



LendingPros Wholesale Rate Sheet

GoLendingPros.com

Ratesheet Code: RS-WS

Effective Date:

8/21/26 7:39 AM

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Lock Expiration Days	
15 Day	09/04/26
30 Day	09/21/26
45 Day	10/04/26
60 Day	10/19/26
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 21, 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	92.210	92.157	92.105	92.053	5.990	97.757	97.697	97.626	97.555	5.375	94.142	94.081	94.021	93.962
4.990	92.874	92.821	92.769	92.717	6.125	98.352	98.291	98.220	98.149	5.500	94.827	94.767	94.706	94.646
5.125	93.617	93.564	93.512	93.460	6.250	98.703	98.590	98.475	98.359	5.625	95.443	95.383	95.323	95.263
5.250	94.144	94.084	94.024	93.964	6.375	99.245	99.132	99.016	98.900	5.750	96.101	96.040	95.977	95.913
5.375	94.842	94.781	94.721	94.662	6.500	99.733	99.620	99.505	99.389	5.875	96.711	96.651	96.587	96.523
5.500	95.527	95.467	95.406	95.346	6.625	100.212	100.099	99.983	99.868	5.990	97.388	97.306	97.224	97.142
5.625	96.143	96.083	96.023	95.963	6.750	100.796	100.675	100.552	100.428	6.125	98.047	97.964	97.880	97.796
5.750	96.801	96.740	96.677	96.613	6.875	101.253	101.133	101.009	100.885	6.250	98.617	98.534	98.450	98.366
5.875	97.411	97.351	97.287	97.223	6.990	101.557	101.436	101.313	101.189	6.375	99.373	99.290	99.206	99.122
5.990	98.088	98.006	97.924	97.842	7.125	101.912	101.791	101.668	101.544	6.500	99.887	99.804	99.720	99.636
6.125	98.747	98.664	98.580	98.496	7.250	101.160	101.032	100.904	100.776	6.625	100.240	100.157	100.074	99.990
6.250	99.317	99.234	99.150	99.066	7.375	101.857	101.729	101.601	101.473	6.750	100.790	100.699	100.607	100.516
6.375	100.073	99.990	99.906	99.822	7.500	101.958	101.830	101.702	101.574	6.875	101.147	101.057	100.965	100.873
6.500	100.587	100.504	100.420	100.336	7.625	102.069	101.941	101.813	101.685	6.990	101.701	101.604	101.508	101.412
6.625	100.940	100.857	100.774	100.690	7.750	102.709	102.550	102.391	102.231	7.125	102.197	102.099	102.003	101.907
6.750	101.490	101.399	101.307	101.216	7.875	102.946	102.788	102.628	102.468	7.250	102.597	102.499	102.403	102.307
6.875	101.847	101.757	101.665	101.573	7.990	101.854	101.695	101.536	101.376	7.375	102.883	102.785	102.689	102.593
6.990	102.401	102.304	102.208	102.112	8.125	102.055	101.896	101.736	101.577	7.500	103.181	103.083	102.987	102.891
7.125	102.897	102.799	102.703	102.607	8.250	101.528	101.377	101.218	101.059	7.625	103.533	103.434	103.338	103.242
7.250	103.297	103.199	103.103	103.007						7.750	103.542	103.444	103.348	103.252
7.375	103.583	103.485	103.389	103.293						7.875	103.803	103.705	103.608	103.512
7.500	103.881	103.783	103.687	103.591						7.990	103.884	103.786	103.690	103.594
7.625	104.233	104.134	104.038	103.942						8.125	104.108	104.010	103.914	103.818

FREDDIE MAC 30 YR FIXED 1:0 BUYDOWN (201-BD10)					FREDDIE MAC SC 30 YR FIXED 1:0 BUYDOWN (201 SC-BD10)					DIE MAC HOME POSSIBLE 30 YR FIXED 1:0 BUYDOWN (R201)				
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	92.210	92.157	92.105	92.053	5.990	97.757	97.697	97.626	97.555	5.375	94.142	94.081	94.021	93.962
4.990	92.874	92.821	92.769	92.717	6.125	98.352	98.291	98.220	98.149	5.500	94.827	94.767	94.706	94.646
5.125	93.617	93.564	93.512	93.460	6.250	98.703	98.590	98.475	98.359	5.625	95.443	95.383	95.323	95.263
5.250	94.144	94.084	94.024	93.964	6.375	99.245	99.132	99.016	98.900	5.750	96.101	96.040	95.977	95.913
5.375	94.842	94.781	94.721	94.662	6.500	99.733	99.620	99.505	99.389	5.875	96.711	96.651	96.587	96.523
5.500	95.527	95.467	95.406	95.346	6.625	100.212	100.099	99.983	99.868	5.990	97.388	97.306	97.224	97.142
5.625	96.143	96.083	96.023	95.963	6.750	100.796	100.675	100.552	100.428	6.125	98.047	97.964	97.880	97.796
5.750	96.801	96.740	96.677	96.613	6.875	101.253	101.133	101.009	100.885	6.250	98.617	98.534	98.450	98.366
5.875	97.411	97.351	97.287	97.223	6.990	101.557	101.436	101.313	101.189	6.375	99.373	99.290	99.206	99.122
5.990	98.088	98.006	97.924	97.842	7.125	101.912	101.791	101.668	101.544	6.500	99.887	99.804	99.720	99.636
6.125	98.747	98.664	98.580	98.496	7.250	101.160	101.032	100.904	100.776	6.625	100.240	100.157	100.074	99.990
6.250	99.317	99.234	99.150	99.066	7.375	101.857	101.729	101.601	101.473	6.750	100.790	100.699	100.607	100.516
6.375	100.073	99.990	99.906	99.822	7.500	101.958	101.830	101.702	101.574	6.875	101.147	101.057	100.965	100.873
6.500	100.587	100.504	100.420	100.336	7.625	102.069	101.941	101.813	101.685	6.990	101.701	101.604	101.508	101.412
6.625	100.940	100.857	100.774	100.690	7.750	102.709	102.550	102.391	102.231	7.125	102.197	102.099	102.003	101.907
6.750	101.490	101.399	101.307	101.216	7.875	102.946	102.788	102.628	102.468	7.250	102.597	102.499	102.403	102.307
6.875	101.847	101.757	101.665	101.573	7.990	101.854	101.695	101.536	101.376	7.375	102.883	102.785	102.689	102.593
6.990	102.401	102.304	102.208	102.112	8.125	102.055	101.896	101.736	101.577	7.500	103.181	103.083	102.987	102.891
7.125	102.897	102.799	102.703	102.607	8.250					7.625	103.533	103.434	103.338	103.242
7.250	103.297	103.199	103.103	103.007	8.375					7.750	103.542	103.444	103.348	103.252
7.375	103.583	103.485	103.389	103.293	8.500					7.875	103.803	103.705	103.608	103.512
7.500	103.881	103.783	103.687	103.591	8.625					7.990	103.884	103.786	103.690	103.594
7.625	104.233	104.134	104.038	103.942	8.750					8.125	104.108	104.010	103.914	103.818



LendingPros
19000 MacArthur Blvd, Suite 250
Irvine, CA 92612

Effective: August 21, 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	92.680	92.607	92.555	92.503	4.875	92.047	91.994	91.942	91.890	4.990	94.392	94.302	94.210	94.118
4.990	93.324	93.271	93.219	93.167	4.990	92.707	92.654	92.602	92.550	5.125	95.105	95.015	94.923	94.831
5.125	94.067	94.014	93.962	93.910	5.125	93.467	93.414	93.362	93.310	5.250	95.855	95.765	95.669	95.574
5.250	94.594	94.534	94.474	94.414	5.250	93.991	93.931	93.871	93.811	5.375	96.497	96.406	96.311	96.215
5.375	95.292	95.231	95.171	95.112	5.375	94.685	94.624	94.564	94.504	5.500	97.130	97.040	96.944	96.849
5.500	95.977	95.917	95.856	95.796	5.500	95.366	95.306	95.246	95.186	5.625	97.746	97.655	97.560	97.464
5.625	96.593	96.533	96.473	96.413	5.625	95.979	95.918	95.858	95.798	5.750	98.334	98.244	98.148	98.053
5.750	97.251	97.190	97.127	97.063	5.750	96.636	96.576	96.512	96.449	5.875	98.898	98.807	98.712	98.616
5.875	97.861	97.801	97.737	97.673	5.875	97.260	97.200	97.136	97.072	5.990	99.386	99.296	99.200	99.105
5.990	98.538	98.456	98.374	98.292	5.990	97.949	97.868	97.786	97.703	6.125	99.940	99.849	99.754	99.658
6.125	99.197	99.114	99.030	98.946	6.125	98.623	98.540	98.456	98.372	6.250	100.106	99.993	99.877	99.761
6.250	99.767	99.684	99.600	99.516	6.250	99.209	99.126	99.042	98.958	6.375	100.727	100.614	100.498	100.383
6.375	100.523	100.440	100.356	100.272	6.375	99.987	99.904	99.820	99.736	6.500	101.193	101.080	100.964	100.848
6.500	101.037	100.954	100.870	100.786	6.500	100.512	100.429	100.345	100.261	6.625	101.485	101.372	101.256	101.140
6.625	101.390	101.307	101.224	101.140	6.625	100.865	100.782	100.699	100.615	6.750	101.575	101.455	101.346	101.236
6.750	101.940	101.849	101.757	101.666	6.750	101.415	101.324	101.232	101.141	6.875	101.869	101.749	101.640	101.530
6.875	102.297	102.207	102.115	102.023	6.875	101.765	101.675	101.583	101.491	6.990	102.345	102.224	102.115	102.006
6.990	102.851	102.754	102.658	102.562	6.990	102.306	102.209	102.113	102.017	7.125	102.746	102.625	102.516	102.407
7.125	103.347	103.249	103.153	103.057	7.125	102.802	102.704	102.608	102.512	7.250	103.069	102.971	102.875	102.779
7.250	103.747	103.649	103.553	103.457	7.250	103.202	103.104	103.008	102.912	7.375	103.480	103.382	103.286	103.189
7.375	104.033	103.935	103.839	103.743	7.375	103.488	103.390	103.294	103.198	7.500	103.867	103.769	103.673	103.577
7.500	104.331	104.233	104.137	104.041	7.500	103.786	103.688	103.592	103.496	7.625	104.158	104.060	103.964	103.868
7.625	104.683	104.584	104.488	104.392	7.625	104.138	104.039	103.943	103.847					
7.750	104.692	104.594	104.498	104.402	7.750	104.147	104.049	103.953	103.857					
7.875	104.953	104.855	104.758	104.662	7.875	104.408	104.310	104.213	104.117					
7.990	105.034	104.936	104.840	104.744	7.990	104.489	104.391	104.295	104.199					
8.125	105.258	105.160	105.064	104.968	8.125	104.713	104.615	104.519	104.423					

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	Rate	15-Day	30-Day	45-Day	60-Day
4.990	97.306	97.260	97.209	97.159	4.990	97.635	97.572	97.506	97.440					
5.125	97.765	97.718	97.668	97.618	5.125	97.986	97.923	97.858	97.792					
5.250	98.393	98.330	98.267	98.203	5.250	98.461	98.383	98.304	98.224					
5.375	98.819	98.756	98.693	98.629	5.375	98.784	98.706	98.626	98.547					
5.500	99.226	99.164	99.100	99.036	5.500	99.096	99.017	98.938	98.859					
5.625	99.618	99.555	99.492	99.428	5.625	99.386	99.308	99.228	99.149					
5.750	99.989	99.926	99.863	99.799	5.750	99.669	99.604	99.537	99.469					
5.875	100.337	100.275	100.211	100.148	5.875	99.960	99.897	99.831	99.765					
5.990	100.640	100.578	100.514	100.451	5.990	100.222	100.159	100.093	100.027					
6.125	100.967	100.905	100.840	100.775	6.125	100.479	100.417	100.351	100.285					
6.250	101.276	101.214	101.148	101.082	6.250	100.744	100.697	100.647	100.597					
6.375	101.684	101.622	101.556	101.490	6.375	101.122	101.075	101.025	100.975					
6.500	101.941	101.878	101.812	101.747	6.500	101.353	101.306	101.256	101.206					
6.625	102.055	101.992	101.926	101.860	6.625	101.438	101.391	101.341	101.291					
6.750	102.313	102.266	102.216	102.166	6.750	101.760	101.713	101.663	101.613					
6.875	102.431	102.384	102.334	102.284	6.875	101.819	101.772	101.722	101.671					
6.990	102.764	102.717	102.667	102.617	6.990	102.098	102.051	102.001	101.951					
7.125	102.998	102.951	102.901	102.851	7.125	102.281	102.234	102.184	102.133					
7.250	102.664	102.586	102.506	102.427	7.250	102.122	102.044	101.964	101.885					

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LendingPros
19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

SELECT PRICING

Effective: August 21, 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	92.960	92.907	92.855	92.803	5.990	100.940	100.878	100.814	100.751	
4.990	93.624	93.571	93.519	93.467	6.125	101.267	101.205	101.140	101.075	
5.125	94.367	94.314	94.262	94.210	6.250	101.576	101.514	101.448	101.382	
5.250	94.894	94.834	94.774	94.714	6.375	101.984	101.922	101.856	101.790	
5.375	95.592	95.531	95.471	95.412	6.500	102.241	102.178	102.112	102.047	
5.500	96.277	96.217	96.156	96.096	6.625	102.355	102.292	102.226	102.160	
5.625	96.893	96.833	96.773	96.713	6.750	102.613	102.566	102.516	102.466	
5.750	97.551	97.490	97.427	97.363	6.875	102.731	102.684	102.634	102.584	
5.875	98.161	98.101	98.037	97.973	6.990	103.064	103.017	102.967	102.917	
5.990	98.838	98.756	98.674	98.592	7.125	103.298	103.251	103.201	103.151	
6.125	99.497	99.414	99.330	99.246	7.250	102.964	102.886	102.806	102.727	
6.250	100.067	99.984	99.900	99.816	7.375	103.162	103.084	103.005	102.925	
6.375	100.823	100.740	100.656	100.572	7.500	103.332	103.254	103.175	103.096	
6.500	101.337	101.254	101.170	101.086	7.625	103.437	103.359	103.280	103.200	
6.625	101.690	101.607	101.524	101.440	7.750	103.502	103.424	103.345	103.265	
6.750	102.240	102.149	102.057	101.966	7.875	103.668	103.590	103.511	103.431	
6.875	102.597	102.507	102.415	102.323						
6.990	103.151	103.054	102.958	102.862						
7.125	103.647	103.549	103.453	103.357						
7.250	104.047	103.949	103.853	103.757						
7.375	104.333	104.235	104.139	104.043						
7.500	104.631	104.533	104.437	104.341						
7.625	104.983	104.884	104.788	104.692						

SELECT Alt Agency 30 Yr Fixed High Bal (SELECT AltA101HS)					SELECT Alt Agency 15 Yr Fixed High Bal (SELECT AltA115HS)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.500	96.423	96.363	96.292	96.221	5.990	98.474	98.396	98.317	98.237
5.625	97.091	97.030	96.959	96.889	6.125	98.762	98.684	98.605	98.525
5.750	97.720	97.660	97.589	97.518	6.250	98.917	98.839	98.757	98.675
5.875	98.319	98.259	98.188	98.117	6.375	99.182	99.104	99.022	98.940
5.990	98.932	98.872	98.801	98.730	6.500	99.401	99.323	99.241	99.160
6.125	99.527	99.466	99.395	99.324	6.625	99.620	99.542	99.460	99.378
6.250	99.528	99.415	99.300	99.184	6.750	99.630	99.567	99.501	99.435
6.375	100.070	99.957	99.841	99.725	6.875	99.839	99.777	99.711	99.645
6.500	100.583	100.470	100.355	100.239	6.990	99.957	99.894	99.828	99.762
6.625	101.037	100.924	100.808	100.693	7.125	100.122	100.060	99.994	99.928
6.750	101.496	101.375	101.252	101.128	7.250	99.554	99.460	99.365	99.270
6.875	101.953	101.833	101.709	101.585	7.375	100.084	99.990	99.895	99.799
6.990	102.307	102.186	102.063	101.939	7.500	100.085	99.991	99.896	99.801
7.125	102.662	102.541	102.418	102.294	7.625	100.149	100.055	99.960	99.864
7.250	102.110	101.982	101.854	101.726					
7.375	102.432	102.304	102.176	102.048					
7.500	102.658	102.530	102.402	102.274					
7.625	102.894	102.766	102.638	102.510					
7.750	102.634	102.475	102.316	102.156					
7.875	102.871	102.713	102.553	102.393					
7.990	103.054	102.895	102.736	102.576					
8.125	103.255	103.096	102.936	102.777					

Project Overview		
Project Name	Project Manager	Project Status
Project A	John Doe	Completed
Project B	Jane Smith	In Progress
Project C	Mike Johnson	On Hold
Project D	Sarah Brown	Planned
Project E	David White	Completed
Project F	Emily Green	In Progress
Project G	Chris Black	On Hold
Project H	Alexander Grey	Planned
Project I	Olivia Blue	Completed
Project J	Benjamin Yellow	In Progress
Project K	Sophia Purple	On Hold
Project L	Lucas Brown	Planned
Project M	Mia Green	Completed
Project N	Noah Blue	In Progress
Project O	Ava Yellow	On Hold
Project P	Ethan Purple	Planned
Project Q	Isabella Brown	Completed
Project R	Jacob Green	In Progress
Project S	Liam Blue	On Hold
Project T	Mia Yellow	Planned
Project U	Noah Purple	Completed
Project V	Olivia Brown	In Progress
Project W	Peter Green	On Hold
Project X	Quinn Blue	Planned
Project Y	Rachel Yellow	Completed
Project Z	Samuel Purple	In Progress



Effective:

August 21, 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 **

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

MISCELLANEOUS

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

* Prices are indicative and subject to change without notice.
* Please log into LP portal to obtain live lock pricing.
* Not all price adjustments are effective for all products. Please refer to LP guide for complete eligibility rules.
* Intended for use by mortgage professionals only and should not be distributed to borrowers, as defined by Section 226.2 of Regulation Z**

NC Floor Price99.750

LENDER PAID MI

PROGRAMS	LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
Alt Agency Amortization Term > 20 Years (Fixed)	<=85	12%	-0.710	-0.870	-1.020	-1.170	-1.380	-1.840	-2.040	-2.190
	85.01 - 90	25%	-1.430	-2.040	-2.500	-3.010	-3.670	-5.050	-5.360	-5.870
	90.01 - 95	30%	-1.890	-2.650	-3.320	-3.930	-4.850	-6.430	-6.990	-7.750
	95.01 - 97	35%	-2.300	-3.320	-4.230	-5.050	-6.270	-8.420	-9.130	-10.000
Alt Agency Amortization Term ≤ 20 Years (Fixed)	<=85	6%	-0.550	-0.550	-0.550	-0.550	-0.590	-0.730	-0.780	-0.890
	85.01 - 90	12%	-0.790	-1.040	-1.300	-1.450	-1.760	-2.310	-2.520	-2.770
	90.01 - 95	25%	-1.450	-2.120	-2.680	-3.090	-3.900	-5.120	-5.630	-6.240
	95.01 - 97	35%	-2.120	-3.140	-4.050	-4.770	-5.990	-8.030	-8.740	-9.610

LPMI (in addition to adjustments above)

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

FNMA/FHLMC State Tier Adjustment

Tier 1 States	AZ, CA, CO, CT, GA, HI, MA, MD, NJ, NV, OR, SC, UT, VA, WA	0.000
	Tier 2 States	0.150
	Tier 3 States	0.250

LendingPros

19000 MacArthur Blvd, Suite 250
Irvine, CA 92612

Effective: August 21, 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 21, 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	98.940	98.722	98.504	6.490	98.190	97.972	97.754				
6.500	98.970	98.752	98.534	6.500	98.220	98.002	97.784				
6.625	99.520	99.302	99.084	6.625	98.770	98.552	98.334				
6.750	100.051	99.833	99.615	6.750	99.301	99.083	98.865				
6.875	99.736	99.525	99.315	6.875	98.986	98.775	98.565				
6.990	100.237	100.026	99.816	6.990	99.487	99.276	99.066				
7.000	100.267	100.056	99.846	7.000	99.517	99.306	99.096				
7.125	100.787	100.576	100.366	7.125	100.037	99.826	99.616				
7.250	101.278	101.067	100.857	7.250	100.528	100.317	100.107				
7.375	101.366	101.125	100.884	7.375	100.616	100.375	100.134				
7.490	101.818	101.577	101.336	7.490	101.077	100.836	100.595				
7.500	101.857	101.616	101.375	7.500	101.107	100.866	100.625				
7.625	102.337	102.096	101.855	7.625	101.587	101.346	101.105				
7.750	102.798	102.557	102.316	7.750	102.048	101.807	101.566				
7.875	100.996	100.740	100.484	7.875	100.246	99.990	99.734				
7.990	101.427	101.171	100.915	7.990	100.677	100.421	100.165				
8.000	101.457	101.201	100.945	8.000	100.707	100.451	100.195				
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)				DPA Pro Plus 5.0% HB - (301_1st_DPA_Plus_HB)							
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day				
6.490	96.940	96.722	96.504	6.490	96.326	96.190	95.972				
6.500	96.970	96.752	96.534	6.500	96.356	96.220	96.002				
6.625	97.520	97.302	97.084	6.625	96.906	96.770	96.552				
6.750	98.051	97.833	97.615	6.750	97.437	97.301	97.083				
6.875	97.736	97.525	97.315	6.875	97.116	96.986	96.775				
6.990	98.237	98.026	97.816	6.990	97.617	97.487	97.276				
7.000	98.267	98.056	97.846	7.000	97.647	97.517	97.306				
7.125	98.787	98.576	98.366	7.125	98.167	98.037	97.826				
7.250	99.278	99.067	98.857	7.250	98.658	98.528	98.317				
7.375	99.366	99.125	98.884	7.375	98.767	98.616	98.375				
7.490	99.827	99.586	99.345	7.490	99.228	99.077	98.836				
7.500	99.857	99.616	99.375	7.500	99.258	99.107	98.866				
7.625	100.337	100.096	99.855	7.625	99.738	99.587	99.346				
7.750	100.798	100.557	100.316	7.750	100.199	100.048	99.807				
7.875	98.996	98.740	98.484	7.875	98.408	98.246	97.990				
7.990	99.427	99.171	98.915	7.990	98.839	98.677	98.421				
8.000	99.457	99.201	98.945	8.000	98.869	98.707	98.451				
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	96.440	96.222	96.004								
6.500	96.470	96.252	96.034								
6.625	97.020	96.802	96.584								
6.750	97.551	97.333	97.115								
6.875	97.236	97.025	96.815								
6.990	97.737	97.526	97.316								
7.000	97.767	97.556	97.346								
7.125	98.287	98.076	97.866								
7.250	98.778	98.567	98.357								
7.375	98.866	98.625	98.384								
7.490	99.327	99.086	98.845								
7.500	99.357	99.116	98.875								
7.625	99.837	99.596	99.355								
7.750	100.298	100.057	99.816								
7.875	98.496	98.240	97.984								
7.990	98.927	98.671	98.415								
8.000	98.957	98.701	98.445								
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				Tier 2 States	DC, ID, IN, LA, MD, MI, MN, MO, NC, OH, OK, PA, RI, TN	0.150	
0.000				2-1 Buydown				Tier 3 States	AK, AL, AR, DE, FL, IA, IL, KS, KY, ME, MS, MT, ND, NE, NH, NM, SD, TX, VT, WI, WV, WY	0.250	
FICO 640 - 659								Floor Price			
0.000				Kentucky				98.000			
FICO 620 - 639				-0.500							
-1.000				DTI >50							
FICO 600 - 619				-0.250							
-1.500											



LendingPros
19000 MacArthur Blvd, Suite 250
Irvine, CA 92612

Effective: August 21, 2026

VA & USDA Pricing

VA 30 - 25 Year Fixed (401 A 425)				VA 20 Year Fixed - (420)				VA 15 Year Fixed - (415)				VA 30 Year Fixed HB - (401HB)			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
4.990	94.462	94.421	94.381	4.990	93.662	93.621	93.581	4.990	96.730	96.688	96.637	5.125	94.052	94.011	93.971
5.125	94.888	94.848	94.808	5.125	94.088	94.048	94.008	5.125	97.025	96.983	96.931	5.250	96.126	96.069	96.013
5.250	96.565	96.508	96.452	5.250	95.765	95.708	95.652	5.250	98.036	97.994	97.942	5.375	96.600	96.544	96.487
5.375	97.063	97.006	96.950	5.375	96.263	96.206	96.150	5.375	98.168	98.118	98.011	5.500	96.942	96.885	96.828
5.500	97.569	97.512	97.456	5.500	96.769	96.712	96.656	5.500	98.543	98.493	98.386	5.625	97.350	97.293	97.236
5.625	97.927	97.870	97.814	5.625	97.127	97.070	97.014	5.625	98.769	98.719	98.612	5.750	98.231	98.175	98.123
5.750	98.551	98.495	98.438	5.750	97.751	97.695	97.638	5.750	99.243	99.192	99.086	5.875	99.000	98.959	98.919
5.875	99.337	99.297	99.257	5.875	98.537	98.497	98.457	5.875	99.142	99.066	98.992	5.990	99.358	99.318	99.277
5.990	99.954	99.913	99.873	5.990	99.154	99.113	99.073	5.990	99.617	99.542	99.468	6.125	99.774	99.734	99.693
6.125	100.281	100.241	100.200	6.125	99.481	99.441	99.400	6.125	99.792	99.717	99.643	6.250	100.044	100.004	99.963
6.250	100.636	100.596	100.556	6.250	99.836	99.796	99.756	6.250	99.977	99.901	99.827	6.375	100.142	100.093	100.045
6.375	101.175	101.126	101.078	6.375	100.375	100.326	100.278	6.375	99.568	99.517	99.470	6.500	100.431	100.382	100.334
6.500	101.567	101.518	101.470	6.500	100.767	100.718	100.670	6.500	99.798	99.748	99.700	6.625	100.873	100.825	100.776
6.625	101.835	101.787	101.738	6.625	101.035	100.987	100.938	6.625	99.905	99.855	99.807	6.750	100.537	100.488	100.440
6.750	102.812	102.763	102.715	6.750	102.012	101.963	101.915	6.750	101.350	101.300	101.252	6.875	100.362	100.298	100.232
6.875	102.367	102.302	102.238	6.875	101.567	101.502	101.438	6.875	101.415	101.365	101.317	6.990	100.704	100.639	100.574
6.990	102.753	102.688	102.623	6.990	101.953	101.888	101.823	6.990	101.630	101.579	101.532	7.125	100.447	100.383	100.318

VA 30 Year Fixed 2:1 Buydown - (401-BD)				VA HB 30 Year Fixed 2:1 Buydown - (401HB-BD)				VA 30 Year Fixed 1:0 Buydown - (401-BD10)				VA HB 30 Year Fixed 1:0 Buydown - (401HB-BD10)			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
4.990	94.312	94.271	94.231	5.125	94.002	93.961	93.921	4.990	94.312	94.271	94.231	5.125	94.002	93.961	93.921
5.125	94.738	94.698	94.658	5.250	96.076	96.019	95.963	5.125	94.738	94.698	94.658	5.250	96.076	96.019	95.963
5.250	96.415	96.358	96.302	5.375	96.550	96.494	96.437	5.250	96.415	96.358	96.302	5.375	96.550	96.494	96.437
5.375	96.913	96.856	96.800	5.500	96.892	96.835	96.778	5.375	96.913	96.856	96.800	5.500	96.892	96.835	96.778
5.500	97.419	97.362	97.306	5.625	97.300	97.243	97.186	5.500	97.419	97.362	97.306	5.625	97.300	97.243	97.186
5.625	97.777	97.720	97.664	5.750	98.181	98.125	98.073	5.625	97.777	97.720	97.664	5.750	98.181	98.125	98.073
5.750	98.401	98.345	98.288	5.875	98.950	98.909	98.869	5.750	98.401	98.345	98.288	5.875	98.950	98.909	98.869
5.875	99.187	99.147	99.107	5.990	99.308	99.268	99.227	5.875	99.187	99.147	99.107	5.990	99.308	99.268	99.227
5.990	99.804	99.763	99.723	6.125	99.724	99.684	99.643	5.990	99.804	99.763	99.723	6.125	99.724	99.684	99.643
6.125	100.131	100.091	100.050	6.250	99.994	99.954	99.913	6.125	100.131	100.091	100.050	6.250	99.994	99.954	99.913
6.250	100.486	100.446	100.406	6.375	100.092	100.043	99.995	6.250	100.486	100.446	100.406	6.375	100.092	100.043	99.995
6.375	101.025	100.976	100.928	6.500	100.381	100.332	100.284	6.375	101.025	100.976	100.928	6.500	100.381	100.332	100.284
6.500	101.417	101.368	101.320	6.625	100.823	100.775	100.726	6.500	101.417	101.368	101.320	6.625	100.823	100.775	100.726
6.625	101.685	101.637	101.588	6.750	100.487	100.438	100.390	6.625	101.685	101.637	101.588	6.750	100.487	100.438	100.390
6.750	102.662	102.613	102.565	6.875	100.312	100.248	100.183	6.750	102.662	102.613	102.565	6.875	100.312	100.248	100.183
6.875	102.217	102.152	102.088	6.990	100.654	100.589	100.524	6.875	102.217	102.152	102.088	6.990	100.654	100.589	100.524
6.990	102.603	102.538	102.473	7.125	100.397	100.333	100.268	6.990	102.603	102.538	102.473	7.125	100.397	100.333	100.268

USDA 30 - 25 Year Fixed - (501)			
Rate	15 Day	30 Day	45 Day
5.250	96.145	96.088	96.032
5.375	96.643	96.586	96.530
5.500	97.149	97.092	97.036
5.625	97.507	97.450	97.394
5.750	98.131	98.075	98.018
5.875	98.917	98.877	98.837
5.990	99.534	99.493	99.453
6.125	99.861	99.821	99.780
6.250	100.216	100.176	100.136
6.375	100.755	100.706	100.658
6.500	101.147	101.098	101.050
6.625	101.415	101.367	101.318
6.750	102.392	102.343	102.295
6.875	101.947	101.882	101.818
6.990	102.333	102.268	102.203
7.125	102.840	102.775	102.710
7.250	103.336	103.271	103.206

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
FICO ≥700		
0.375		
FICO 680-699		
0.250		
FICO 660-679		
0.250		
FICO 640-659		
0.000		
FICO 620-639		
-0.250		
FICO 600-619		
-1.000		
FICO 580-599		
-1.750		
FICO 560-579		
-2.250		
No FICO Score		
-3.000		
Loan Amount ≥\$100,000 <=\$249,999		
0.250		
VA Loan Amount >\$950K		
-0.375		
Loan Amount ≤\$100,000		
-0.375		
VA Cashout ≤90% LTV		
-3.000		
Manufactured Home (Purchase/Rate-Term/Cashout)		
-1.250		
Manufactured Home (Streamline/IRRRL)		
-1.250		
60 Day Lock (From 45 Day Price)		
-0.500		
3+ 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 21, 2026

FHA/VA ARM PRICING

FHA 5/1 ARM - (30S)				
Rate	15 Day	30 Day	45 Day	
4.625	96.383	96.220	96.220	
4.750	96.831	96.654	96.654	
4.875	97.282	97.105	97.105	
5.000	97.582	97.405	97.405	
5.125	98.109	97.932	97.932	
5.250	98.230	98.039	98.039	
5.375	98.445	98.254	98.254	
5.500	98.916	98.725	98.725	
5.625	99.474	99.283	99.283	

FHA 5/1 ARM HB - (30SHB)				
Rate	15 Day	30 Day	45 Day	
4.625	95.868	95.705	95.705	
4.750	96.327	96.150	96.150	
4.875	96.784	96.607	96.607	
5.000	97.067	96.890	96.890	
5.125	97.572	97.395	97.395	
5.250	97.706	97.515	97.515	
5.375	97.926	97.735	97.735	
5.500	98.367	98.176	98.176	
5.625	98.888	98.697	98.697	

VA 5/1 ARM - (40S)				
Rate	15 Day	30 Day	45 Day	
4.625	96.264	96.101	96.101	
4.750	96.864	96.687	96.687	
4.875	97.279	97.102	97.102	
5.000	97.510	97.333	97.333	
5.125	97.963	97.786	97.786	
5.250	98.241	98.050	98.050	
5.375	98.421	98.230	98.230	
5.500	98.815	98.624	98.624	
5.625	99.294	99.103	99.103	
5.750	99.265	99.060	99.060	

VA 5/1 ARM HB - (40SHB)				
Rate	15 Day	30 Day	45 Day	
4.625	95.664	95.500	95.500	
4.750	96.297	96.120	96.120	
4.875	96.694	96.517	96.517	
5.000	96.901	96.724	96.724	
5.125	97.325	97.148	97.148	
5.250	97.658	97.467	97.467	
5.375	97.805	97.615	97.615	
5.500	98.162	97.971	97.971	
5.625	98.598	98.407	98.407	
5.750	98.662	98.457	98.457	

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	
	<1.150
FICO 560-579	
	<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 >80% LTV	
	<3.000
Manufactured Home (Purchase/Rate-Term/Cashout)	
	<1.25
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
3-4 Units		
		-0.500
VA IRRRL >100% CLTV (Sub Fin)		
		<1.000
NC Floor Price		
		\$9,750



LendingPros
19000 MacArthur Blvd, Suite 250
Irvine, CA 92612

Effective:

Friday, August 21, 2026

Jumbo Signature Pricing

Jumbo Signature 30 Year Fixed - (901DI)						
Note Rate	15 DAY	30 DAY	45 DAY	60 DAY		
6.125	98.622	98.528	98.340	98.153		
6.250	99.064	98.971	98.783	98.596		
6.375	99.390	99.296	99.108	98.921		
6.500	99.534	99.541	99.353	99.166		
6.625	99.853	99.760	99.572	99.385		
6.750	100.073	99.979	99.792	99.604		
6.875	100.276	100.182	99.994	99.807		
7.000	100.450	100.356	100.168	99.981		
7.125	100.580	100.487	100.299	100.112		
7.250	100.680	100.586	100.399	100.211		
7.375	100.784	100.690	100.503	100.315		
7.500	100.875	100.781	100.593	100.406		
7.625	100.942	100.848	100.660	100.473		
7.750	101.009	100.915	100.728	100.540		
7.875	101.076	100.982	100.795	100.607		
8.000	101.143	101.049	100.862	100.674		
8.125	101.210	101.116	100.929	100.741		
8.250	101.277	101.183	100.996	100.808		
8.375	101.344	101.250	101.063	100.875		

Jumbo Signature 10/6 ARM - (9106DI)						
Rate	15 DAY	30 DAY	45 DAY	60 DAY		
6.250	99.145	99.052	98.864	98.677		
6.375	99.539	99.446	99.258	99.071		
6.500	99.934	99.840	99.653	99.465		
6.625	100.115	100.021	99.834	99.646		
6.750	100.208	100.114	99.927	99.739		
6.875	100.301	100.207	100.019	99.832		
7.000	100.393	100.300	100.112	99.925		
7.125	100.486	100.393	100.205	100.018		
7.250	100.579	100.485	100.298	100.110		
7.375	100.672	100.578	100.391	100.203		
7.500	100.765	100.671	100.484	100.296		
7.625	100.858	100.764	100.576	100.389		
7.750	100.950	100.857	100.669	100.482		
7.875	101.043	100.950	100.762	100.575		
8.000	101.136	101.042	100.855	100.667		

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		NC Floor Price		Maximum Net Price		
Margin:	2.75%	99.750		102.000		
Floor:	2.75%					
Caps:	5/1/5					
Index:	SOFR					Must be Conditionally Approved to lock

Jumbo Pro Pricing

Jumbo Pro 30 Year Fixed - (901SP)				
Rate	15 Day	30 Day	45 Day	60 Day
5.750	97.029	96.920	96.748	96.529
5.875	97.489	97.380	97.208	96.989
6.000	97.948	97.839	97.667	97.448
6.125	98.355	98.246	98.074	97.855
6.250	98.763	98.654	98.482	98.263
6.375	99.270	99.161	98.989	98.770
6.500	99.777	99.667	99.495	99.277
6.625	99.991	99.882	99.710	99.491
6.750	100.206	100.096	99.924	99.706
6.875	100.035	99.926	99.754	99.535
7.000	99.866	99.757	99.585	99.366
7.125	99.920	99.811	99.639	99.420
7.250	99.974	99.865	99.693	99.474
7.375	100.321	100.211	100.039	99.821
7.500	100.668	100.558	100.386	100.168

Jumbo Pro 30 Year Fixed 2:1 Buydown - (901SP-BD)				
Rate	15 Day	30 Day	45 Day	60 Day
5.750	97.029	96.920	96.748	96.529
5.875	97.489	97.380	97.208	96.989
6.000	97.948	97.839	97.667	97.448
6.125	98.355	98.246	98.074	97.855
6.250	98.763	98.654	98.482	98.263
6.375	99.270	99.161	98.989	98.770
6.500	99.777	99.667	99.495	99.277
6.625	99.991	99.882	99.710	99.491
6.750	100.206	100.096	99.924	99.706
6.875	100.035	99.926	99.754	99.535
7.000	99.866	99.757	99.585	99.366
7.125	99.920	99.811	99.639	99.420
7.250	99.974	99.865	99.693	99.474
7.375	100.321	100.211	100.039	99.821
7.500	100.668	100.558	100.386	100.168

Jumbo Pro 30 Year Fixed 1:1 Buydown - (901SP-BD10)				
Rate	15 Day	30 Day	45 Day	60 Day
5.750	97.029	96.920	96.748	96.529
5.875	97.489	97.380	97.208	96.989
6.000	97.948	97.839	97.667	97.448
6.125	98.355	98.246	98.074	97.855
6.250	98.763	98.654	98.482	98.263
6.375	99.270	99.161	98.989	98.770
6.500	99.777	99.667	99.495	99.277
6.625	99.991	99.882	99.710	99.491
6.750	100.206	100.096	99.924	99.706
6.875	100.035	99.926	99.754	99.535
7.000	99.866	99.757	99.585	99.366
7.125	99.920	99.811	99.639	99.420
7.250	99.974	99.865	99.693	99.474
7.375	100.321	100.211	100.039	99.821
7.500	100.668	100.558	100.386	100.168

Jumbo Pro 15 Year Fixed - (915SP)				
Rate	15 Day	30 Day	45 Day	60 Day
5.500	95.410	95.301	95.129	94.910
5.625	95.786	95.676	95.504	95.286
5.750	96.161	96.052	95.880	95.661
5.875	96.494	96.385	96.213	95.994
6.000	96.828	96.719	96.547	96.328
6.125	97.138	97.028	96.856	96.638
6.250	97.447	97.338	97.166	96.947
6.375	97.781	97.672	97.500	97.281
6.500	98.116	98.006	97.834	97.616
6.625	98.504	98.394	98.222	98.004
6.750	98.892	98.783	98.611	98.392

Jumbo Pro 10i6 ARM - (910i6SP)				
Rate	15 Day	30 Day	45 Day	60 Day
5.250	95.265	95.156	94.984	94.765
5.375	95.630	95.520	95.348	95.130
5.500	95.971	95.862	95.690	95.471
5.625	96.292	96.183	96.011	95.792
5.750	96.593	96.484	96.312	96.093
5.875	96.887	96.778	96.606	96.387
6.000	97.201	97.092	96.920	96.701
6.125	97.517	97.408	97.236	97.017
6.250	97.802	97.693	97.521	97.302
6.375	98.051	97.942	97.770	97.551
6.500	98.301	98.192	98.020	97.801
6.625	98.335	98.226	98.054	97.835
6.750	98.370	98.260	98.088	97.870
6.875	98.582	98.473	98.301	98.082
7.000	98.796	98.686	98.514	98.296

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 - (901EM)					Jumbo Elite 30 Year Fixed Interest Only - (901EM-IO)				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
6.000	96.304	96.179	96.054	95.867	6.000	96.304	96.179	96.054	95.867
6.125	96.775	96.650	96.525	96.337	6.125	96.775	96.650	96.525	96.337
6.250	97.215	97.090	96.965	96.777	6.250	97.215	97.090	96.965	96.777
6.375	97.616	97.491	97.366	97.179	6.375	97.616	97.491	97.366	97.179
6.500	97.998	97.873	97.748	97.560	6.500	97.998	97.873	97.748	97.560
6.625	98.339	98.214	98.089	97.902	6.625	98.339	98.214	98.089	97.902
6.750	98.652	98.527	98.402	98.214	6.750	98.652	98.527	98.402	98.214
6.875	98.903	98.778	98.653	98.466	6.875	98.903	98.778	98.653	98.466
7.000	99.091	98.966	98.841	98.653	7.000	99.091	98.966	98.841	98.653
7.125	99.281	99.156	99.031	98.843	7.125	99.281	99.156	99.031	98.843
7.250	99.471	99.346	99.221	99.033	7.250	99.471	99.346	99.221	99.033
7.375	99.651	99.526	99.401	99.214	7.375	99.651	99.526	99.401	99.214
7.500	99.809	99.684	99.559	99.371	7.500	99.809	99.684	99.559	99.371
7.625	99.968	99.843	99.718	99.531	7.625	99.968	99.843	99.718	99.531
7.750	100.086	99.961	99.836	99.649	7.750	100.086	99.961	99.836	99.649
7.875	100.215	100.090	99.965	99.778	7.875	100.215	100.090	99.965	99.778
8.000	100.332	100.207	100.082	99.894	8.000	100.332	100.207	100.082	99.894
8.125	100.461	100.336	100.211	100.023	8.125	100.461	100.336	100.211	100.023
8.250	100.579	100.454	100.329	100.142	8.250	100.579	100.454	100.329	100.142
8.375	100.708	100.583	100.458	100.271	8.375	100.708	100.583	100.458	100.271
8.500	100.825	100.700	100.575	100.388	8.500	100.825	100.700	100.575	100.388
8.625	100.954	100.829	100.704	100.517	8.625	100.954	100.829	100.704	100.517

[illegible][illegible][illegible][illegible][illegible]

LendingPros
19000 MacArthur Blvd, Suite 250
Irvine, CA 92612

Effective:

Friday, August 21, 2026

Jumbo Elite Pro Pricing

Jumbo Elite Pro 30 YR Fixed - (901)			
Note Rate	15 DAY	30 DAY	45 DAY
6.250	99.000	98.938	99.063
6.375	99.500	99.438	99.563
6.500	99.937	99.875	100.000
6.625	100.335	100.273	100.398
6.750	100.726	100.664	100.789
6.875	101.109	101.047	101.172
7.000	101.484	101.422	101.547
7.125	101.851	101.789	101.914
7.250	102.210	102.148	102.273
7.375	102.562	102.500	102.625
7.500	102.906	102.844	102.969
7.625	103.242	103.180	103.305
7.750	103.570	103.508	103.633
7.875	103.890	103.828	103.953
8.000	104.171	104.109	104.234
8.125	104.421	104.359	104.484
8.250	104.671	104.609	104.734
8.375	104.921	104.859	104.984
8.500	105.171	105.109	105.234

Jumbo Elite Pro 30 YR Fixed 2:1 Buydown - (901-BD)			
Note Rate	15 DAY	30 DAY	45 DAY
6.250	99.000	98.938	99.063
6.375	99.500	99.438	99.563
6.500	99.937	99.875	100.000
6.625	100.335	100.273	100.398
6.750	100.726	100.664	100.789
6.875	101.109	101.047	101.172
7.000	101.484	101.422	101.547
7.125	101.851	101.789	101.914
7.250	102.210	102.148	102.273
7.375	102.562	102.500	102.625
7.500	102.906	102.844	102.969
7.625	103.242	103.180	103.305
7.750	103.570	103.508	103.633
7.875	103.890	103.828	103.953
8.000	104.171	104.109	104.234
8.125	104.421	104.359	104.484
8.250	104.671	104.609	104.734
8.375	104.921	104.859	104.984
8.500	105.171	105.109	105.234

Jumbo Elite Pro 30 YR Fixed 1:0 Buydown - (901-BD10)			
Note Rate	15 DAY	30 DAY	45 DAY
6.250	99.000	98.938	99.063
6.375	99.500	99.438	99.563
6.500	99.937	99.875	100.000
6.625	100.335	100.273	100.398
6.750	100.726	100.664	100.789
6.875	101.109	101.047	101.172
7.000	101.484	101.422	101.547
7.125	101.851	101.789	101.914
7.250	102.210	102.148	102.273
7.375	102.562	102.500	102.625
7.500	102.906	102.844	102.969
7.625	103.242	103.180	103.305
7.750	103.570	103.508	103.633
7.875	103.890	103.828	103.953
8.000	104.171	104.109	104.234
8.125	104.421	104.359	104.484
8.250	104.671	104.609	104.734
8.375	104.921	104.859	104.984
8.500	105.171	105.109	105.234

Jumbo Elite Pro 15 YR Fixed - (915)			
Note Rate	15 DAY	30 DAY	45 DAY
6.250	99.250	99.188	99.313
6.375	99.750	99.688	99.813
6.500	100.187	100.125	100.250
6.625	100.585	100.523	100.648
6.750	100.976	100.914	101.039
6.875	101.359	101.297	101.422
7.000	101.734	101.672	101.797
7.125	102.101	102.039	102.164
7.250	102.460	102.398	102.523
7.375	102.812	102.750	102.875
7.500	103.156	103.094	103.219
7.625	103.492	103.430	103.555
7.750	103.820	103.758	103.883
7.875	104.140	104.078	104.203
8.000	104.421	104.359	104.484
8.125	104.671	104.609	104.734
8.250	104.921	104.859	104.984
8.375	105.171	105.109	105.234
8.500	105.421	105.359	105.484

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