.632	
6.125	100.049	99.983	99.894	
6.250	100.609	100.543	100.454	
6.375	100.743	100.633	100.520	
6.500	100.986	100.876	100.763	
6.625	101.245	101.136	101.022	
6.750	100.708	100.598	100.485	
6.875	101.061	100.980	100.859	
6.990	101.216	101.135	101.014	
7.125	101.654	101.573	101.452	

LLPAs

FHA State Tier Adjustment		
Tier 1 States	CT, GA, HI, MA, NJ, NV, OR, SC, UT, VA	0.000
Tier 2 States	CA, 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)		
3-4 Units		
VA IRRRL >100% CLTV (Sub Fin)		
NC Floor Price		
99.750		

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	

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

SELECT FHA Pricing

SELECT FHA 30 - 25 Year Fixed - (901 & 325)				
Rate	15 Day	30 Day	45 Day	
4.995	95.455	95.419	95.362	
5.125	95.797	95.761	95.704	
5.250	97.510	97.459	97.394	
5.375	97.941	97.890	97.825	
5.500	98.403	98.352	98.287	
5.625	98.755	98.704	98.639	
5.750	100.024	99.973	99.906	
5.875	100.418	100.352	100.283	
5.990	100.797	100.731	100.642	
6.125	101.168	101.102	101.013	
6.250	101.964	101.898	101.809	
6.375	102.297	102.187	102.074	
6.500	102.715	102.605	102.492	
6.625	103.026	102.916	102.803	
6.750	103.506	103.396	103.283	
6.875	103.276	103.195	103.074	
6.990	103.811	103.730	103.609	

SELECT FHA 15 Year Fixed - (315)				
Rate	15 Day	30 Day	45 Day	
4.990	97.738	97.692	97.651	
5.125	97.948	97.903	97.861	
5.250	98.966	98.921	98.879	
5.375	99.363	98.874	98.816	
5.500	99.267	99.205	99.146	
5.625	99.486	99.425	99.366	
5.750	100.604	100.543	100.484	
5.875	100.108	100.037	99.970	
5.990	100.345	100.275	100.208	
6.125	100.563	100.494	100.427	
6.250	101.189	101.119	101.052	
6.375	100.404	100.337	100.237	
6.500	100.661	100.594	100.494	
6.625	100.810	100.744	100.643	
6.750	101.696	101.630	101.529	
6.875	102.131	102.064	101.964	
6.990	102.495	102.429	102.328	

SELECT FHA 30 Year Fixed 21 Buydown - (301-80)				
Rate	15 Day	30 Day	45 Day	
4.990	95.305	95.269	95.212	
5.125	95.647	95.611	95.554	
5.250	97.360	97.309	97.244	
5.375	97.791	97.740	97.675	
5.500	98.263	98.202	98.137	
5.625	98.605	98.554	98.489	
5.750	99.874	99.823	99.758	
5.875	100.268	100.202	100.113	
5.990	100.647	100.581	100.492	
6.125	101.018	100.952	100.863	
6.250	101.814	101.748	101.669	
6.375	102.147	102.037	101.924	
6.500	102.565	102.455	102.342	
6.625	102.876	102.766	102.653	
6.750	103.356	103.246	103.133	
6.875	103.126	103.045	102.924	
6.990	103.661	103.580	103.459	

SELECT FHA 30 Year Fixed 1:0 Buydown - (301-BD10)				
Rate	15 Day	30 Day	45 Day	
4.990	95.305	95.269	95.212	
5.125	95.647	95.611	95.554	
5.250	97.360	97.309	97.244	
5.375	97.791	97.740	97.675	
5.500	98.253	98.202	98.137	
5.625	98.605	98.554	98.489	
5.750	99.874	99.823	99.758	
5.875	100.288	100.202	100.113	
5.990	100.647	100.581	100.492	
6.125	101.018	100.952	100.863	
6.250	101.814	101.748	101.659	
6.375	102.147	102.037	101.924	
6.500	102.565	102.455	102.342	
6.625	102.876	102.766	102.653	
6.750	103.356	103.246	103.133	
6.875	103.126	103.045	102.924	
6.990	103.661	103.580	103.459	

SELECT FHA 30 Year Fixed HB - (301HB)				
Rate	15 Day	30 Day	45 Day	
5.125	94.771	94.734	94.678	
5.250	96.847	96.795	96.731	
5.375	97.051	96.999	96.935	
5.500	97.553	97.502	97.437	
5.625	97.933	97.882	97.817	
5.750	99.375	99.310	99.221	
5.875	99.904	99.838	99.749	
5.990	100.287	100.221	100.132	
6.125	100.549	100.483	100.394	
6.250	101.109	101.043	100.954	
6.375	101.243	101.133	101.020	
6.500	101.486	101.376	101.263	
6.625	101.745	101.636	101.522	
6.750	101.208	101.098	100.985	
6.875	101.561	101.480	101.359	
6.990	101.716	101.635	101.514	
7.125	102.154	102.073	101.952	

SELECT FHA 30 Year Fixed HB 2:1 Buydown - (30) HB-80				
Rate	15 Day	30 Day	45 Day	60 Day
5.125	94.571	94.534	94.478	
5.250	96.647	96.695	96.631	
5.375	98.861	96.799	96.735	
5.500	97.353	97.302	97.237	
5.625	97.733	97.682	97.617	
5.750	99.175	99.110	99.021	
5.875	99.704	99.638	99.549	
5.990	100.087	100.021	99.932	
6.125	100.349	100.283	100.194	
6.250	100.909	100.843	100.754	
6.375	101.043	100.933	100.820	
6.500	101.286	101.176	101.063	
6.625	101.545	101.436	101.322	
6.750	101.008	100.898	100.785	
6.875	101.361	101.280	101.159	
6.990	101.516	101.435	101.314	
7.125	101.954	101.873	101.752	

SELECT FHA 30 Year Fixed 90.01 Buydown - (301) HB				
Rate	15 Day	30 Day	45 Day	
5.125	94.571	94.634	94.478	
6.250	96.657	96.695	96.531	
6.375	96.851	96.799	96.735	
6.500	97.353	97.302	97.237	
5.625	97.733	97.682	97.617	
5.750	99.175	99.110	99.021	
5.875	99.704	99.638	99.549	
5.990	100.087	100.021	99.932	
6.125	100.349	100.283	100.194	
6.250	100.909	100.843	100.754	
6.375	101.475	100.933	100.820	
6.500	101.286	101.176	101.063	
6.625	101.545	101.436	101.322	
6.750	101.008	100.898	100.785	
6.875	101.361	101.280	101.159	
6.990	101.516	101.435	101.314	
7.125	101.954	101.873	101.752	

[illegible]

SELECT FHA Streaming 30 - 25 Year Fixed - (301SL & 325SL)				
Rate	15 Day	30 Day	45 Day	
4.990	95.345	95.309	95.252	
5.125	95.687	95.651	95.594	
5.250	97.400	97.349	97.284	
5.375	97.831	97.780	97.715	
5.500	98.293	98.242	98.177	
5.625	98.645	98.594	98.529	
5.750	99.914	99.863	99.798	
5.875	100.308	100.242	100.163	
5.990	100.687	100.621	100.532	
6.125	101.058	100.992	100.903	
6.250	101.854	101.788	101.699	
6.375	102.187	102.077	101.964	
6.500	102.605	102.495	102.382	
6.625	102.916	102.806	102.693	
6.750	103.396	103.286	103.173	
6.875	103.166	103.085	102.964	
6.990	103.701	103.620	103.499	

SELECT FHA Streamline 30 Year Fixed HB - (301SLHB)				
Rate	15 Day	30 Day	45 Day	
5.125	94.346	94.309	94.253	
5.250	96.422	96.370	96.306	
5.375	96.626	96.574	96.510	
5.500	97.128	97.077	97.012	
5.625	97.508	97.457	97.392	
5.750	98.950	98.885	98.796	
5.875	99.479	99.413	99.324	
5.990	99.862	99.796	99.707	
6.125	100.124	100.058	99.969	
6.250	100.684	100.618	100.529	
6.375	100.818	100.708	100.595	
6.500	101.061	100.951	100.838	
6.625	101.320	101.211	101.097	
6.750	100.783	100.673	100.560	
6.875	101.136	101.055	100.934	
6.990	101.291	101.210	101.089	
7.125	101.729	101.648	101.527	

SELECT FMA Streamline 15 Day Flow - (315SL)	15 Day	30 Day	45 Day
5.250	98.841	98.796	98.754
5.375	98.811	98.749	98.691
5.500	99.142	99.080	99.021
5.625	99.361	99.300	99.241
5.750	100.479	100.418	100.359
5.875	99.981	99.912	99.845
5.990	100.220	100.150	100.083
6.125	100.438	100.369	100.302
6.250	101.064	100.994	100.927
6.375	100.279	100.212	100.112
6.500	100.536	100.469	100.360
6.625	100.685	100.619	100.518
6.750	101.571	101.505	101.404
6.875	102.006	101.939	101.839
6.990	102.370	102.304	102.203
7.125	102.725	102.659	102.558
7.250	103.060	102.994	102.893

[illegible]

LLPAs

			FHA State Tier Adjustment		
	Tier 1 States	CT, GA, HI, MA, NJ, NV, OR, SC, UT, VA			0.000
	Tier 2 States	CA, 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		



VA 30 Day Fixed HE - (401HE)				
Rate	15 Day	30 Day	45 Day	
5.125	94.261	94.224	94.167	
5.250	96.458	96.406	96.342	
5.375	96.932	96.881	96.816	
5.500	97.273	97.222	97.158	
5.625	97.681	97.630	97.566	
5.750	98.614	98.546	98.459	
5.875	99.410	99.344	99.255	
5.990	99.768	99.702	99.613	
6.125	100.184	100.118	100.029	
6.250	100.454	100.388	100.299	
6.375	100.595	100.485	100.372	
6.500	100.884	100.774	100.661	
6.625	101.327	101.217	101.104	
6.750	100.990	100.880	100.767	
6.875	100.473	100.393	100.271	
6.990	100.814	100.734	100.613	
7.125	100.558	100.478	100.356	

VAHS Year Fixed 1-0 Buydown - (40/HIS-3010)				
Rate	15 Day	30 Day	45 Day	
5.125	94.211	94.174	94.117	
5.250	96.408	96.356	96.292	
5.375	96.882	96.831	96.766	
5.500	97.223	97.172	97.108	
5.625	97.631	97.580	97.516	
5.750	98.564	98.498	98.409	
5.875	99.360	99.294	99.205	
5.990	99.718	99.652	99.563	
6.125	100.134	100.068	99.979	
6.250	100.404	100.338	100.249	
6.375	100.545	100.435	100.322	
6.500	100.834	100.724	100.611	
6.625	101.277	101.167	101.054	
6.750	100.940	100.830	100.717	
6.875	100.423	100.343	100.221	
6.990	100.764	100.684	100.563	
7.125	100.508	100.428	100.306	

LLPAs

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

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

SELECT PRICING

Effective: August 7, 2026

SELECT VA & USDA Pricing

SELECT VA 30 - 25 Year Fixed (401 & 426)				
Rate	15 Day	30 Day	45 Day	
4.990	95.158	95.122	95.065	
5.125	95.585	95.548	95.492	
5.250	97.290	97.239	97.175	
5.375	97.788	97.737	97.672	
5.500	98.294	98.243	98.179	
5.625	98.652	98.601	98.536	
5.750	99.277	99.226	99.161	
5.875	100.047	99.982	99.893	
5.990	100.664	100.598	100.509	
6.125	100.991	100.925	100.836	
6.250	101.346	101.281	101.192	
6.375	101.897	101.787	101.674	
6.500	102.289	102.179	102.066	
6.625	102.558	102.448	102.335	
6.750	103.534	103.424	103.311	
6.875	102.934	102.853	102.732	
6.990	103.320	103.239	103.178	

SELECT VA 15 Year Fixed - (415)				
Rate	15 Day	30 Day	45 Day	
4.990	97.451	97.405	97.364	
5.125	97.745	97.700	97.658	
5.250	98.757	98.711	98.669	
5.375	98.793	98.731	98.673	
5.500	99.168	99.106	99.048	
5.625	99.394	99.332	99.274	
5.750	99.867	99.806	99.747	
5.875	99.746	99.676	99.609	
5.990	100.221	100.152	100.085	
6.125	100.396	100.327	100.260	
6.250	100.581	100.511	100.444	
6.375	100.015	99.948	99.847	
6.500	100.245	100.178	100.078	
6.625	100.352	100.285	100.185	
6.750	101.735	101.668	101.567	
6.875	101.799	101.733	101.632	
6.990	102.014	101.947	101.847	

SELECT YA 30 Day Fixed 21 Buydown - (401-BD)				
Rate	15 Day	30 Day	401-BD	
4.990	95.008	94.972	94.915	
5.125	95.435	95.398	95.342	
5.250	97.140	97.089	97.025	
5.375	97.638	97.587	97.522	
5.500	98.144	98.093	98.029	
5.625	98.502	98.451	98.386	
5.750	99.127	99.076	99.011	
5.875	99.897	99.832	99.743	
5.990	100.514	100.448	100.359	
6.125	100.841	100.775	100.686	
6.250	101.196	101.131	101.042	
6.375	101.747	101.637	101.524	
6.500	102.139	102.029	101.916	
6.625	102.408	102.298	102.185	
6.750	103.384	103.274	103.161	
6.875	102.784	102.703	102.582	
6.990	103.170	103.089	102.968	

SELECT VA 99 Year Fixed 1.0 Buydown - (401-8D10)			
Rate	15 Day	30 Day	45 Day
4.990	95.008	94.972	94.915
5.125	95.435	95.398	95.342
5.250	97.140	97.089	97.025
5.375	97.638	97.587	97.522
5.500	98.144	98.093	98.029
5.625	98.502	98.451	98.386
5.750	99.127	99.076	99.011
5.875	99.897	99.832	99.743
5.990	100.514	100.448	100.359
6.125	100.841	100.775	100.686
6.250	101.196	101.131	101.042
6.375	101.747	101.637	101.524
6.500	102.139	102.029	101.916
6.625	102.408	102.298	102.185
6.750	103.384	103.274	103.161
6.875	102.784	102.703	102.582
6.990	103.170	103.089	102.968

SELECT VA 30 Year Fixed HB - (40THB)				
Rate	15 Day	30 Day	45 Day	
5.125	94.561	94.524	94.467	
5.250	96.758	96.706	96.642	
5.375	97.232	97.181	97.116	
5.500	97.573	97.522	97.458	
5.625	97.981	97.930	97.866	
5.750	98.914	98.848	98.759	
5.875	99.710	99.644	99.555	
5.990	100.068	100.002	99.913	
6.125	100.488	100.418	100.329	
6.250	100.754	100.688	100.599	
6.375	100.895	100.785	100.672	
6.500	101.184	101.074	100.961	
6.625	101.627	101.517	101.044	
6.750	101.290	101.180	101.067	
6.875	100.773	100.693	100.571	
6.990	101.114	101.034	100.913	
7.125	100.858	100.778	100.656	

SELECT VA HB 30 Year Fixed 21 Buydown - 401HB-B				
Rate	15 Day	30 Day	45 Day	60 Day
5.125	94.511	94.474	94.417	
5.250	94.678	96.656	96.592	
5.375	97.182	97.131	97.066	
5.500	97.523	97.472	97.408	
5.625	97.931	97.880	97.816	
5.750	98.864	98.798	98.709	
5.875	99.660	99.594	99.505	
5.990	100.018	99.952	99.863	
6.125	100.434	100.368	100.279	
6.250	100.704	100.638	100.549	
6.375	100.845	100.735	100.622	
6.500	101.134	101.024	100.911	
6.625	101.577	101.467	101.354	
6.750	101.240	101.130	101.017	
6.875	100.723	100.643	100.521	
6.990	101.064	100.984	100.863	
7.125	100.808	100.728	100.606	

SELECT VA HB 30 Year Fixed 1.0 Buydown - (401HB)				
Rate	15 Day	30 Day	45 Day	
5.125	94.511	94.474	94.417	
5.250	96.708	96.656	96.592	
5.375	97.182	97.131	97.066	
5.500	97.523	97.472	97.408	
5.625	97.931	97.880	97.816	
5.750	98.864	98.798	98.709	
5.875	99.660	99.594	99.505	
5.990	100.018	99.952	99.863	
6.125	100.434	100.368	100.279	
6.250	100.704	100.638	100.549	
6.375	100.845	100.735	100.622	
6.500	101.134	101.024	100.911	
6.625	101.577	101.467	101.354	
6.750	101.240	101.130	101.017	
6.875	100.723	100.643	100.521	
6.990	101.064	100.984	100.863	
7.125	100.808	100.728	100.606	

[illegible]

SELECT VA IRRRL 30 - 25 Year Fixed (401RL & 425RL)				
Rate	15 Day	30 Day	45 Day	
4.990	95.258	95.222	95.165	
5.125	95.685	95.648	95.592	
5.250	97.390	97.339	97.275	
5.375	97.888	97.837	97.772	
5.500	98.394	98.343	98.279	
5.625	98.752	98.701	98.636	
5.750	99.377	99.326	99.261	
5.875	100.147	100.082	99.993	
5.990	100.764	100.698	100.609	
6.125	101.091	101.025	100.936	
6.250	101.446	101.381	101.292	
6.375	101.997	101.887	101.774	
6.500	102.389	102.279	102.166	
6.625	102.658	102.548	102.435	
6.750	103.634	103.524	103.411	
6.875	103.034	102.953	102.832	
6.990	103.420	103.339	103.218	

SELECT VA IRRRL 30 Year Fixed HB - (401R)HB				
Rate	15 Day	30 Day	45 Day	
5.125	94.486	94.449	94.392	
5.250	96.683	96.631	96.567	
5.375	97.157	97.106	97.041	
5.500	97.498	97.447	97.383	
5.625	97.906	97.855	97.791	
5.750	98.839	98.773	98.684	
5.875	99.635	99.569	99.480	
5.990	99.993	99.927	99.838	
6.125	100.409	100.343	100.254	
6.250	100.679	100.613	100.524	
6.375	100.820	100.710	100.597	
6.500	101.109	100.999	100.886	
6.625	101.552	101.442	101.329	
6.750	101.215	101.105	100.992	
6.875	100.698	100.618	100.496	
6.990	101.039	100.959	100.838	
7.125	100.783	100.703	100.581	

SELECT VA RRRRL 15 Year Fixed - (415R1)				
Rate	15 Day	30 Day	45 Day	
4.990	97.301	97.255	97.214	
5.125	97.595	97.550	97.508	
5.250	98.607	98.561	98.519	
5.375	98.643	98.581	98.523	
5.500	99.018	98.956	98.898	
5.625	99.244	99.182	99.124	
5.750	99.717	99.656	99.597	
5.875	99.596	99.526	99.459	
5.990	100.071	100.002	99.935	
6.125	100.246	100.177	100.110	
6.250	100.431	100.361	100.294	
6.375	99.865	99.798	99.697	
6.500	100.095	100.028	99.928	
6.625	100.202	100.135	100.035	
6.750	101.585	101.518	101.417	
6.875	101.649	101.583	101.482	
6.990	101.864	101.797	101.687	

SELECT USDA 30 25 Year Fixed - (\$01)			
Rate	15 Day	30 Day	45 Day
4.990	94.738	94.702	94.645
5.125	95.165	95.128	95.072
5.250	96.870	96.819	96.755
5.375	97.368	97.317	97.252
5.500	97.874	97.823	97.759
5.625	98.232	98.181	98.116
5.750	98.857	98.806	98.741
5.875	99.627	99.562	99.473
5.990	100.244	100.178	100.089
6.125	100.571	100.505	100.416
6.250	100.926	100.861	100.772
6.375	101.477	101.367	101.254
6.500	101.869	101.759	101.646
6.625	102.138	102.028	101.915
6.750	103.114	103.004	102.891
6.875	102.514	102.433	102.312
6.990	102.900	102.819	102.698

LLPAs

FICO ≥ 700	0.375
FICO 680-699	0.250
FICO 660-679	N/A
FICO 640-659	N/A
FICO 620-639	N/A

FICO 600-619	N/A
FICO 580-599	N/A
FICO 550-579	N/A
No FICO Score	N/A
Loan Amount >=\$100,000 <=\$249,999	0.250

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

VA/USDA State Tier Adjustment		
Tier 1 States	AZ, CA, CO, CT, GA, HI, MA, NJ, NV, OR, SC, UT, VA, WA	0.000
Tier 2 States	DC, ID, IN, LA, MD, MI, MN, MO, NC, OH, OK, PA, RI, TN	0.150
Tier 3 States	AK, AL, AR, DE, FL, IL, IA, KS, KY, ME, MS, MT, ND, NE, NH, NM, SD, TX, VT, WI, WV, WY	0.250
60 Day Lock (From 45 Day Price)		
-0.500		
+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: August 7, 2026

FHA/VA ARM PRICING

FHA 5/1 ARM - (30S)			
Rate	15 Day	30 Day	45 Day
4.625	96.165	96.148	96.148
4.750	96.786	96.753	96.753
4.875	97.238	97.205	97.205
5.000	97.537	97.505	97.505
5.125	98.064	98.031	98.031
5.250	98.242	98.194	98.194
5.375	98.457	98.409	98.409
5.500	98.929	98.881	98.881
5.625	99.487	99.439	99.439

FHA 5/1 ARM HB - (30SHB)			
Rate	15 Day	30 Day	45 Day
4.625	95.600	95.583	95.583
4.750	96.252	96.219	96.219
4.875	96.689	96.656	96.656
5.000	96.971	96.938	96.938
5.125	97.474	97.441	97.441
5.250	97.696	97.648	97.648
5.375	97.886	97.838	97.838
5.500	98.327	98.279	98.279
5.625	98.847	98.799	98.799

VA 5/1 ARM - (40S)			
Rate	15 Day	30 Day	45 Day
4.625	96.043	96.026	96.026
4.750	96.818	96.785	96.785
4.875	97.232	97.200	97.200
5.000	97.462	97.429	97.429
5.125	97.914	97.881	97.881
5.250	98.250	98.202	98.202
5.375	98.431	98.383	98.383
5.500	98.825	98.777	98.777
5.625	99.304	99.256	99.256
5.750	99.090	99.027	99.027

VA 5/1 ARM HB - (40SHB)			
Rate	15 Day	30 Day	45 Day
4.625	95.441	95.423	95.423
4.750	96.250	96.217	96.217
4.875	96.645	96.612	96.612
5.000	96.849	96.816	96.816
5.125	97.269	97.236	97.236
5.250	97.665	97.617	97.617
5.375	97.812	97.764	97.764
5.500	98.168	98.120	98.120
5.625	98.604	98.556	98.556
5.750	98.485	98.422	98.422

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

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

VA Loan Amount >\$950K	
-0.375	
Loan Amount <\$100,000	
-0.375	
VA Cashout >90% LTV	
-3.000	
Manufactured Home (Purchase/Rate-Term/Cashout)	
-1.25	
Manufactured Home (Streamline/IRRRL)	
-1.250	

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: August 7, 2026

FHA Streamline & VA IRRRL Pricing

FHA Streamline 30 - 25 Year Fixed - (301SL & 325SL)				
Rate	15 Day	30 Day	45 Day	
4.990	95.045	95.009	94.952	
5.125	95.387	95.351	95.294	
5.250	97.100	97.049	96.984	
5.375	97.531	97.480	97.415	
5.500	97.993	97.942	97.877	
5.625	98.345	98.294	98.229	
5.750	99.614	99.563	99.498	
5.875	100.008	99.942	99.853	
5.990	100.387	100.321	100.232	
6.125	100.758	100.692	100.603	
6.250	101.554	101.488	101.399	
6.375	101.887	101.777	101.664	
6.500	102.305	102.195	102.082	
6.625	102.616	102.506	102.393	
6.750	103.096	102.986	102.873	
6.875	102.866	102.785	102.664	
6.990	103.401	103.320	103.199	

FHA Streamline 20 Year Fixed - (320SL)				
Rate	15 Day	30 Day	45 Day	
5.250	96.275	96.224	96.159	
5.375	96.706	96.655	96.590	
5.500	97.168	97.117	97.052	
5.625	97.520	97.469	97.404	
5.750	98.789	98.738	98.673	
5.875	99.183	99.117	99.028	
5.990	99.562	99.496	99.407	
6.125	99.933	99.867	99.778	
6.250	100.729	100.663	100.574	
6.375	101.062	100.952	100.839	
6.500	101.480	101.370	101.257	
6.625	101.791	101.681	101.568	
6.750	102.271	102.161	102.048	
6.875	102.041	101.960	101.839	
6.990	102.576	102.495	102.374	
7.125	103.083	103.002	102.881	
7.250	103.579	103.498	103.377	

FHA Streamline 15 Year Fixed - (315SL)				
Rate	15 Day	30 Day	45 Day	
4.990	97.313	97.267	97.226	
5.125	97.523	97.478	97.436	
5.250	98.541	98.496	98.454	
5.375	98.511	98.449	98.391	
5.500	98.842	98.780	98.721	
5.625	99.061	99.000	98.941	
5.750	100.179	100.118	100.059	
5.875	99.681	99.612	99.545	
5.990	99.920	99.850	99.783	
6.125	100.138	100.069	100.002	
6.250	100.764	100.694	100.627	
6.375	99.979	99.912	99.812	
6.500	100.236	100.169	100.069	
6.625	100.385	100.319	100.218	
6.750	101.271	101.205	101.104	
6.875	101.706	101.639	101.539	
6.990	102.070	102.004	101.903	

FHA Streamline 30 Year Fixed HB - (301SLHB)				
Rate	15 Day	30 Day	45 Day	
5.250	96.122	96.070	96.006	
5.375	96.326	96.274	96.210	
5.500	96.828	96.777	96.712	
5.625	97.208	97.157	97.092	
5.750	98.650	98.585	98.496	
5.875	99.179	99.113	99.024	
5.990	99.562	99.496	99.407	
6.125	99.824	99.758	99.669	
6.250	100.384	100.318	100.229	
6.375	100.518	100.408	100.295	
6.500	100.761	100.651	100.538	
6.625	101.020	100.911	100.797	
6.750	100.483	100.373	100.260	
6.875	100.836	100.755	100.634	
6.990	100.991	100.910	100.789	
7.125	101.429	101.348	101.227	
7.250	101.925	101.844	101.723	

VA IRRRL 30 - 25 Year Fixed (401RL & 425RL)				
Rate	15 Day	30 Day	45 Day	
5.250	97.090	97.039	96.975	
5.375	97.588	97.537	97.472	
5.500	98.094	98.043	97.979	
5.625	98.452	98.401	98.336	
5.750	99.077	99.026	98.961	
5.875	99.847	99.782	99.693	
5.990	100.464	100.398	100.309	
6.125	100.791	100.725	100.636	
6.250	101.146	101.081	100.992	
6.375	101.697	101.587	101.474	
6.500	102.089	101.979	101.866	
6.625	102.358	102.248	102.135	
6.750	103.334	103.224	103.111	
6.875	102.734	102.653	102.532	
6.990	103.120	103.039	102.918	
7.125	103.627	103.546	103.425	
7.250	104.123	104.042	103.921	

VA IRRRL 20 Year Fixed - (420RL)				
Rate	15 Day	30 Day	45 Day	
5.250	96.040	95.989	95.925	
5.375	96.538	96.487	96.422	
5.500	97.044	96.993	96.929	
5.625	97.402	97.351	97.286	
5.750	98.027	97.976	97.911	
5.875	98.797	98.732	98.643	
5.990	99.414	99.348	99.259	
6.125	99.741	99.675	99.586	
6.250	100.096	100.031	99.942	
6.375	100.647	100.537	100.424	
6.500	101.039	100.929	100.816	
6.625	101.308	101.198	101.085	
6.750	102.284	102.174	102.061	
6.875	101.684	101.603	101.482	
6.990	102.070	101.989	101.868	
7.125	102.577	102.496	102.375	
7.250	103.073	102.992	102.871	

VA IRRRL 15 Year Fixed - (415RL)				
Rate	15 Day	30 Day	45 Day	
4.990	97.001	96.955	96.914	
5.125	97.295	97.250	97.208	
5.250	98.307	98.261	98.219	
5.375	98.343	98.281	98.223	
5.500	98.718	98.656	98.598	
5.625	98.944	98.882	98.824	
5.750	99.417	99.356	99.297	
5.875	99.296	99.226	99.159	
5.990	99.771	99.702	99.635	
6.125	99.946	99.877	99.810	
6.250	100.131	100.061	99.994	
6.375	99.565	99.498	99.397	
6.500	99.795	99.728	99.628	
6.625	99.902	99.835	99.735	
6.750	101.285	101.218	101.117	
6.875	101.349	101.283	101.182	
6.990	101.564	101.497	101.397	

VA IRRRL 30 Year Fixed HB - (401RLHB)				
Rate	15 Day	30 Day	45 Day	
5.250	96.383	96.331	96.267	
5.375	96.857	96.806	96.741	
5.500	97.198	97.147	97.083	
5.625	97.606	97.555	97.491	
5.750	98.539	98.473	98.384	
5.875	99.335	99.269	99.180	
5.990	99.693	99.627	99.538	
6.125	100.109	100.043	99.954	
6.250	100.379	100.313	100.224	
6.375	100.520	100.410	100.297	
6.500	100.809	100.699	100.586	
6.625	101.252	101.142	101.029	
6.750	100.915	100.805	100.692	
6.875	100.398	100.318	100.196	
6.990	100.739	100.659	100.538	
7.125	100.483	100.403	100.281	
7.250	100.979	100.899	100.777	

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 680-619
-1.000
FICO 680-599
-1.750
FICO 660-579
-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
-3.00
Manufactured Home (Purchase/Rate-Term/Cashout)
-1.250
Manufactured Home (Streamline/IRRRL)
-1.250

FHA State Tier Adjustment		
Tier 1 States	CA, CT, GA, HI, MA, NJ, NV, OR, SC, UT, VA	0.000
Tier 2 States	DC, ID, IN, MI, MO, NC, OH, OK, RI, TN	0.150
Tier 3 States	AK, AL, AR, DE, IA, KS, KY, ME, MS, MT, ND, NE, NH, NM, SD, VT, WI, WV, WY	0.250
Tier 4 States	AZ, CO, FL, IL, LA, MD, MN, PA, TX, WA	0.375

60 Day Lock (From 45 Day Price)
-0.500
3-4 Units
-0.500
VA IRRRL >100% CLTV (Sub Fin)
-1.000
NC Floor Price
99.750



LendingPros
19000 MacArthur Blvd, Suite 250
Irvine, CA 92612

Effective:

Friday, August 7, 2026

Jumbo Signature Pricing

Jumbo Signature 30 Year Fixed - (901DI)						
Note Rate	15 DAY	30 DAY	45 DAY	60 DAY		
6.125	98.880	98.786	98.599	98.411		
6.250	99.288	99.194	99.007	98.819		
6.375	99.617	99.523	99.336	99.148		
6.500	99.859	99.766	99.578	99.391		
6.625	100.046	99.951	99.763	99.576		
6.750	100.235	100.142	99.954	99.767		
6.875	100.440	100.347	100.159	99.972		
7.000	100.559	100.465	100.277	100.090		
7.125	100.665	100.571	100.384	100.196		
7.250	100.785	100.692	100.504	100.317		
7.375	100.895	100.801	100.613	100.426		
7.500	100.968	100.874	100.686	100.499		
7.625	101.017	100.924	100.736	100.549		
7.750	101.067	100.973	100.786	100.598		
7.875	101.116	101.023	100.835	100.648		
8.000	101.166	101.072	100.885	100.697		
8.125	101.216	101.122	100.934	100.747		
8.250	101.265	101.171	100.984	100.796		
8.375	101.315	101.221	101.033	100.846		

Jumbo Signature 10/6 ARM - (9106DI)						
Rate	15 DAY	30 DAY	45 DAY	60 DAY		
6.250	99.609	99.515	99.328	99.140		
6.375	99.852	99.758	99.570	99.383		
6.500	100.094	100.001	99.813	99.626		
6.625	100.140	100.047	99.859	99.672		
6.750	100.350	100.257	100.069	99.882		
6.875	100.560	100.467	100.279	100.092		
7.000	100.770	100.677	100.489	100.302		
7.125	100.980	100.886	100.699	100.511		
7.250	101.190	101.096	100.909	100.721		
7.375	101.400	101.306	101.119	100.931		
7.500	101.610	101.516	101.329	101.141		
7.625	101.820	101.726	101.539	101.351		
7.750	102.030	101.936	101.749	101.561		
7.875	102.240	102.146	101.959	101.771		
8.000	102.450	102.356	102.169	101.981		

Loan Level Price Adjustments (LLPAs)		CLTV						
FICO		<= 60%	60.01 - 65%	65.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%	85.01 - 90%
FICO >= 800		0.800	0.750	0.700	0.650	0.550	-1.000	-2.750
FICO 760 - 799		0.700	0.650	0.600	0.550	0.450	-2.000	-3.850
FICO 740 - 759		0.600	0.550	0.450	0.400	0.100	-3.000	-4.600
FICO 720 - 739		0.450	0.400	0.100	0.000	-0.500	-3.550	-4.900
FICO 700 - 719		-0.050	-0.150	-0.350	-0.750	-1.250	-4.000	-5.750
FICO 680 - 699		-0.950	-1.150	-1.450	-2.500	-3.050	-5.250	-7.750
FICO 660 - 679		-1.500	-1.750	-2.150	-3.350	-4.400		
Other Adjusters		<= 60%	60.01 - 65%	65.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%	85.01 - 90%
Investment Property		-0.500	-0.550	-0.750	-1.250	-1.750		
Purchase		0.000	0.000	0.000	0.000	0.000	0.000	0.000
Cashout Refinance		-0.050	-0.100	-0.250	-0.750	-1.250		
Second Home		0.000	0.000	0.000	-0.100	-0.200		
Condo (LR and HR)		0.000	0.000	-0.050	-0.100	-0.200	-0.300	
2-4 Unit		-0.250	-0.375	-0.500	-0.625	-0.750	-1.000	-1.250
Self-Employed		0.000	-0.050	-0.050	-0.100	-0.100	-0.200	-0.250
UPB >2mm		-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%	NC Floor Price		Maximum Net Price	
Floor:	2.75%	99.750		102.000	
Caps:	5/1/5				
Index:	SOFR	Must be Conditionally Approved to lock			

Jumbo Pro Pricing

Jumbo Pro 30 Year Fixed - (901SP)				
Rate	15 Day	30 Day	45 Day	60 Day
5.750	97.094	96.984	96.812	96.594
5.875	97.601	97.491	97.320	97.101
6.000	98.108	97.998	97.826	97.608
6.125	98.487	98.377	98.206	97.987
6.250	98.867	98.757	98.585	98.367
6.375	99.325	99.215	99.044	98.825
6.500	99.782	99.673	99.501	99.282
6.625	100.051	99.942	99.770	99.551
6.750	100.320	100.211	100.039	99.820
6.875	100.142	100.033	99.861	99.642
7.000	99.965	99.856	99.684	99.465
7.125	99.937	99.827	99.656	99.437
7.250	99.909	99.799	99.627	99.409
7.375	100.275	100.165	99.993	99.775
7.500	100.641	100.532	100.360	100.141

Jumbo Pro 30 Year Fixed 2:1 Buydown - (901SP-BD)				
Rate	15 Day	30 Day	45 Day	60 Day
5.750	97.094	96.984	96.812	96.594
5.875	97.601	97.491	97.320	97.101
6.000	98.108	97.998	97.826	97.608
6.125	98.487	98.377	98.206	97.987
6.250	98.867	98.757	98.585	98.367
6.375	99.325	99.215	99.044	98.825
6.500	99.782	99.673	99.501	99.282
6.625	100.051	99.942	99.770	99.551
6.750	100.320	100.211	100.039	99.820
6.875	100.142	100.033	99.861	99.642
7.000	99.965	99.856	99.684	99.465
7.125	99.937	99.827	99.656	99.437
7.250	99.909	99.799	99.627	99.409
7.375	100.275	100.165	99.993	99.775
7.500	100.641	100.532	100.360	100.141

Jumbo Pro 30 Year Fixed 1:1 Buydown - (901SP-BD10)				
Rate	15 Day	30 Day	45 Day	60 Day
5.750	97.094	96.984	96.812	96.594
5.875	97.601	97.491	97.320	97.101
6.000	98.108	97.998	97.826	97.608
6.125	98.487	98.377	98.206	97.987
6.250	98.867	98.757	98.585	98.367
6.375	99.325	99.215	99.044	98.825
6.500	99.782	99.673	99.501	99.282
6.625	100.051	99.942	99.770	99.551
6.750	100.320	100.211	100.039	99.820
6.875	100.142	100.033	99.861	99.642
7.000	99.965	99.856	99.684	99.465
7.125	99.937	99.827	99.656	99.437
7.250	99.909	99.799	99.627	99.409
7.375	100.275	100.165	99.993	99.775
7.500	100.641	100.532	100.360	100.141

Jumbo Pro 15 Year Fixed - (915SP)				
Rate	15 Day	30 Day	45 Day	60 Day
5.500	95.519	95.410	95.238	95.019
5.625	95.884	95.774	95.602	95.384
5.750	96.248	96.139	95.967	95.748
5.875	96.582	96.473	96.301	96.082
6.000	96.917	96.807	96.635	96.417
6.125	97.227	97.118	96.946	96.727
6.250	97.537	97.428	97.256	97.037
6.375	97.854	97.745	97.573	97.354
6.500	98.172	98.063	97.891	97.672
6.625	98.543	98.434	98.262	98.043
6.750	98.915	98.805	98.634	98.415

Jumbo Pro 10i6 ARM - (910i6SP)				
Rate	15 Day	30 Day	45 Day	60 Day
5.250	95.152	95.043	94.871	94.652
5.375	95.498	95.388	95.216	94.998
5.500	95.841	95.732	95.560	95.341
5.625	96.151	96.042	95.870	95.651
5.750	96.453	96.344	96.172	95.953
5.875	96.732	96.623	96.451	96.232
6.000	97.047	96.937	96.765	96.547
6.125	97.353	97.244	97.072	96.853
6.250	97.616	97.506	97.334	97.116
6.375	97.869	97.759	97.587	97.369
6.500	98.123	98.013	97.842	97.623
6.625	98.157	98.047	97.875	97.657
6.750	98.191	98.082	97.910	97.691
6.875	98.407	98.298	98.126	97.907
7.000	98.624	98.515	98.343	98.124

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

	Jumbo Elite 30 Year Fixed Interest Only - (901EM-IO)
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[illegible][illegible]

LendingPros
19000 MacArthur Blvd, Suite 250
Irvine, CA 92612

Effective: Friday, August 7, 2026

Jumbo Elite Pro Pricing

Jumbo Elite Pro 30 YR Fixed - (901)			
Note Rate	15 DAY	30 DAY	45 DAY
6.250	98.850	98.788	98.913
6.375	99.350	99.288	99.413
6.500	99.787	99.725	99.850
6.625	100.185	100.123	100.248
6.750	100.576	100.514	100.639
6.875	100.959	100.897	101.022
7.000	101.334	101.272	101.397
7.125	101.701	101.639	101.764
7.250	102.060	101.998	102.123
7.375	102.412	102.350	102.475
7.500	102.756	102.694	102.819
7.625	103.092	103.030	103.155
7.750	103.420	103.358	103.483
7.875	103.740	103.678	103.803
8.000	104.021	103.959	104.084
8.125	104.271	104.209	104.334
8.250	104.521	104.459	104.584
8.375	104.771	104.709	104.834
8.500	105.021	104.959	105.084

Jumbo Elite Pro 30 YR Fixed 2:1 Buydown - (901-BD)			
Note Rate	15 DAY	30 DAY	45 DAY
6.250	98.850	98.788	98.913
6.375	99.350	99.288	99.413
6.500	99.787	99.725	99.850
6.625	100.185	100.123	100.248
6.750	100.576	100.514	100.639
6.875	100.959	100.897	101.022
7.000	101.334	101.272	101.397
7.125	101.701	101.639	101.764
7.250	102.060	101.998	102.123
7.375	102.412	102.350	102.475
7.500	102.756	102.694	102.819
7.625	103.092	103.030	103.155
7.750	103.420	103.358	103.483
7.875	103.740	103.678	103.803
8.000	104.021	103.959	104.084
8.125	104.271	104.209	104.334
8.250	104.521	104.459	104.584
8.375	104.771	104.709	104.834
8.500	105.021	104.959	105.084

Jumbo Elite Pro 30 YR Fixed 1:0 Buydown - (901-BD10)			
Note Rate	15 DAY	30 DAY	45 DAY
6.250	98.850	98.788	98.913
6.375	99.350	99.288	99.413
6.500	99.787	99.725	99.850
6.625	100.185	100.123	100.248
6.750	100.576	100.514	100.639
6.875	100.959	100.897	101.022
7.000	101.334	101.272	101.397
7.125	101.701	101.639	101.764
7.250	102.060	101.998	102.123
7.375	102.412	102.350	102.475
7.500	102.756	102.694	102.819
7.625	103.092	103.030	103.155
7.750	103.420	103.358	103.483
7.875	103.740	103.678	103.803
8.000	104.021	103.959	104.084
8.125	104.271	104.209	104.334
8.250	104.521	104.459	104.584
8.375	104.771	104.709	104.834
8.500	105.021	104.959	105.084

Jumbo Elite Pro 15 YR Fixed - (910)			
Note Rate	15 DAY	30 DAY	45 DAY
6.250	99.100	99.038	99.163
6.375	99.500	99.538	99.663
6.500	100.037	99.975	100.100
6.625	100.435	100.373	100.498
6.750	100.826	100.764	100.889
6.875	101.209	101.147	101.272
7.000	101.584	101.522	101.647
7.125	101.951	101.889	102.014
7.250	102.310	102.248	102.373
7.375	102.662	102.600	102.725
7.500	103.006	102.944	103.069
7.625	103.342	103.280	103.405
7.750	103.670	103.608	103.733
7.875	103.990	103.928	104.053
8.000	104.271	104.209	104.334
8.125	104.521	104.459	104.584
8.250	104.771	104.709	104.834
8.375	105.021	104.959	105.084
8.500	105.271	105.209	105.334

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	
>\$2,500,000 ≤ \$3,000,000		-0.500	-0.500	-0.500	-0.500	-0.500		
Other Adjusters		<=50	50.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
Cash-Out/Debt Consolidation		-0.250	-0.250	-0.250	-0.250	-0.500	-0.500	
Investment Property		-2.500	-2.500	-2.500	-2.500	-2.500		
Second Home		-1.000	-1.000	-1.000	-1.000	-1.000		
3-4 Units		-0.250	-0.250	-0.250	-0.250	-0.250		
Escrow Waived		-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

Maximum Net Price

101.000