



LendingPros Wholesale Rate Sheet

GoLendingPros.com

Ratesheet Code: RS-WS

Effective Date:

10/6/26 10:50 AM

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Lock Expiration Days	
15 Day	10/20/26
30 Day	11/04/26
45 Day	11/19/26
60 Day	12/04/26
Mortgagee Clause	
OCMBC, INC. ISAOA / 19000 MACARTHUR BLVD SUITE 200 IRVINE, CA 92612	
2026 FHA/VA Loan Limits	
# of Units	Loan Limits
1	\$832,750
2	\$1,066,250
3	\$1,288,800
4	\$1,601,750
2027 Conforming Loan Limits	
# of Units	Loan Limits
1	\$845,000
2	\$1,081,950
3	\$1,307,800
4	\$1,625,350

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.

Announcements

CLOSE MORE WITH OCTOBER SPECIALS ON NON-QM!

UP TO 50 BPS

PRICE IMPROVEMENT

FOR LOANS LOCKED 10/1 - 10/31, 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: October 6, 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
5.990	94.069	93.984	93.880	93.794	5.990	93.699	93.613	93.509	93.423	5.750	94.593	94.475	94.333	94.216
6.125	94.819	94.734	94.630	94.544	6.125	94.445	94.360	94.255	94.169	5.875	95.229	95.111	94.969	94.852
6.250	95.522	95.416	95.293	95.191	6.250	95.154	95.048	94.925	94.823	5.990	95.801	95.683	95.540	95.423
6.375	96.315	96.210	96.086	95.985	6.375	95.977	95.872	95.749	95.647	6.125	96.446	96.328	96.186	96.069
6.500	96.954	96.848	96.725	96.623	6.500	96.629	96.523	96.400	96.298	6.250	97.008	96.890	96.748	96.630
6.625	97.470	97.365	97.241	97.140	6.625	97.145	97.039	96.916	96.814	6.375	97.691	97.573	97.431	97.314
6.750	98.364	98.227	98.076	97.951	6.750	98.039	97.902	97.751	97.626	6.500	98.227	98.109	97.967	97.850
6.875	98.881	98.744	98.592	98.467	6.875	98.556	98.419	98.267	98.142	6.625	98.614	98.496	98.354	98.236
6.990	99.552	99.415	99.263	99.138	6.990	99.227	99.090	98.938	98.813	6.750	99.045	98.925	98.802	98.700
7.125	100.146	100.009	99.857	99.732	7.125	99.821	99.684	99.532	99.407	6.875	99.434	99.314	99.190	99.089
7.250	100.644	100.507	100.356	100.231	7.250	100.319	100.182	100.031	99.906	6.990	99.999	99.879	99.755	99.654
7.375	101.101	100.964	100.812	100.687	7.375	100.776	100.639	100.487	100.362	7.125	100.496	100.377	100.253	100.151
7.500	101.532	101.380	101.181	101.018	7.500	101.207	101.055	100.856	100.693	7.250	100.691	100.553	100.402	100.277
7.625	101.983	101.811	101.570	101.371	7.625	101.658	101.486	101.245	101.046	7.375	101.132	100.995	100.843	100.718
7.750	102.000	101.864	101.698	101.562	7.750	101.672	101.536	101.371	101.235	7.500	101.543	101.406	101.254	101.129
7.875	102.397	102.279	102.147	102.037	7.875	102.052	101.934	101.802	101.692	7.625	101.932	101.794	101.643	101.518
7.990	102.615	102.498	102.365	102.256	7.990	102.270	102.153	102.020	101.911	7.750	102.099	101.937	101.717	101.536
8.125	103.033	102.916	102.783	102.674	8.125	102.688	102.571	102.438	102.329	7.875	102.512	102.365	102.175	102.020
										7.990	102.724	102.590	102.428	102.295
										8.125	103.103	102.985	102.852	102.743

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
5.250	95.356	95.288	95.193	95.115	5.990	97.821	97.732	97.618	97.525	5.750	92.192	92.106	92.002	91.916
5.375	95.797	95.729	95.634	95.556	6.125	98.157	98.069	97.955	97.861	5.875	92.879	92.794	92.689	92.603
5.500	96.233	96.165	96.070	95.992	6.250	98.751	98.648	98.515	98.406	5.990	93.669	93.584	93.480	93.394
5.625	96.664	96.596	96.501	96.423	6.375	99.186	99.083	98.950	98.841	6.125	94.419	94.334	94.230	94.144
5.750	97.334	97.246	97.132	97.038	6.500	99.475	99.372	99.240	99.130	6.250	95.122	95.016	94.893	94.791
5.875	97.766	97.678	97.564	97.471	6.625	99.620	99.517	99.384	99.275	6.375	95.915	95.810	95.686	95.585
5.990	98.149	98.061	97.947	97.853	6.750	100.009	99.912	99.807	99.721	6.500	96.554	96.448	96.325	96.223
6.125	98.586	98.497	98.384	98.290	6.875	100.124	100.031	99.926	99.841	6.625	97.070	96.965	96.841	96.740
6.250	98.963	98.874	98.760	98.667	6.990	100.472	100.381	100.276	100.190	6.750	97.964	97.827	97.676	97.551
6.375	99.448	99.349	99.235	99.141	7.125	100.731	100.644	100.540	100.454	6.875	98.481	98.344	98.192	98.067
6.500	99.823	99.721	99.588	99.478	7.250	100.954	100.867	100.763	100.677	6.990	99.152	99.015	98.863	98.738
6.625	100.048	99.945	99.813	99.703	7.375	101.166	101.079	100.975	100.889	7.125	99.746	99.609	99.457	99.332
6.750	100.518	100.415	100.283	100.173	7.500	101.363	101.276	101.172	101.086	7.250	100.244	100.107	99.956	99.831
6.875	100.731	100.628	100.495	100.385	7.625	101.545	101.458	101.354	101.268	7.375	100.701	100.564	100.412	100.287
6.990	101.163	101.060	100.927	100.817	7.750	101.728	101.642	101.538	101.452	7.500	101.132	100.980	100.781	100.618
7.125	101.482	101.379	101.247	101.137	7.875	101.936	101.849	101.745	101.659	7.625	101.583	101.411	101.170	100.971
7.250	101.515	101.429	101.325	101.239	7.990	101.981	101.894	101.790	101.705	7.750	101.600	101.464	101.298	101.162
7.375	101.796	101.709	101.605	101.519	8.125	102.184	102.097	101.994	101.908	7.875	101.997	101.879	101.747	101.637
7.500	102.060	101.974	101.870	101.784						7.990	102.215	102.098	101.965	101.856
7.625	102.298	102.211	102.107	102.021						8.125	102.633	102.516	102.383	102.274
7.750	102.536	102.449	102.345	102.259										
7.875	102.923	102.837	102.732	102.646										

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	89.679	89.613	89.535	89.470	5.250	88.723	88.665	88.589	88.526	5.750	94.518	94.400	94.258	94.141
5.500	90.396	90.327	90.242	90.171	5.375	89.444	89.378	89.299	89.235	5.875	95.154	95.036	94.894	94.777
5.625	91.109	91.040	90.954	90.884	5.500	90.161	90.092	90.006	89.936	5.990	95.726	95.608	95.465	95.348
5.750	91.817	91.731	91.627	91.541	5.625	90.874	90.804	90.719	90.649	6.125	96.371	96.253	96.111	95.994
5.875	92.504	92.419	92.314	92.228	5.750	91.633	91.547	91.443	91.357	6.250	96.933	96.815	96.673	96.555
5.990	93.294	93.209	93.105	93.019	5.875	92.334	92.248	92.144	92.058	6.375	97.616	97.498	97.356	97.239
6.125	94.044	93.959	93.855	93.769	5.990	93.124	93.038	92.934	92.848	6.500	98.152	98.034	97.892	97.775
6.250	94.747	94.641	94.518	94.416	6.125	93.870	93.785	93.680	93.594	6.625	98.539	98.421	98.279	98.161
6.375	95.540	95.435	95.311	95.210	6.250	94.579	94.473	94.350	94.248	6.750	98.970	98.850	98.727	98.625
6.500	96.179	96.073	95.950	95.848	6.375	95.402	95.297	95.174	95.072	6.875	99.359	99.239	99.115	99.014
6.625	96.695	96.590	96.466	96.365	6.500	96.054	95.948	95.825	95.723	6.990	99.924	99.804	99.680	99.579
6.750	97.589	97.452	97.301	97.176	6.625	96.570	96.464	96.341	96.239	7.125	100.421	100.302	100.178	100.076
6.875	98.106	97.969	97.817	97.692	6.750	97.464	97.327	97.176	97.051	7.250	100.616	100.478	100.327	100.202
6.990	98.777	98.640	98.488	98.363	6.875	97.981	97.844	97.692	97.567	7.375	101.057	100.920	100.768	100.643
7.125	99.371	99.234	99.082	98.957	6.990	98.652	98.515	98.363	98.238	7.500	101.468	101.331	101.179	101.054
7.250	99.869	99.732	99.581	99.456	7.125	99.246	99.109	98.957	98.832	7.625	101.857	101.719	101.568	101.443
7.375	100.326	100.189	100.037	99.912	7.250	99.744	99.607	99.456	99.331	7.750	102.024	101.862	101.642	101.461
7.500	100.757	100.605	100.406	100.243	7.375	100.201	100.064	99.912	99.787	7.875	102.437	102.290	102.100	101.945
7.625	101.208	101.036	100.795	100.596	7.500	100.632	100.480	100.281	100.118	7.990	102.649	102.515	102.353	102.220
7.750	101.225	101.089	100.923	100.787	7.625	101.083	100.911	100.670	100.471	8.125	103.028	102.910	102.777	102.668
7.875	101.622	101.504	101.372	101.262	7.750	101.097	100.961	100.796	100.660					
7.990	101.840	101.723	101.590	101.481	7.875	101.477	101.359	101.227	101.117					
8.125	102.258	102.141	102.008	101.899	7.990	101.695	101.578	101.445	101.336					

REFI NOW CONFORMING PRICING

Fannie Mae 15 Yr Fixed Refi Now					Fannie Mae 10 Yr Fixed Refi Now					
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	
6.500	99.673	99.571	99.438	99.328	6.500	99.525	99.422	99.290	99.180	
6.625	99.898	99.795	99.663	99.553	6.625	99.670	99.567	99.434	99.325	
6.750	100.368	100.265	100.133	100.023	6.750	100.059	99.962	99.857	99.771	
6.875	100.581	100.478	100.345	100.235	6.875	100.174	100.081	99.976	99.891	
6.990	101.013	100.910	100.777	100.667	6.990	100.522	100.431	100.326	100.240	
7.125	101.332	101.229	101.097	100.987	7.125	100.781	100.694	100.590	100.504	
7.250	101.365	101.279	101.175	101.089	7.250	101.004	100.917	100.813	100.727	
7.375	101.646	101.559	101.455	101.369	7.375	101.216	101.129	101.025	100.939	
7.500	101.910	101.824	101.720	101.634	7.500	101.413	101.326	101.222	101.136	
7.625	102.148	102.061	101.957	101.871	7.625	101.595	101.508	101.404	101.318	
7.750	102.386	102.299	102.195	102.109	7.750	101.778	101.692	101.588	101.502	
7.875	102.648	102.562	102.457	102.371	7.875	101.986	101.899	101.795	101.709	
7.990	102.744	102.657	102.553	102.467	7.990	102.031	101.944	101.840	101.755	
8.125	103.006	102.920	102.815	102.729	8.125	102.234	102.147	102.044	101.958	
8.250	103.499	103.413	103.308	103.222	8.250	102.672	102.585	102.482	102.396	
8.375	103.555	103.468	103.364	103.278	8.375	102.483	102.396	102.293	102.207	
8.500	103.798	103.711	103.607	103.521	8.500	102.671	102.584	102.481	102.395	



LendingPros
19000 MacArthur Blvd, Suite 250
Irvine, CA 92612

Effective: October 6, 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
5.990	93.994	93.916	93.811	93.726	5.990	91.994	91.916	91.811	91.726	5.375	92.295	88.863	88.759	88.673
6.125	94.670	94.592	94.488	94.402	6.125	92.670	92.592	92.488	92.402	5.500	89.638	89.560	89.455	89.369
6.250	95.276	95.138	94.977	94.844	6.250	93.276	93.138	92.977	92.844	5.625	90.329	90.251	90.146	90.061
6.375	95.951	95.813	95.652	95.519	6.375	93.951	93.813	93.652	93.519	5.750	90.728	90.650	90.545	90.459
6.500	96.559	96.421	96.260	96.127	6.500	94.559	94.421	94.260	94.127	5.875	91.370	91.292	91.187	91.101
6.625	97.200	97.062	96.901	96.768	6.625	95.200	95.062	94.901	94.768	5.990	92.146	92.068	91.963	91.878
6.750	97.906	97.768	97.607	97.474	6.750	95.906	95.768	95.607	95.474	6.125	92.820	92.742	92.638	92.552
6.875	98.446	98.308	98.147	98.014	6.875	96.446	96.308	96.147	96.014	6.250	93.426	93.288	93.127	92.994
6.990	98.861	98.723	98.562	98.429	6.990	96.861	96.723	96.562	96.429	6.375	94.101	93.963	93.802	93.669
7.125	99.353	99.215	99.054	98.921	7.125	97.353	97.215	97.054	96.921	6.500	94.709	94.571	94.410	94.277
7.250	98.956	98.786	98.597	98.440	7.250	96.956	96.786	96.597	96.440	6.625	95.350	95.212	95.051	94.918
7.375	99.782	99.613	99.423	99.267	7.375	97.765	97.596	97.406	97.250	6.750	96.056	95.918	95.757	95.624
7.500	99.938	99.768	99.578	99.422	7.500	97.918	97.748	97.558	97.402	6.875	96.596	96.458	96.297	96.164
7.625	100.172	100.002	99.812	99.656	7.625	98.152	97.982	97.792	97.636	6.990	97.011	96.873	96.712	96.579
7.750	100.759	100.519	100.197	99.931	7.750	98.739	98.499	98.177	97.911	7.125	97.503	97.365	97.204	97.071
7.875	101.091	100.851	100.529	100.263	7.875	99.071	98.831	98.509	98.243	7.250	97.092	96.922	96.733	96.576
7.990	100.075	99.835	99.513	99.247	7.990	98.055	97.815	97.493	97.227	7.375	97.892	97.722	97.532	97.376
8.125	100.412	100.172	99.850	99.584	8.125	98.392	98.152	97.830	97.564	7.500	98.056	97.887	97.697	97.541
8.250	100.134	99.936	99.708	99.521	8.250	98.589	98.391	98.163	97.976	7.625	98.277	98.107	97.917	97.761
8.375	100.299	100.100	99.873	99.685	8.375	98.754	98.555	98.328	98.140	7.750	98.881	98.642	98.320	98.054
8.500	100.524	100.326	100.098	99.911	8.500	98.979	98.781	98.553	98.366	7.875	99.236	98.997	98.674	98.409
8.625	100.726	100.528	100.300	100.112	8.625	99.181	98.983	98.755	98.567	7.990	98.247	98.008	97.686	97.420

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	95.586	95.503	95.389	95.295	5.990	95.086	95.003	94.889	94.795
6.125	95.949	95.866	95.752	95.658	6.125	95.449	95.366	95.252	95.158
6.250	96.531	96.428	96.296	96.186	6.250	96.026	95.923	95.790	95.680
6.375	96.858	96.755	96.622	96.513	6.375	96.355	96.252	96.119	96.010
6.500	97.138	97.035	96.902	96.793	6.500	96.624	96.521	96.388	96.279
6.625	97.452	97.349	97.217	97.107	6.625	96.926	96.823	96.691	96.581
6.750	97.759	97.641	97.489	97.364	6.750	97.218	97.101	96.949	96.824
6.875	98.049	97.931	97.779	97.654	6.875	97.496	97.379	97.227	97.102
6.990	98.250	98.132	97.981	97.855	6.990	97.682	97.564	97.413	97.287
7.125	98.503	98.385	98.233	98.108	7.125	97.918	97.801	97.649	97.524
7.250	98.354	98.253	98.130	98.028	7.250	97.750	97.649	97.526	97.424
7.375	98.961	98.860	98.737	98.635	7.375	98.331	98.229	98.106	98.005
7.500	99.020	98.919	98.795	98.694	7.500	98.399	98.297	98.174	98.073
7.625	99.082	98.981	98.858	98.756	7.625	98.447	98.346	98.223	98.121
7.750	100.139	100.038	99.915	99.813	7.750	99.522	99.421	99.297	99.196
7.875	100.296	100.195	100.071	99.970	7.875	99.701	99.600	99.477	99.375
7.990	99.155	99.054	98.931	98.829	7.990	98.588	98.487	98.363	98.262

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
5.990	93.919	93.834	93.730	93.644	5.990	93.944	93.866	93.761	93.676	5.990	93.219	93.134	93.030	92.944
6.125	94.669	94.584	94.480	94.394	6.125	94.620	94.542	94.438	94.352	6.125	93.969	93.884	93.780	93.694
6.250	95.372	95.266	95.143	95.041	6.250	95.226	95.088	94.927	94.794	6.250	94.672	94.566	94.443	94.341
6.375	96.165	96.060	95.936	95.835	6.375	95.901	95.763	95.602	95.469	6.375	95.465	95.360	95.236	95.135
6.500	96.804	96.698	96.575	96.473	6.500	96.509	96.371	96.210	96.077	6.500	96.104	95.998	95.875	95.773
6.625	97.320	97.215	97.091	96.990	6.625	97.150	97.012	96.851	96.718	6.625	96.620	96.515	96.391	96.290
6.750	98.214	98.077	97.926	97.801	6.750	97.856	97.718	97.557	97.424	6.750	97.514	97.377	97.226	97.101
6.875	98.731	98.594	98.442	98.317	6.875	98.396	98.258	98.097	97.964	6.875	98.031	97.894	97.742	97.617
6.990	99.402	99.265	99.113	98.988	6.990	98.811	98.673	98.512	98.379	6.990	98.702	98.565	98.413	98.288
7.125	99.996	99.859	99.707	99.582	7.125	99.303	99.165	99.004	98.871	7.125	99.296	99.159	99.007	98.882
7.250	100.494	100.357	100.206	100.081	7.250	98.906	98.736	98.547	98.390	7.250	99.794	99.657	99.506	99.381
7.375	100.951	100.814	100.662	100.537	7.375	99.732	99.563	99.373	99.217	7.375	100.251	100.114	99.962	99.837
7.500	101.382	101.230	101.031	100.868	7.500	99.888	99.718	99.528	99.372	7.500	100.682	100.530	100.331	100.168
7.625	101.833	101.661	101.420	101.221	7.625	100.122	99.952	99.762	99.606	7.625	101.133	100.961	100.720	100.521
7.750	101.850	101.714	101.548	101.412	7.750	100.709	100.469	100.147	99.881	7.750	101.150	101.014	100.848	100.712
7.875	102.247	102.129	101.997	101.887	7.875	101.041	100.801	100.479	100.213	7.875	101.547	101.429	101.297	101.187
7.990	102.465	102.348	102.215	102.106	7.990	100.025	99.785	99.463	99.197	7.990	101.765	101.648	101.515	101.406
8.125	102.883	102.766	102.633	102.524	8.125	100.362	100.122	99.800	99.534	8.125	102.183	102.066	101.933	101.824
					8.250	100.084	99.886	99.658	99.471					
					8.375	100.249	100.050	99.823	99.635					
					8.500	100.474	100.276	100.048	99.861					
					8.625	100.676	100.478	100.250	100.062					

FANNIE MAE 30 YR FIXED 1:0 BUYDOWN (101-BD10)					FANNIE MAE HB 30 YR FIXED 1:0 BUYDOWN (101 HB-BD10)					NNIE MAE HOMEREADY 30 YR FIXED 1:0 BUYDOWN (R101-BE)				
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
5.990	93.919	93.834	93.730	93.644	5.990	93.944	93.866	93.761	93.676	5.990	93.219	93.134	93.030	92.944
6.125	94.669	94.584	94.480	94.394	6.125	94.620	94.542	94.438	94.352	6.125	93.969	93.884	93.780	93.694
6.250	95.372	95.266	95.143	95.041	6.250	95.226	95.088	94.927	94.794	6.250	94.672	94.566	94.443	94.341
6.375	96.165	96.060	95.936	95.835	6.375	95.901	95.763	95.602	95.469	6.375	95.465	95.360	95.236	95.135
6.500	96.804	96.698	96.575	96.473	6.500	96.509	96.371	96.210	96.077	6.500	96.104	95.998	95.875	95.773
6.625	97.320	97.215	97.091	96.990	6.625	97.150	97.012	96.851	96.718	6.625	96.620	96.515	96.391	96.290
6.750	98.214	98.077	97.926	97.801	6.750	97.856	97.718	97.557	97.424	6.750	97.514	97.377	97.226	97.101
6.875	98.731	98.594	98.442	98.317	6.875	98.396	98.258	98.097	97.964	6.875	98.031	97.894	97.742	97.617
6.990	99.402	99.265	99.113	98.988	6.990	98.811	98.673	98.512	98.379	6.990	98.702	98.565	98.413	98.288
7.125	99.996	99.859	99.707	99.582	7.125	99.303	99.165	99.004	98.871	7.125	99.296	99.159	99.007	98.882
7.250	100.494	100.357	100.206	100.081	7.250	98.906	98.736	98.547	98.390	7.250	99.794	99.657	99.506	99.381
7.375	100.951	100.814	100.662	100.537	7.375	99.732	99.563	99.373	99.217	7.375	100.251	100.114	99.962	99.837
7.500	101.382	101.230	101.031	100.868	7.500	99.888	99.718	99.528	99.372	7.500	100.682	100.530	100.331	100.168
7.625	101.833	101.661	101.420	101.221	7.625	100.122	99.952	99.762	99.606	7.625	101.133	100.961	100.720	100.521
7.750	101.850	101.714	101.548	101.412	7.750	100.709	100.469	100.147	99.881	7.750	101.150	101.014	100.848	100.712
7.875	102.247	102.129	101.997	101.887	7.875	101.041	100.801	100.479	100.213	7.875	101.547	101.429	101.297	101.187
7.990	102.465	102.348	102.215	102.106	7.990	100.025	99.785	99.463	99.197	7.990	101.765	101.648	101.515	101.406
8.125	102.883	102.766	102.633	102.524	8.125	100.362	100.122	99.800	99.534	8.125	102.183	102.066	101.933	101.824
					8.250	100.084	99.886	99.658	99.471					
					8.375	100.249	100.050	99.823	99.635					
					8.500	100.474	100.276	100.048	99.861					
					8.625	100.676	100.478	100.250	100.062					

					LendingPros 19000 MacArthur Blvd, Suite 200 Irvine, CA 92612					SELECT PRICING				
Effective: October 6, 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					
5.990	94.319	94.234	94.130	94.044	5.250	95.606	95.538	95.443	95.365					
6.125	95.069	94.984	94.880	94.794	5.375	96.047	95.979	95.884	95.806					
6.250	95.772	95.666	95.543	95.441	5.500	96.483	96.415	96.320	96.242					
6.375	96.565	96.460	96.336	96.235	5.625	96.914	96.846	96.751	96.673					
6.500	97.204	97.098	96.975	96.873	5.750	97.584	97.496	97.382	97.288					
6.625	97.720	97.615	97.491	97.390	5.875	98.016	97.928	97.814	97.721					
6.750	98.614	98.477	98.326	98.201	5.990	98.399	98.311	98.197	98.103					
6.875	99.131	98.994	98.842	98.717	6.125	98.836	98.747	98.634	98.540					
6.990	99.802	99.665	99.513	99.388	6.250	99.213	99.124	99.010	98.917					
7.125	100.396	100.259	100.107	99.982	6.375	99.698	99.599	99.485	99.391					
7.250	100.894	100.757	100.606	100.481	6.500	100.073	99.971	99.838	99.728					
7.375	101.351	101.214	101.062	100.937	6.625	100.298	100.195	100.063	99.953					
7.500	101.782	101.630	101.431	101.268	6.750	100.768	100.665	100.533	100.423					
7.625	102.233	102.061	101.820	101.621	6.875	100.981	100.878	100.745	100.635					
7.750	102.250	102.114	101.948	101.812	6.990	101.413	101.310	101.177	101.067					
7.875	102.647	102.529	102.397	102.287	7.125	101.732	101.629	101.497	101.387					
7.990	102.865	102.748	102.615	102.506	7.250	101.765	101.679	101.575	101.489					
8.125	103.283	103.166	103.033	102.924	7.375	102.046	101.959	101.855	101.769					
					7.500	102.310	102.224	102.120	102.034					
					7.625	102.548	102.461	102.357	102.271					
					7.750	102.786	102.699	102.595	102.509					
					7.875	103.173	103.087	102.982	102.896					
					7.990	103.394	103.307	103.203	103.117					
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					
5.990	94.244	94.166	94.061	93.976	5.990	95.836	95.753	95.639	95.545					
6.125	94.920	94.842	94.738	94.652	6.125	96.199	96.116	96.002	95.908					
6.250	95.526	95.388	95.227	95.094	6.250	96.781	96.678	96.546	96.436					
6.375	96.201	96.063	95.902	95.769	6.375	97.108	97.005	96.872	96.763					
6.500	96.809	96.671	96.510	96.377	6.500	97.388	97.285	97.152	97.043					
6.625	97.450	97.312	97.151	97.018	6.625	97.702	97.599	97.467	97.357					
6.750	98.156	98.018	97.857	97.724	6.750	98.009	97.891	97.739	97.614					
6.875	98.696	98.558	98.397	98.264	6.875	98.299	98.181	98.029	97.904					
6.990	99.111	98.973	98.812	98.679	6.990	98.500	98.382	98.231	98.105					
7.125	99.603	99.465	99.304	99.171	7.125	98.753	98.635	98.483	98.358					
7.250	99.206	99.036	98.847	98.690	7.250	98.604	98.503	98.380	98.278					
7.375	100.032	99.863	99.673	99.517	7.375	99.211	99.110	98.987	98.885					
7.500	100.188	100.018	99.828	99.672	7.500	99.270	99.169	99.045	98.944					
7.625	100.422	100.252	100.062	99.906	7.625	99.332	99.231	99.108	99.006					
7.750	101.009	100.769	100.447	100.181	7.750	100.389	100.288	100.165	100.063					
7.875	101.341	101.101	100.779	100.513	7.875	100.546	100.445	100.321	100.220					
7.990	100.325	100.085	99.763	99.497										
8.125	100.662	100.422	100.100	99.834										
SELECT FANNIE MAE BUYDOWN														
SELECT FANNIE MAE 30 YR FIXED 2:1 BUYDOWN (101-BD)					SELECT FANNIE MAE HB 30 YR FIXED 2:1 BUYDOWN (101 HE)									
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day					
5.990	94.169	94.084	93.980	93.894	5.990	94.194	94.116	94.011	93.926					
6.125	94.919	94.834	94.730	94.644	6.125	94.870	94.792	94.688	94.602					
6.250	95.622	95.516	95.393	95.291	6.250	95.476	95.338	95.177	95.044					
6.375	96.415	96.310	96.186	96.085	6.375	96.151	96.013	95.852	95.719					
6.500	97.054	96.948	96.825	96.723	6.500	96.759	96.621	96.460	96.327					
6.625	97.570	97.465	97.341	97.240	6.625	97.400	97.262	97.101	96.968					
6.750	98.464	98.327	98.176	98.051	6.750	98.106	97.968	97.807	97.674					
6.875	98.981	98.844	98.692	98.567	6.875	98.646	98.508	98.347	98.214					
6.990	99.652	99.515	99.363	99.238	6.990	99.061	98.923	98.762	98.629					
7.125	100.246	100.109	99.957	99.832	7.125	99.553	99.415	99.254	99.121					
7.250	100.744	100.607	100.456	100.331	7.250	99.156	98.986	98.797	98.640					
7.375	101.201	101.064	100.912	100.787	7.375	99.982	99.813	99.623	99.467					
7.500	101.632	101.480	101.281	101.118	7.500	100.138	99.968	99.778	99.622					
7.625	102.083	101.911	101.670	101.471	7.625	100.372	100.202	100.012	99.856					
7.750	102.100	101.964	101.798	101.662	7.750	100.959	100.719	100.397	100.131					
7.875	102.497	102.379	102.247	102.137	7.875	101.291	101.051	100.729	100.463					
7.990	102.715	102.598	102.465	102.356	7.990	100.275	100.035	99.713	99.447					
8.125	103.133	103.016	102.883	102.774	8.125	100.612	100.372	100.050	99.784					
					8.250	100.334	100.136	99.908	99.721					
					8.375	100.499	100.300	100.073	99.885					
					8.500	100.724	100.526	100.298	100.111					
					8.625	100.926	100.728	100.500	100.312					
SELECT FANNIE MAE 30 YR FIXED 1:0 BUYDOWN (101-BD10)					SELECT FANNIE MAE HB 30 YR FIXED 1:0 BUYDOWN (101 HE)									
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day					
5.990	94.169	94.084	93.980	93.894	5.990	94.194	94.116	94.011	93.926					
6.125	94.919	94.834	94.730	94.644	6.125	94.870	94.792	94.688	94.602					
6.250	95.622	95.516	95.393	95.291	6.250	95.476	95.338	95.177	95.044					
6.375	96.415	96.310	96.186	96.085	6.375	96.151	96.013	95.852	95.719					
6.500	97.054	96.948	96.825	96.723	6.500	96.759	96.621	96.460	96.327					
6.625	97.570	97.465	97.341	97.240	6.625	97.400	97.262	97.101	96.968					
6.750	98.464	98.327	98.176	98.051	6.750	98.106	97.968	97.807	97.674					
6.875	98.981	98.844	98.692	98.567	6.875	98.646	98.508	98.347	98.214					
6.990	99.652	99.515	99.363	99.238	6.990	99.061	98.923	98.762	98.629					
7.125	100.246	100.109	99.957	99.832	7.125	99.553	99.415	99.254	99.121					
7.250	100.744	100.607	100.456	100.331	7.250	99.156	98.986	98.797	98.640					
7.375	101.201	101.064	100.912	100.787	7.375	99.982	99.813	99.623	99.467					
7.500	101.632	101.480	101.281	101.118	7.500	100.138	99.968	99.778	99.622					
7.625	102.083	101.911	101.670	101.471	7.625	100.372	100.202	100.012	99.856					
7.750	102.100	101.964	101.798	101.662	7.750	100.959	100.719	100.397	100.131					
7.875	102.497	102.379	102.247	102.137	7.875	101.291	101.051	100.729	100.463					
7.990	102.715	102.598	102.465	102.356	7.990	100.275	100.035	99.713	99.447					
8.125	103.133	103.016	102.883	102.774	8.125	100.612	100.372	100.050	99.784					
					8.250	100.334	100.136	99.908	99.721					
					8.375	100.499	100.300	100.073	99.885					
					8.500	100.724	100.526	100.298	100.111					
					8.625	100.926	100.728	100.500	100.312					



LendingPros
19000 MacArthur Blvd, Suite 250
Irvine, CA 92612

Effective: October 6, 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
5.990	94.069	93.984	93.880	93.794	5.990	93.699	93.613	93.509	93.423	5.500	93.009	92.907	92.784	92.682
6.125	94.819	94.734	94.630	94.544	6.125	94.445	94.360	94.255	94.169	5.625	93.641	93.540	93.416	93.315
6.250	95.522	95.416	95.293	95.191	6.250	95.154	95.048	94.925	94.823	5.750	94.593	94.475	94.333	94.216
6.375	96.315	96.210	96.086	95.985	6.375	95.977	95.872	95.749	95.647	5.875	95.229	95.111	94.969	94.852
6.500	96.954	96.848	96.725	96.623	6.500	96.629	96.523	96.400	96.298	5.990	95.801	95.683	95.540	95.423
6.625	97.470	97.365	97.241	97.140	6.625	97.145	97.039	96.916	96.814	6.125	96.446	96.328	96.186	96.069
6.750	98.364	98.227	98.076	97.951	6.750	98.039	97.902	97.751	97.626	6.250	97.008	96.890	96.748	96.630
6.875	98.881	98.744	98.592	98.467	6.875	98.556	98.419	98.267	98.142	6.375	97.691	97.573	97.431	97.314
6.990	99.552	99.415	99.263	99.138	6.990	99.227	99.090	98.938	98.813	6.500	98.227	98.109	97.967	97.850
7.125	100.146	100.009	99.857	99.732	7.125	99.821	99.684	99.532	99.407	6.625	98.614	98.496	98.354	98.236
7.250	100.644	100.507	100.356	100.231	7.250	100.319	100.182	100.031	99.906	6.750	99.045	98.925	98.802	98.700
7.375	101.101	100.964	100.812	100.687	7.375	100.776	100.639	100.487	100.362	6.875	99.434	99.314	99.190	99.089
7.500	101.532	101.380	101.181	101.018	7.500	101.207	101.055	100.856	100.693	6.990	99.999	99.879	99.755	99.654
7.625	101.983	101.811	101.570	101.371	7.625	101.658	101.486	101.245	101.046	7.125	100.496	100.377	100.253	100.151
7.750	102.000	101.864	101.698	101.562	7.750	101.672	101.536	101.371	101.235	7.250	100.691	100.553	100.402	100.277
7.875	102.397	102.279	102.147	102.037	7.875	102.052	101.934	101.802	101.692	7.375	101.132	100.995	100.843	100.718
7.990	102.615	102.498	102.365	102.256	7.990	102.270	102.153	102.020	101.911	7.500	101.543	101.406	101.254	101.129
8.125	103.033	102.916	102.783	102.674	8.125	102.688	102.571	102.438	102.329	7.625	101.932	101.794	101.643	101.518
										7.750	102.099	101.937	101.717	101.536
										7.875	102.512	102.365	102.175	102.020
										7.990	102.724	102.590	102.428	102.295
										8.125	103.103	102.985	102.852	102.743

FREDDIE MAC 15 YEAR

FREDDIE MAC 10 YEAR FIXED (210)

HOME POSSIBLE 30 YEAR FIXED (HP201)

[illegible]

FREDDIE MAC HOMEONE 30 YEAR FIXED (201 HomeOne)

Rate	15-Day	30-Day	45-Day	60-Day		
5.990	94.069	93.984	93.880	93.794		
6.125	94.819	94.734	94.630	94.544		
6.250	95.522	95.416	95.293	95.191		
6.375	96.315	96.210	96.086	95.985		
6.500	96.954	96.848	96.725	96.623		
6.625	97.470	97.365	97.241	97.140		
6.750	98.364	98.227	98.076	97.951		
6.875	98.881	98.744	98.592	98.467		
6.990	99.552	99.415	99.263	99.138		
7.125	100.146	100.009	99.857	99.732		
7.250	100.644	100.507	100.356	100.231		
7.375	101.101	100.964	100.812	100.687		
7.500	101.532	101.380	101.181	101.018		
7.625	101.983	101.811	101.570	101.371		
7.750	102.000	101.864	101.698	101.562		
7.875	102.397	102.279	102.147	102.037		
7.990	102.615	102.498	102.365	102.256		
8.125	103.033	102.916	102.783	102.674		

FREDDIE MAC SUPER CONFORMING FIXED RATE PRICING

FREDDIE MAC SC 30 YEAR FIXED (201SC)					FREDDIE MAC SC 20 YEAR FIXED (228SC)					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
5.990	93.644	93.566	93.461	93.376	5.500	88.888	88.810	88.705	88.619	5.500	93.600	93.518	93.404	93.310
6.125	94.320	94.242	94.138	94.052	5.625	89.579	89.501	89.396	89.311	5.625	94.015	93.932	93.819	93.725
6.250	94.926	94.788	94.627	94.494	5.750	89.978	89.900	89.795	89.709	5.750	94.166	94.083	93.970	93.876
6.375	95.601	95.463	95.302	95.169	5.875	90.620	90.542	90.437	90.351	5.875	94.544	94.462	94.348	94.254
6.500	96.209	96.071	95.910	95.777	5.990	91.396	91.318	91.213	91.128	5.990	94.986	94.903	94.789	94.695
6.625	96.850	96.712	96.551	96.418	6.125	92.070	91.992	91.888	91.802	6.125	95.349	95.266	95.152	95.058
6.750	97.556	97.418	97.257	97.124	6.250	92.676	92.598	92.377	92.244	6.250	95.931	95.828	95.696	95.586
6.875	98.096	97.958	97.797	97.664	6.375	93.351	93.213	93.052	92.919	6.375	96.258	96.155	96.022	95.913
6.990	98.511	98.373	98.212	98.079	6.500	93.959	93.821	93.660	93.527	6.500	96.538	96.435	96.302	96.193
7.125	99.003	98.865	98.704	98.571	6.625	94.600	94.462	94.301	94.168	6.625	96.852	96.749	96.617	96.507
7.250	98.606	98.436	98.247	98.090	6.750	95.306	95.168	95.007	94.874	6.750	97.159	97.041	96.889	96.764
7.375	99.432	99.263	99.073	98.917	6.875	95.846	95.708	95.547	95.414	6.875	97.449	97.331	97.179	97.054
7.500	99.588	99.418	99.228	99.072	6.990	96.261	96.123	95.962	95.829	6.990	97.642	97.524	97.373	97.247
7.625	99.822	99.652	99.462	99.306	7.125	96.753	96.615	96.454	96.321	7.125	97.878	97.761	97.609	97.484
7.750	100.409	100.169	99.847	99.581	7.250	96.342	96.172	95.983	95.826	7.250	97.710	97.609	97.486	97.384
7.875	100.741	100.501	100.179	99.913	7.375	97.142	96.972	96.782	96.626	7.375	98.291	98.189	98.066	97.965
7.990	99.725	99.485	99.163	98.897	7.500	97.306	97.137	96.947	96.791	7.500	98.359	98.257	98.134	98.033
8.125	100.062	99.822	99.500	99.234	7.625	97.527	97.357	97.167	97.011	7.625	98.407	98.306	98.183	98.081
					7.750	98.131	97.892	97.570	97.304	7.750	99.482	99.381	99.257	99.156
					7.875	98.486	98.247	97.924	97.659	7.875	99.661	99.560	99.437	99.335
					7.990	97.497	97.258	96.936	96.670	7.990	98.548	98.447	98.323	98.222



LendingPros
19000 MacArthur Blvd, Suite 250
Irvine, CA 92612

Effective: October 6, 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)					FREDDIE MAC HOME POSSIBLE 30 YR FIXED 2:1 BUYDOWN (R201-BD)				
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
5.990	93.919	93.834	93.730	93.644	5.990	93.594	93.516	93.411	93.326	5.990	93.219	93.134	93.030	92.944
6.125	94.669	94.584	94.480	94.394	6.125	94.270	94.192	94.088	94.002	6.125	93.969	93.884	93.780	93.694
6.250	95.372	95.266	95.143	95.041	6.250	94.876	94.738	94.577	94.444	6.250	94.672	94.566	94.443	94.341
6.375	96.165	96.060	95.936	95.835	6.375	95.551	95.413	95.252	95.119	6.375	95.465	95.360	95.236	95.135
6.500	96.804	96.698	96.575	96.473	6.500	96.159	96.021	95.860	95.727	6.500	96.104	95.998	95.875	95.773
6.625	97.320	97.215	97.091	96.990	6.625	96.800	96.662	96.501	96.368	6.625	96.620	96.515	96.391	96.290
6.750	98.214	98.077	97.926	97.801	6.750	97.506	97.368	97.207	97.074	6.750	97.514	97.377	97.226	97.101
6.875	98.731	98.594	98.442	98.317	6.875	98.046	97.908	97.747	97.614	6.875	98.031	97.894	97.742	97.617
6.990	99.402	99.265	99.113	98.988	6.990	98.461	98.323	98.162	98.029	6.990	98.702	98.565	98.413	98.288
7.125	99.996	99.859	99.707	99.582	7.125	98.953	98.815	98.654	98.521	7.125	99.296	99.159	99.007	98.882
7.250	100.494	100.357	100.206	100.081	7.250	98.556	98.386	98.197	98.040	7.250	99.794	99.657	99.506	99.381
7.375	100.951	100.814	100.662	100.537	7.375	99.382	99.213	99.023	98.867	7.375	100.251	100.114	99.962	99.837
7.500	101.382	101.230	101.031	100.868	7.500	99.538	99.368	99.178	99.022	7.500	100.682	100.530	100.331	100.168
7.625	101.833	101.661	101.420	101.221	7.625	99.772	99.602	99.412	99.256	7.625	101.133	100.961	100.720	100.521
7.750	101.850	101.714	101.548	101.412	7.750	100.359	100.119	99.797	99.531	7.750	101.150	101.014	100.848	100.712
7.875	102.247	102.129	101.997	101.887	7.875	100.691	100.451	100.129	99.863	7.875	101.547	101.429	101.297	101.187
7.990	102.465	102.348	102.215	102.106	7.990	99.675	99.435	99.113	98.847	7.990	101.765	101.648	101.515	101.406
8.125	102.883	102.766	102.633	102.524	8.125	100.012	99.772	99.450	99.184	8.125	102.183	102.066	101.933	101.824

FREDDIE MAC 30 YR FIXED 1:0 BUYDOWN (201-BD10)					FREDDIE MAC SC 30 YR FIXED 1:0 BUYDOWN (201 SC-BD10)					FREDDIE MAC HOME POSSIBLE 30 YR FIXED 1:0 BUYDOWN (R201-BD10)				
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
5.990	93.919	93.834	93.730	93.644	5.990	93.594	93.516	93.411	93.326	5.990	93.219	93.134	93.030	92.944
6.125	94.669	94.584	94.480	94.394	6.125	94.270	94.192	94.088	94.002	6.125	93.969	93.884	93.780	93.694
6.250	95.372	95.266	95.143	95.041	6.250	94.876	94.738	94.577	94.444	6.250	94.672	94.566	94.443	94.341
6.375	96.165	96.060	95.936	95.835	6.375	95.551	95.413	95.252	95.119	6.375	95.465	95.360	95.236	95.135
6.500	96.804	96.698	96.575	96.473	6.500	96.159	96.021	95.860	95.727	6.500	96.104	95.998	95.875	95.773
6.625	97.320	97.215	97.091	96.990	6.625	96.800	96.662	96.501	96.368	6.625	96.620	96.515	96.391	96.290
6.750	98.214	98.077	97.926	97.801	6.750	97.506	97.368	97.207	97.074	6.750	97.514	97.377	97.226	97.101
6.875	98.731	98.594	98.442	98.317	6.875	98.046	97.908	97.747	97.614	6.875	98.031	97.894	97.742	97.617
6.990	99.402	99.265	99.113	98.988	6.990	98.461	98.323	98.162	98.029	6.990	98.702	98.565	98.413	98.288
7.125	99.996	99.859	99.707	99.582	7.125	98.953	98.815	98.654	98.521	7.125	99.296	99.159	99.007	98.882
7.250	100.494	100.357	100.206	100.081	7.250	98.556	98.386	98.197	98.040	7.250	99.794	99.657	99.506	99.381
7.375	100.951	100.814	100.662	100.537	7.375	99.382	99.213	99.023	98.867	7.375	100.251	100.114	99.962	99.837
7.500	101.382	101.230	101.031	100.868	7.500	99.538	99.368	99.178	99.022	7.500	100.682	100.530	100.331	100.168
7.625	101.833	101.661	101.420	101.221	7.625	99.772	99.602	99.412	99.256	7.625	101.133	100.961	100.720	100.521
7.750	101.850	101.714	101.548	101.412	7.750	100.359	100.119	99.797	99.531	7.750	101.150	101.014	100.848	100.712
7.875	102.247	102.129	101.997	101.887	7.875	100.691	100.451	100.129	99.863	7.875	101.547	101.429	101.297	101.187
7.990	102.465	102.348	102.215	102.106	7.990	99.675	99.435	99.113	98.847	7.990	101.765	101.648	101.515	101.406
8.125	102.883	102.766	102.633	102.524	8.125	100.012	99.772	99.450	99.184	8.125	102.183	102.066	101.933	101.824

					LendingPros 19000 MacArthur Blvd, Suite 200 Irvine, CA 92612					SELECT PRICING				
Effective: October 6, 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					
5.990	94.319	94.234	94.130	94.044	5.250	95.606	95.538	95.443	95.365					
6.125	95.069	94.984	94.880	94.794	5.375	96.047	95.979	95.884	95.806					
6.250	95.772	95.666	95.543	95.441	5.500	96.483	96.415	96.320	96.242					
6.375	96.565	96.460	96.336	96.235	5.625	96.914	96.846	96.751	96.673					
6.500	97.204	97.098	96.975	96.873	5.750	97.584	97.496	97.382	97.288					
6.625	97.720	97.615	97.491	97.390	5.875	98.016	97.928	97.814	97.721					
6.750	98.614	98.477	98.326	98.201	5.990	98.399	98.311	98.197	98.103					
6.875	99.131	98.994	98.842	98.717	6.125	98.836	98.747	98.634	98.540					
6.990	99.802	99.665	99.513	99.388	6.250	99.213	99.124	99.010	98.917					
7.125	100.396	100.259	100.107	99.982	6.375	99.698	99.599	99.485	99.391					
7.250	100.894	100.757	100.606	100.481	6.500	100.073	99.971	99.838	99.728					
7.375	101.351	101.214	101.062	100.937	6.625	100.298	100.195	100.063	99.953					
7.500	101.782	101.630	101.431	101.268	6.750	100.768	100.665	100.533	100.423					
7.625	102.233	102.061	101.820	101.621	6.875	100.981	100.878	100.745	100.635					
7.750	102.250	102.114	101.948	101.812	6.990	101.413	101.310	101.177	101.067					
7.875	102.647	102.529	102.397	102.287	7.125	101.732	101.629	101.497	101.387					
7.990	102.865	102.748	102.615	102.506	7.250	101.765	101.679	101.575	101.489					
8.125	103.283	103.166	103.033	102.924	7.375	102.046	101.959	101.855	101.769					
					7.500	102.310	102.224	102.120	102.034					
					7.625	102.548	102.461	102.357	102.271					
					7.750	102.786	102.699	102.595	102.509					
					7.875	103.048	102.962	102.857	102.771					
					7.990	103.144	103.057	102.953	102.867					
					8.125	103.406	103.320	103.215	103.129					
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					
5.990	93.894	93.816	93.711	93.626	5.990	95.236	95.153	95.039	94.945					
6.125	94.570	94.492	94.388	94.302	6.125	95.599	95.516	95.402	95.308					
6.250	95.176	95.038	94.877	94.744	6.250	96.181	96.078	95.946	95.836					
6.375	95.851	95.713	95.552	95.419	6.375	96.508	96.405	96.272	96.163					
6.500	96.459	96.321	96.160	96.027	6.500	96.788	96.685	96.552	96.443					
6.625	97.100	96.962	96.801	96.668	6.625	97.102	96.999	96.867	96.757					
6.750	97.806	97.668	97.507	97.374	6.750	97.409	97.291	97.139	97.014					
6.875	98.346	98.208	98.047	97.914	6.875	97.699	97.581	97.429	97.304					
6.990	98.761	98.623	98.462	98.329	6.990	97.892	97.774	97.623	97.497					
7.125	99.253	99.115	98.954	98.821	7.125	98.128	98.011	97.859	97.734					
7.250	98.856	98.686	98.497	98.340	7.250	97.960	97.859	97.736	97.634					
7.375	99.682	99.513	99.323	99.167	7.375	98.541	98.439	98.316	98.215					
7.500	99.838	99.668	99.478	99.322	7.500	98.609	98.507	98.384	98.283					
7.625	100.072	99.902	99.712	99.556	7.625	98.657	98.556	98.433	98.331					
7.750	100.659	100.419	100.097	99.831	7.750	99.732	99.631	99.507	99.406					
7.875	100.991	100.751	100.429	100.163	7.875	99.911	99.810	99.687	99.585					
7.990	99.975	99.735	99.413	99.147	7.990	98.798	98.697	98.573	98.472					
8.125	100.312	100.072	99.750	99.484										
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					
5.990	94.169	94.084	93.980	93.894	5.990	93.844	93.766	93.661	93.576					
6.125	94.919	94.834	94.730	94.644	6.125	94.520	94.442	94.338	94.252					
6.250	95.622	95.516	95.393	95.291	6.250	95.126	94.988	94.827	94.694					
6.375	96.415	96.310	96.186	96.085	6.375	95.801	95.663	95.502	95.369					
6.500	97.054	96.948	96.825	96.723	6.500	96.409	96.271	96.110	95.977					
6.625	97.570	97.465	97.341	97.240	6.625	97.050	96.912	96.751	96.618					
6.750	98.464	98.327	98.176	98.051	6.750	97.756	97.618	97.457	97.324					
6.875	98.981	98.844	98.692	98.567	6.875	98.296	98.158	97.997	97.864					
6.990	99.652	99.515	99.363	99.238	6.990	98.711	98.573	98.412	98.279					
7.125	100.246	100.109	99.957	99.832	7.125	99.203	99.065	98.904	98.771					
7.250	100.744	100.607	100.456	100.331	7.250	98.806	98.636	98.447	98.290					
7.375	101.201	101.064	100.912	100.787	7.375	99.632	99.463	99.273	99.117					
7.500	101.632	101.480	101.281	101.118	7.500	99.788	99.618	99.428	99.272					
7.625	102.083	101.911	101.670	101.471	7.625	100.022	99.852	99.662	99.506					
7.750	102.100	101.964	101.798	101.662	7.750	100.609	100.369	100.047	99.781					
7.875	102.497	102.379	102.247	102.137	7.875	100.941	100.701	100.379	100.113					
7.990	102.715	102.598	102.465	102.356	7.990	99.925	99.685	99.363	99.097					
8.125	103.133	103.016	102.883	102.774	8.125	100.262	100.022	99.700	99.434					
SELECT FREDDIE MAC 30 YR FIXED 1:0 BUYDOWN (201-BD10)					SELECT FREDDIE MAC SC 30 YR FIXED 1:0 BUYDOWN (201 SC-BD10)									
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day					
5.990	94.169	94.084	93.980	93.894	5.990	93.844	93.766	93.661	93.576					
6.125	94.919	94.834	94.730	94.644	6.125	94.520	94.442	94.338	94.252					
6.250	95.622	95.516	95.393	95.291	6.250	95.126	94.988	94.827	94.694					
6.375	96.415	96.310	96.186	96.085	6.375	95.801	95.663	95.502	95.369					
6.500	97.054	96.948	96.825	96.723	6.500	96.409	96.271	96.110	95.977					
6.625	97.570	97.465	97.341	97.240	6.625	97.050	96.912	96.751	96.618					
6.750	98.464	98.327	98.176	98.051	6.750	97.756	97.618	97.457	97.324					
6.875	98.981	98.844	98.692	98.567	6.875	98.296	98.158	97.997	97.864					
6.990	99.652	99.515	99.363	99.238	6.990	98.711	98.573	98.412	98.279					
7.125	100.246	100.109	99.957	99.832	7.125	99.203	99.065	98.904	98.771					
7.250	100.744	100.607	100.456	100.331	7.250	98.806	98.636	98.447	98.290					
7.375	101.201	101.064	100.912	100.787	7.375	99.632	99.463	99.273	99.117					
7.500	101.632	101.480	101.281	101.118	7.500	99.788	99.618	99.428	99.272					
7.625	102.083	101.911	101.670	101.471	7.625	100.022	99.852	99.662	99.506					
7.750	102.100	101.964	101.798	101.662	7.750	100.609	100.369	100.047	99.781					
7.875	102.497	102.379	102.247	102.137	7.875	100.941	100.701	100.379	100.113					
7.990	102.715	102.598	102.465	102.356	7.990	99.925	99.685	99.363	99.097					
8.125	103.133	103.016	102.883	102.774	8.125	100.262	100.022	99.700	99.434					



LendingPros
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Effective: October 6, 2026

FANNIE MAE ARMS PRICING

FANNIE MAE 5/6 ARM (105-275)					FANNIE MAE 7/6 ARM (107-275)					FANNIE MAE 10/6 ARM (110-275)				
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
4.750	94.562	94.572	94.555	94.383	5.000	93.730	93.732	93.707	93.516	5.250	93.592	93.586	93.553	93.343
4.875	94.964	94.970	94.949	94.768	5.125	94.380	94.378	94.349	94.149	5.375	94.176	94.166	94.129	93.910
5.000	95.332	95.334	95.309	95.118	5.250	94.931	94.925	94.892	94.682	5.500	94.741	94.727	94.687	94.458
5.125	95.869	95.867	95.838	95.638	5.375	95.612	95.602	95.566	95.347	5.625	95.385	95.367	95.323	95.085
5.250	96.283	96.277	96.245	96.035	5.500	96.134	96.120	96.080	95.851	5.750	95.899	95.877	95.829	95.581
5.375	96.793	96.783	96.747	96.528	5.625	96.518	96.500	96.456	96.218	5.875	96.485	96.459	96.407	96.150
5.500	97.205	97.191	97.151	96.922	5.750	96.876	96.853	96.805	96.558	6.000	96.862	96.832	96.776	96.510
5.625	97.574	97.556	97.512	97.274	5.875	97.464	97.437	97.385	97.128	6.125	97.095	97.060	97.001	96.725
5.750	97.878	97.855	97.808	97.560	6.000	97.865	97.834	97.779	97.512	6.250	97.513	97.474	97.411	97.126
5.875	98.352	98.326	98.274	98.017	6.125	98.156	98.121	98.062	97.786	6.375	97.840	97.797	97.730	97.435
6.000	98.612	98.581	98.526	98.259										
6.125	98.719	98.684	98.624	98.348										
5/6 ARM Caps	Amort (Mos)	Margin/Floor	Index		7/6 ARM Caps	Amort (Mos)	Margin/Floor	Index		10/6 ARM Caps	Amort (Mos)	Margin/Floor	Index	
2/1/5	360	2.750	30-Day Avg SOFR		5/1/5	360	2.750	30-Day Avg SOFR		5/1/5	360	2.750	30-Day Avg SOFR	
FANNIE MAE 5/6 ARM HB (105HB-275)					FANNIE MAE 7/6 ARM HB (107HB-275)					FANNIE MAE 10/6 ARM HB (110HB-275)				
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
4.750	94.802	94.812	94.795	94.623	5.000	93.969	93.971	93.946	93.755	5.250	93.831	93.825	93.792	93.582
4.875	95.203	95.210	95.189	95.007	5.125	94.618	94.617	94.588	94.387	5.375	94.414	94.404	94.367	94.148
5.000	95.571	95.573	95.549	95.358	5.250	95.168	95.163	95.130	94.920	5.500	94.979	94.965	94.925	94.696
5.125	96.107	96.106	96.077	95.877	5.375	95.850	95.840	95.803	95.584	5.625	95.622	95.604	95.560	95.321
5.250	96.521	96.515	96.483	96.273	5.500	96.371	96.357	96.317	96.088	5.750	96.135	96.113	96.065	95.817
5.375	97.031	97.021	96.985	96.766	5.625	96.755	96.736	96.692	96.454	5.875	96.721	96.694	96.643	96.385
5.500	97.443	97.429	97.389	97.160	5.750	97.111	97.089	97.041	96.793	6.000	97.097	97.066	97.011	96.744
5.625	97.812	97.793	97.750	97.511	5.875	97.699	97.672	97.620	97.363	6.125	97.329	97.294	97.235	96.958
5.750	98.115	98.093	98.045	97.797	6.000	98.099	98.068	98.013	97.746	6.250	97.746	97.707	97.644	97.358
5.875	98.590	98.563	98.511	98.254	6.125	98.390	98.355	98.295	98.019	6.375	98.072	98.028	97.962	97.667
6.000	98.849	98.818	98.763	98.496										
6.125	98.955	98.920	98.861	98.585										
5/6 ARM Caps	Amort (Mos)	Margin/Floor	Index		7/6 ARM Caps	Amort (Mos)	Margin/Floor	Index		10/6 ARM Caps	Amort (Mos)	Margin/Floor	Index	
2/1/5	360	2.750	30-Day Avg SOFR		5/1/5	360	2.750	30-Day Avg SOFR		5/1/5	360	2.750	30-Day Avg SOFR	

FREDDIE MAC ARMS PRICING

FREDDIE MAC 5/6 ARM (205-275)					FREDDIE MAC 7/6 ARM (207-275)					FREDDIE MAC 10/6 ARM (210-275)				
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
4.750	94.562	94.572	94.555	94.383	5.000	93.730	93.732	93.707	93.516	5.250	93.592	93.586	93.553	93.343
4.875	94.964	94.970	94.949	94.768	5.125	94.380	94.378	94.349	94.149	5.375	94.176	94.166	94.129	93.910
5.000	95.332	95.334	95.309	95.118	5.250	94.931	94.925	94.892	94.682	5.500	94.741	94.727	94.687	94.458
5.125	95.869	95.867	95.838	95.638	5.375	95.612	95.602	95.566	95.347	5.625	95.385	95.367	95.323	95.085
5.250	96.283	96.277	96.245	96.035	5.500	96.134	96.120	96.080	95.851	5.750	95.899	95.877	95.829	95.581
5.375	96.793	96.783	96.747	96.528	5.625	96.518	96.500	96.456	96.218	5.875	96.485	96.459	96.407	96.150
5.500	97.205	97.191	97.151	96.922	5.750	96.876	96.853	96.805	96.558	6.000	96.862	96.832	96.776	96.510
5.625	97.574	97.556	97.512	97.274	5.875	97.464	97.437	97.385	97.128	6.125	97.095	97.060	97.001	96.725
5.750	97.878	97.855	97.808	97.560	6.000	97.865	97.834	97.779	97.512	6.250	97.513	97.474	97.411	97.126
5.875	98.352	98.326	98.274	98.017	6.125	98.156	98.121	98.062	97.786	6.375	97.840	97.797	97.730	97.435
6.000	98.612	98.581	98.526	98.259										
6.125	98.719	98.684	98.624	98.348										

FREDDIE MAC 5/6 ARM SC (205SC-275)					FREDDIE MAC 7/6 ARM SC (207SC-275)					FREDDIE MAC 10/6 ARM SC (210SC-275)				
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
4.750	94.802	94.812	94.795	94.623	5.000	93.969	93.971	93.946	93.755	5.250	93.831	93.825	93.792	93.582
4.875	95.203	95.210	95.189	95.007	5.125	94.618	94.617	94.588	94.387	5.375	94.414	94.404	94.367	94.148
5.000	95.571	95.573	95.549	95.358	5.250	95.168	95.163	95.130	94.920	5.500	94.979	94.965	94.925	94.696
5.125	96.107	96.106	96.077	95.877	5.375	95.850	95.840	95.803	95.584	5.625	95.622	95.604	95.560	95.321
5.250	96.521	96.515	96.483	96.273	5.500	96.371	96.357	96.317	96.088	5.750	96.135	96.113	96.065	95.817
5.375	97.031	97.021	96.985	96.766	5.625	96.755	96.736	96.692	96.454	5.875	96.721	96.694	96.643	96.385
5.500	97.443	97.429	97.389	97.160	5.750	97.111	97.089	97.041	96.793	6.000	97.097	97.066	97.011	96.744
5.625	97.812	97.793	97.750	97.511	5.875	97.699	97.672	97.620	97.363	6.125	97.329	97.294	97.235	96.958
5.750	98.115	98.093	98.045	97.797	6.000	98.099	98.068	98.013	97.746	6.250	97.746	97.707	97.644	97.358
5.875	98.590	98.563	98.511	98.254	6.125	98.390	98.355	98.295	98.019	6.375	98.072	98.028	97.962	97.667
6.000	98.849	98.818	98.763	98.496										
6.125	98.955	98.920	98.861	98.585										
5/6 ARM Caps	Amort (Mos)	Margin/Floor	Index		7/6 ARM Caps	Amort (Mos)	Margin/Floor	Index		10/6 ARM Caps	Amort (Mos)	Margin/Floor	Index	
2/1/5	360	2.750	30-Day Avg SOFR		5/1/5	360	2.750	30-Day Avg SOFR		5/1/5	360	2.750	30-Day Avg SOFR	



LendingPros
19000 MacArthur Blvd, Suite 250
Irvine, CA 92612

Effective: October 6, 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	-1.000	LTV > 80% AND FICO >= 680			0.000							
Loan Amt >\$100,000 <= \$249,999	0.250	All other LTV & FICO combinations			0.000							
MISCELLANEOUS			FTHB + AMI LLPA Waiver									
Texas Cash out	-1.000	*Adj caps are only applicable to standard Agency Fixed/ARM and Sub Financing adj			0.000	* Prices are indicative and subject to change without notice. * Please log into LP portal to obtain live lock pricing. * Not all price adjustments are effective for all products. Please refer to LP guide for complete eligibility rules. * Intended for use by mortgage professionals only and should not be distributed to borrowers, as defined by Section 226.2 of Regulation Z**						
HB 20YR & 25YR Term	-1.500											
> 6 Financed Properties	-0.500											
Escrow Waiver (Non-CA)	-0.250											
		All loan level price adjustments are cumulative Max Final Price Including comp Cannot										
		Exceed (4.00) for all Agency Programs			NC Floor Price							
						99.750						
LENDER PAID MI												
PROGRAMS	LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639		
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
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Irvine, CA 92612

Effective: October 6, 2026

ALT AGENCY 2nd Home/ Investment

Alt Agency 30 Yr Fixed (Alt101)					Alt Agency 25 Yr Fixed (Alt125)					Alt Agency 20 Yr Fixed (Alt120)				
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
5.990	94.069	93.984	93.880	93.794	5.990	93.699	93.613	93.509	93.423	5.250	91.728	91.626	91.503	91.401
6.125	94.819	94.734	94.630	94.544	6.125	94.445	94.360	94.255	94.169	5.375	92.370	92.268	92.145	92.043
6.250	95.522	95.416	95.293	95.191	6.250	95.154	95.048	94.925	94.823	5.500	93.009	92.907	92.784	92.682
6.375	96.315	96.210	96.086	95.985	6.375	95.977	95.872	95.749	95.647	5.625	93.641	93.540	93.416	93.315
6.500	96.954	96.848	96.725	96.623	6.500	96.629	96.523	96.400	96.298	5.750	94.593	94.475	94.333	94.216
6.625	97.470	97.365	97.241	97.140	6.625	97.145	97.039	96.916	96.814	5.875	95.229	95.111	94.969	94.852
6.750	98.364	98.227	98.076	97.951	6.750	98.039	97.902	97.751	97.626	5.990	95.801	95.683	95.540	95.423
6.875	98.881	98.744	98.592	98.467	6.875	98.556	98.419	98.267	98.142	6.125	96.446	96.328	96.186	96.069
6.990	99.552	99.415	99.263	99.138	6.990	99.227	99.090	98.938	98.813	6.250	97.008	96.890	96.748	96.630
7.125	100.146	100.009	99.857	99.732	7.125	99.821	99.684	99.532	99.407	6.375	97.691	97.573	97.431	97.314
7.250	100.644	100.507	100.356	100.231	7.250	100.319	100.182	100.031	99.906	6.500	98.227	98.109	97.967	97.850
7.375	101.101	100.964	100.812	100.687	7.375	100.776	100.639	100.487	100.362	6.625	98.614	98.496	98.354	98.236
7.500	101.532	101.380	101.181	101.018	7.500	101.207	101.055	100.856	100.693	6.750	99.045	98.925	98.802	98.700
7.625	101.983	101.811	101.570	101.371	7.625	101.658	101.486	101.245	101.046	6.875	99.434	99.314	99.190	99.089
7.750	102.000	101.864	101.698	101.562	7.750	101.672	101.536	101.371	101.235	6.990	99.999	99.879	99.755	99.654
7.875	102.397	102.279	102.147	102.037	7.875	102.052	101.934	101.802	101.692	7.125	100.496	100.377	100.253	100.151
7.990	102.615	102.498	102.365	102.256	7.990	102.270	102.153	102.020	101.911	7.250	100.691	100.553	100.402	100.277
8.125	103.033	102.916	102.783	102.674	8.125	102.688	102.571	102.438	102.329	7.375	101.132	100.995	100.843	100.718
										7.500	101.543	101.406	101.254	101.129
										7.625	101.932	101.794	101.643	101.518
										7.750	102.099	101.937	101.717	101.536
										7.875	102.512	102.365	102.175	102.020
										7.990	102.724	102.590	102.428	102.295
										8.125	103.103	102.985	102.852	102.743
Alt Agency 15 Yr Fixed (Alt115)					Alt Agency 10 Yr Fixed (Alt110)									
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day					
5.250	95.356	95.288	95.193	95.115	5.250	95.832	95.749	95.635	95.541					
5.375	95.797	95.729	95.634	95.556	5.375	96.173	96.090	95.976	95.883					
5.500	96.233	96.165	96.070	95.992	5.500	96.508	96.425	96.311	96.217					
5.625	96.664	96.596	96.501	96.423	5.625	96.840	96.757	96.643	96.550					
5.750	97.334	97.246	97.132	97.038	5.750	97.194	97.106	96.992	96.898					
5.875	97.766	97.678	97.564	97.471	5.875	97.525	97.437	97.323	97.229					
5.990	98.149	98.061	97.947	97.853	5.990	97.821	97.732	97.618	97.525					
6.125	98.586	98.497	98.384	98.290	6.125	98.157	98.069	97.955	97.861					
6.250	98.963	98.874	98.760	98.667	6.250	98.751	98.648	98.515	98.406					
6.375	99.448	99.349	99.235	99.141	6.375	99.186	99.083	98.950	98.841					
6.500	99.823	99.721	99.588	99.478	6.500	99.475	99.372	99.240	99.130					
6.625	100.048	99.945	99.813	99.703	6.625	99.620	99.517	99.384	99.275					
6.750	100.518	100.415	100.283	100.173	6.750	100.009	99.912	99.807	99.721					
6.875	100.731	100.628	100.495	100.385	6.875	100.124	100.031	99.926	99.841					
6.990	101.163	101.060	100.927	100.817	6.990	100.472	100.381	100.276	100.190					
7.125	101.482	101.379	101.247	101.137	7.125	100.731	100.644	100.540	100.454					
7.250	101.515	101.429	101.325	101.239	7.250	100.954	100.867	100.763	100.677					
7.375	101.796	101.709	101.605	101.519	7.375	101.166	101.079	100.975	100.889					
7.500	102.060	101.974	101.870	101.784	7.500	101.363	101.276	101.172	101.086					

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LendingPros
19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

SELECT PRICING

Effective: October 6, 2026

SELECT ALT AGENCY 2nd Home/Investment

SELECT Alt_Agency 30 Yr Fixed (SELECT Alt101)					SELECT Alt_Agency 15 Yr Fixed (SELECT Alt115)					
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	
5.990	94.369	94.284	94.180	94.094	5.990	98.449	98.361	98.247	98.153	
6.125	95.119	95.034	94.930	94.844	6.125	98.886	98.797	98.684	98.590	
6.250	95.822	95.716	95.593	95.491	6.250	99.263	99.174	99.060	98.967	
6.375	96.615	96.510	96.386	96.285	6.375	99.748	99.649	99.535	99.441	
6.500	97.254	97.148	97.025	96.923	6.500	100.123	100.021	99.888	99.778	
6.625	97.770	97.665	97.541	97.440	6.625	100.348	100.245	100.113	100.003	
6.750	98.664	98.527	98.376	98.251	6.750	100.818	100.715	100.583	100.473	
6.875	99.181	99.044	98.892	98.767	6.875	101.031	100.928	100.795	100.685	
6.990	99.852	99.715	99.563	99.438	6.990	101.463	101.360	101.227	101.117	
7.125	100.446	100.309	100.157	100.032	7.125	101.782	101.679	101.547	101.437	
7.250	100.944	100.807	100.656	100.531	7.250	101.815	101.729	101.625	101.539	
7.375	101.401	101.264	101.112	100.987	7.375	102.096	102.009	101.905	101.819	
7.500	101.832	101.680	101.481	101.318	7.500	102.360	102.274	102.170	102.084	
7.625	102.283	102.111	101.870	101.671	7.625	102.598	102.511	102.407	102.321	
7.750	102.300	102.164	101.998	101.862	7.750	102.836	102.749	102.645	102.559	
7.875	102.697	102.579	102.447	102.337	7.875	103.098	103.012	102.907	102.821	
7.990	102.915	102.798	102.665	102.556						
8.125	103.333	103.216	103.083	102.974						

SELECT Alt Agency 30 Yr Fixed High Bal (SELECT Alt101HB)					SELECT Alt Agency 15 Yr Fixed High Bal (SELECT Alt115HB)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.990	94.619	94.541	94.436	94.351	5.990	95.661	95.578	95.464	95.370
6.125	95.295	95.217	95.113	95.027	6.125	96.024	95.941	95.827	95.733
6.250	95.551	95.413	95.252	95.119	6.250	96.606	96.503	96.371	96.261
6.375	96.226	96.088	95.927	95.794	6.375	96.933	96.830	96.697	96.588
6.500	96.859	96.721	96.560	96.427	6.500	97.213	97.110	96.977	96.868
6.625	97.475	97.337	97.176	97.043	6.625	97.527	97.424	97.292	97.182
6.750	98.056	97.918	97.757	97.624	6.750	97.834	97.716	97.564	97.439
6.875	98.596	98.458	98.297	98.164	6.875	98.124	98.006	97.854	97.729
6.990	99.061	98.923	98.762	98.629	6.990	98.317	98.199	98.048	97.922
7.125	99.553	99.415	99.254	99.121	7.125	98.553	98.436	98.284	98.159
7.250	99.356	99.186	98.997	98.840	7.250	98.385	98.284	98.161	98.059
7.375	99.807	99.638	99.448	99.292	7.375	98.966	98.864	98.741	98.640
7.500	100.088	99.918	99.728	99.572	7.500	99.034	98.932	98.809	98.708
7.625	100.447	100.277	100.087	99.931	7.625	99.082	98.981	98.858	98.756
7.750	100.134	99.894	99.572	99.306					
7.875	100.466	100.226	99.904	99.638					
7.990	100.725	100.485	100.163	99.897					
8.125	101.062	100.822	100.500	100.234					
8.250	100.794	100.586	100.358	100.171					
8.375	100.949	100.750	100.523	100.335					
8.500	101.174	100.976	100.748	100.561					
8.625	101.376	101.178	100.950	100.762					



Effective: October 6, 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					* 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 >\$100,000 <= \$249,999	0.250									
MISCELLANEOUS		*Adjustment caps are only applicable to standard Agency Fixed/ARM and Subordinate Financing adjustments <th colspan="5" rowspan="2">* Intended for use by mortgage professionals only and should not be distributed to borrowers, as defined by Section 226.2 of Regulation Z**</th>				* Intended for use by mortgage professionals only and should not be distributed to borrowers, as defined by Section 226.2 of Regulation Z**				
Texas Cash out	-1.000									
HB 20YR & 25YR Term	-1.500									
> 6 Financed Properties	-0.500									
Escrow Waiver (Non-CA)	-0.250									
		All loan level price adjustments are cumulative Max Final Price Including comp Cannot Exceed (4.00) for all Agency Programs				NC Floor Price		99.750		
LENDER PAID MI										
PROGRAMS	LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
Alt Agency Amortization Term > 20 Years (Fixed)	<=85	12%	-0.710	-0.870	-1.020	-1.170	-1.380	-1.840	-2.040	-2.190
	85.01 - 90	25%	-1.430	-2.040	-2.500	-3.010	-3.670	-5.050	-5.360	-5.870
	90.01 - 95	30%	-1.890	-2.650	-3.320	-3.930	-4.850	-6.430	-6.990	-7.750
	95.01 - 97	35%	-2.300	-3.320	-4.230	-5.050	-6.270	-8.420	-9.130	-10.000
Alt Agency Amortization Term ≤ 20 Years (Fixed)	<=85	6%	-0.550	-0.550	-0.550	-0.550	-0.590	-0.730	-0.780	-0.890
	85.01 - 90	12%	-0.790	-1.040	-1.300	-1.450	-1.760	-2.310	-2.520	-2.770
	90.01 - 95	25%	-1.450	-2.120	-2.680	-3.090	-3.900	-5.120	-5.630	-6.240
	95.01 - 97	35%	-2.120	-3.140	-4.050	-4.770	-5.990	-8.030	-8.740	-9.610
LPMI (in addition to adjustments above)										
			760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
Rate and Term Refinance			0.000	0.000	0.000	-0.005	-0.005	-0.011	-0.011	-0.011
Second Homes			-0.250	-0.250	-0.490	-0.700	-0.700	-1.230	-1.230	-1.230
Employee Relocation Loans			0.100	0.100	0.140	0.250	0.250	0.350	0.350	0.350
Manufactured Homes			N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
3- 4 - Unit Property			-1.190	-1.190	-1.330	-1.750	-1.750	-2.630	-2.630	-2.630
> 45% DTI	95.01%-97% LTV		-0.380	-0.620	-0.760	-1.060	-1.240	-1.420	-1.600	-1.820
	90.01%-95% LTV		-0.350	-0.440	-0.570	-0.720	-1.000	-1.120	-1.270	-1.530
	85.01%-90% LTV		-0.280	-0.390	-0.500	-0.620	-0.750	-0.890	-1.010	-1.250
	85% LTV & Below		-0.110	-0.170	-0.220	-0.300	-0.380	-0.420	-0.440	-0.490
≥ 2 Borrowers	95.01%-97% LTV		0.180	0.200	0.200	0.200	0.210	0.220	0.230	0.270
	90.01%-95% LTV		0.140	0.140	0.140	0.160	0.160	0.170	0.190	0.250
	85.01%-90% LTV		0.100	0.100	0.100	0.100	0.110	0.110	0.120	0.150
	85% LTV & Below		0.030	0.030	0.030	0.030	0.040	0.040	0.040	0.040
							FNMA/FHLMC State Tier Adjustment			
							Tier 1 States	AZ, CA, CO, CT, GA, HI, MA, MD, NJ, NV, OR, SC, UT, VA, WA	0.000	
							Tier 2 States	DC, FL, ID, IL, IN, LA, MI, MN, MO, NC, OH, OK, PA, RI, TN, TX	0.150	
							Tier 3 States	AK, AL, AR, DE, IA, KS, KY, ME, MS, MT, ND, NE, NH, NM, SD, VT WI, WV, WY	0.250	

LendingPros

19000 MacArthur Blvd, Suite 250
Irvine, CA 92612

Effective: October 6, 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: October 6, 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				
6.750	96.823	96.615	96.385	6.750	96.073	95.865	95.635				
6.875	96.757	96.491	96.219	6.875	96.007	95.741	95.469				
6.990	97.339	97.073	96.801	6.990	96.589	96.323	96.051				
7.000	97.369	97.103	96.831	7.000	96.619	96.353	96.081				
7.125	97.928	97.662	97.390	7.125	97.178	96.912	96.640				
7.250	98.619	98.321	98.016	7.250	97.869	97.571	97.266				
7.375	99.173	98.875	98.570	7.375	98.423	98.125	97.820				
7.490	99.635	99.337	99.032	7.490	98.895	98.597	98.292				
7.500	99.675	99.377	99.072	7.500	98.925	98.627	98.322				
7.625	100.124	99.826	99.521	7.625	99.374	99.076	98.771				
7.750	100.524	100.226	99.921	7.750	99.774	99.476	99.171				
7.875	98.923	98.601	98.262	7.875	98.173	97.851	97.512				
7.990	99.345	99.023	98.684	7.990	98.595	98.273	97.934				
8.000	99.375	99.053	98.714	8.000	98.625	98.303	97.964				
8.125	99.744	99.422	99.083	8.125	98.994	98.672	98.333				
8.250	100.084	99.762	99.423	8.250	99.334	99.012	98.673				
8.375	100.424	100.102	99.763	8.375	99.674	99.352	99.013				
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				
6.750	94.823	94.615	94.385	6.750	94.175	94.073	93.865				
6.875	94.757	94.491	94.219	6.875	94.146	94.007	93.741				
6.990	95.339	95.073	94.801	6.990	94.728	94.589	94.323				
7.000	95.369	95.103	94.831	7.000	94.758	94.619	94.353				
7.125	95.928	95.662	95.390	7.125	95.317	95.178	94.912				
7.250	96.619	96.321	96.016	7.250	96.025	95.869	95.571				
7.375	97.173	96.875	96.570	7.375	96.579	96.423	96.125				
7.490	97.645	97.347	97.042	7.490	97.051	96.895	96.597				
7.500	97.675	97.377	97.072	7.500	97.081	96.925	96.627				
7.625	98.124	97.826	97.521	7.625	97.530	97.374	97.076				
7.750	98.524	98.226	97.921	7.750	97.930	97.774	97.476				
7.875	96.923	96.601	96.262	7.875	96.337	96.173	95.851				
7.990	97.345	97.023	96.684	7.990	96.759	96.595	96.273				
8.000	97.375	97.053	96.714	8.000	96.789	96.625	96.303				
8.125	97.744	97.422	97.083	8.125	97.158	96.994	96.672				
8.250	98.113	97.791	97.452	8.250	97.498	97.334	97.012				
8.375	98.482	98.160	97.821	8.375	97.838	97.674	97.352				
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								
6.750	94.323	94.115	93.885								
6.875	94.257	93.991	93.719								
6.990	94.839	94.573	94.301								
7.000	94.869	94.603	94.331								
7.125	95.428	95.162	94.890								
7.250	96.119	95.821	95.516								
7.375	96.673	96.375	96.070								
7.490	97.145	96.847	96.542								
7.500	97.175	96.877	96.572								
7.625	97.624	97.326	97.021								
7.750	98.024	97.726	97.421								
7.875	96.423	96.101	95.762								
7.990	96.845	96.523	96.184								
8.000	96.875	96.553	96.214								
8.125	97.244	96.922	96.583								
8.250	97.584	97.262	96.923								
8.375	97.924	97.602	97.263								
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				-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 640 - 659				2-1 Buydown				Floor Price			
0.000				-0.250				98.000			
FICO 620 - 639				Kentucky							
-1.000				-0.500							
FICO 600 - 619				DTI >50							
-1.500				-0.250							

Effective: October 6, 2026

FHA Pricing

[illegible][illegible]

LLPAs

FHA State Tier Adjustment		
Tier 1 States	CT, 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

FICO ≥700	FICO 600-619	VA Loan Amount >\$950K	
0.500	-1.000	-0.375	
FICO 680-699	FICO 580-599	Loan Amount <=\$100,000	60 Day Lock (From 45 Day Price)
0.375	-1.750	-0.375	-0.500
FICO 660-679	FICO 550-579	VA Cashout >90% LTV	3-4 Units
0.375	-3.250	-3.000	-0.500
FICO 640-659	No FICO Score	Manufactured Home (Purchase/Rate-Term/Cashout)	VA IRRRL >100% CLTV (Sub Fin)
0.125	-3.000	-1.250	-1.000
FICO 620-639	Loan Amount >=\$100,000 <=\$249,999	Manufactured Home (Streamline/IRRRL)	NC Floor Price
-0.250	0.250	-1.250	99.750



LendingPros
19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

SELECT PRICING

Effective: October 6, 2026

SELECT FHA Pricing

SELECT FHA 30 - 25 Year Fixed - (301 & 325)				SELECT FHA 15 Year Fixed - (315)				SELECT FHA 30 Year Fixed 2:1 Buydown - (301-BD)				SELECT FHA 30 Year Fixed 1:0 Buydown - (301-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
5.990	96.639	96.560	96.459	5.990	98.217	98.098	97.930	5.990	96.489	96.410	96.309	5.990	96.489	96.410	96.309
6.125	96.806	96.726	96.626	6.125	98.231	98.112	97.945	6.125	96.656	96.576	96.476	6.125	96.656	96.576	96.476
6.250	98.065	97.977	97.859	6.250	99.150	99.031	98.863	6.250	97.915	97.827	97.709	6.250	97.915	97.827	97.709
6.375	98.596	98.508	98.390	6.375	98.385	98.272	98.104	6.375	98.446	98.358	98.240	6.375	98.446	98.358	98.240
6.500	99.152	99.064	98.947	6.500	98.780	98.667	98.500	6.500	99.002	98.914	98.797	6.500	99.002	98.914	98.797
6.625	99.373	99.285	99.168	6.625	98.839	98.726	98.559	6.625	99.223	99.135	99.018	6.625	99.223	99.135	99.018
6.750	100.207	100.119	100.002	6.750	99.642	99.529	99.361	6.750	100.057	99.969	99.852	6.750	100.057	99.969	99.852
6.875	100.604	100.490	100.314	6.875	100.011	99.898	99.731	6.875	100.454	100.340	100.164	6.875	100.454	100.340	100.164
6.990	101.119	101.005	100.829	6.990	100.356	100.243	100.075	6.990	100.969	100.855	100.679	6.990	100.969	100.855	100.679
7.125	101.383	101.269	101.093	7.125	100.468	100.355	100.187	7.125	101.233	101.119	100.943	7.125	101.233	101.119	100.943
7.250	101.471	101.357	101.181	7.250	100.395	100.282	100.114	7.250	101.321	101.207	101.031	7.250	101.321	101.207	101.031
7.375	101.223	101.021	100.729	7.375	100.280	100.167	99.999	7.375	101.073	100.871	100.579	7.375	101.073	100.871	100.579
7.500	101.719	101.517	101.225	7.500	100.615	100.502	100.334	7.500	101.569	101.367	101.075	7.500	101.569	101.367	101.075
7.625	102.186	101.984	101.692	7.625	101.380	101.267	101.099	7.625	102.036	101.834	101.542	7.625	102.036	101.834	101.542

SELECT FHA 30 Year Fixed HB - (301HB)				SELECT FHA 30 Year Fixed HB 2:1 Buydown - (301 HB-BD)				SELECT FHA 30 Year Fixed HB 1:0 Buydown - (301 HB-BD1)							
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day				
5.990	95.468	95.388	95.288	5.990	95.268	95.188	95.088	5.990	95.268	95.188	95.088				
6.125	95.531	95.451	95.351	6.125	95.331	95.251	95.151	6.125	95.331	95.251	95.151				
6.250	96.859	96.771	96.653	6.250	96.659	96.571	96.453	6.250	96.659	96.571	96.453				
6.375	98.155	98.067	97.950	6.375	97.955	97.867	97.750	6.375	97.955	97.867	97.750				
6.500	98.561	98.473	98.356	6.500	98.361	98.273	98.156	6.500	98.361	98.273	98.156				
6.625	98.534	98.446	98.329	6.625	98.334	98.246	98.129	6.625	98.334	98.246	98.129				
6.750	98.876	98.788	98.671	6.750	98.676	98.588	98.471	6.750	98.676	98.588	98.471				
6.875	100.024	99.910	99.734	6.875	99.824	99.710	99.534	6.875	99.824	99.710	99.534				
6.990	100.482	100.368	100.193	6.990	100.282	100.168	99.993	6.990	100.282	100.168	99.993				
7.125	100.260	100.146	99.971	7.125	100.060	99.946	99.771	7.125	100.060	99.946	99.771				
7.250	99.885	99.772	99.596	7.250	99.685	99.572	99.396	7.250	99.685	99.572	99.396				
7.375	98.388	98.186	97.893	7.375	98.188	97.986	97.693	7.375	98.188	97.986	97.693				
7.500	98.884	98.682	98.389	7.500	98.684	98.482	98.189	7.500	98.684	98.482	98.189				
7.625	99.351	99.149	98.856	7.625	99.151	98.949	98.656	7.625	99.151	98.949	98.656				

SELECT FHA Streamline 30 - 25 Year Fixed - (301SL & 325SL)				SELECT FHA Streamline 30 Year Fixed HB - (301SLHB)				SELECT FHA Streamline 15 Year Fixed - (315SL)							
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day				
5.990	96.529	96.450	96.349	5.990	95.043	94.963	94.863	5.990	98.092	97.973	97.805				
6.125	96.696	96.616	96.516	6.125	95.106	95.026	94.926	6.125	98.106	97.987	97.820				
6.250	97.955	97.867	97.749	6.250	96.434	96.346	96.228	6.250	99.025	98.906	98.738				
6.375	98.486	98.398	98.280	6.375	97.730	97.642	97.525	6.375	98.260	98.147	97.979				
6.500	99.042	98.954	98.837	6.500	98.136	98.048	97.931	6.500	98.655	98.542	98.375				
6.625	99.263	99.175	99.058	6.625	98.109	98.021	97.904	6.625	98.714	98.601	98.434				
6.750	100.097	100.009	99.892	6.750	98.451	98.363	98.246	6.750	99.517	99.404	99.236				
6.875	100.494	100.380	100.204	6.875	99.599	99.485	99.309	6.875	99.886	99.773	99.606				
6.990	101.009	100.895	100.719	6.990	100.057	99.943	99.768	6.990	100.231	100.118	99.950				
7.125	101.273	101.159	100.983	7.125	99.835	99.721	99.546	7.125	100.343	100.230	100.062				
7.250	101.361	101.247	101.071	7.250	99.460	99.347	99.171	7.250	100.270	100.157	99.989				
7.375	101.113	100.911	100.619	7.375	97.963	97.761	97.468	7.375	100.155	100.042	99.874				
7.500	101.609	101.407	101.115	7.500	98.459	98.257	97.964	7.500	100.490	100.377	100.209				
7.625	102.076	101.874	101.582	7.625	98.926	98.724	98.431	7.625	101.255	101.142	100.974				

LLPAs

FHA State Tier Adjustment		
Tier 1 States	CT, 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		

FICO ≥700	FICO 600-619	VA Loan Amount >\$950K
0.500	N/A	-0.375
FICO 600-699	FICO 580-599	Loan Amount <\$100,000
0.375	N/A	-0.375
FICO 600-679	FICO 550-579	VA Cashout >90% LTV
N/A	N/A	-3.000
FICO 640-659	No FICO Score	Manufactured Home (Purchase/Rate/Term/Cashout)
N/A	N/A	-1.250
FICO 620-639	Loan Amount >=\$100,000 <=\$249,999	Manufactured Home (Streamline/IRRL)
N/A	0.250	-1.250



LendingPros
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Effective: October 6, 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	
5.990	96.151	96.072	95.971		5.990	95.401	95.322	95.221		5.990	97.739	97.620	97.452		5.990	95.088	95.009	94.908	
6.125	96.383	96.304	96.203		6.125	95.633	95.554	95.453		6.125	97.818	97.700	97.532		6.125	95.167	95.087	94.987	
6.250	97.515	97.427	97.309		6.250	96.765	96.677	96.559		6.250	98.610	98.491	98.324		6.250	96.422	96.334	96.217	
6.375	98.015	97.927	97.809		6.375	97.265	97.177	97.059		6.375	97.813	97.700	97.533		6.375	97.616	97.528	97.411	
6.500	98.529	98.441	98.323		6.500	97.779	97.691	97.573		6.500	98.167	98.054	97.886		6.500	98.189	98.101	97.984	
6.625	98.695	98.607	98.490		6.625	97.945	97.857	97.740		6.625	98.171	98.058	97.891		6.625	98.028	97.940	97.823	
6.750	99.729	99.641	99.523		6.750	98.979	98.891	98.773		6.750	99.174	99.061	98.893		6.750	98.543	98.455	98.338	
6.875	99.960	99.846	99.671		6.875	99.210	99.096	98.921		6.875	99.378	99.265	99.097		6.875	99.607	99.494	99.318	
6.990	100.455	100.341	100.165		6.990	99.705	99.591	99.415		6.990	99.702	99.589	99.421		6.990	100.025	99.912	99.736	
7.125	100.434	100.320	100.144		7.125	99.684	99.570	99.394		7.125	99.529	99.416	99.248		7.125	99.625	99.512	99.336	
7.250	101.011	100.898	100.722		7.250	100.261	100.148	99.972		7.250	99.945	99.832	99.665		7.250	99.443	99.329	99.154	
7.375	100.764	100.562	100.269		7.375	100.014	99.812	99.519		7.375	99.830	99.717	99.550		7.375	97.946	97.744	97.451	
7.500	101.260	101.058	100.765		7.500	100.510	100.308	100.015		7.500	100.165	100.052	99.885		7.500	98.442	98.240	97.947	
7.625	101.727	101.525	101.232		7.625	100.977	100.775	100.482		7.625	100.930	100.817	100.650		7.625	98.909	98.707	98.414	

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	
5.990	96.001	95.922	95.821		5.990	95.038	94.959	94.858		5.990	96.001	95.922	95.821		5.990	95.038	94.959	94.858	
6.125	96.233	96.154	96.053		6.125	95.117	95.037	94.937		6.125	96.233	96.154	96.053		6.125	95.117	95.037	94.937	
6.250	97.365	97.277	97.159		6.250	96.372	96.284	96.167		6.250	97.365	97.277	97.159		6.250	96.372	96.284	96.167	
6.375	97.865	97.777	97.659		6.375	97.566	97.478	97.361		6.375	97.865	97.777	97.659		6.375	97.566	97.478	97.361	
6.500	98.379	98.291	98.173		6.500	98.139	98.051	97.934		6.500	98.379	98.291	98.173		6.500	98.139	98.051	97.934	
6.625	98.545	98.457	98.340		6.625	97.978	97.890	97.773		6.625	98.545	98.457	98.340		6.625	97.978	97.890	97.773	
6.750	99.579	99.491	99.373		6.750	98.493	98.405	98.288		6.750	99.579	99.491	99.373		6.750	98.493	98.405	98.288	
6.875	99.810	99.696	99.521		6.875	99.557	99.444	99.268		6.875	99.810	99.696	99.521		6.875	99.557	99.444	99.268	
6.990	100.305	100.191	100.015		6.990	99.975	99.862	99.686		6.990	100.305	100.191	100.015		6.990	99.975	99.862	99.686	
7.125	100.284	100.170	99.994		7.125	99.575	99.462	99.286		7.125	100.284	100.170	99.994		7.125	99.575	99.462	99.286	
7.250	100.861	100.748	100.572		7.250	99.393	99.279	99.104		7.250	100.861	100.748	100.572		7.250	99.393	99.279	99.104	
7.375	100.614	100.412	100.119		7.375	97.896	97.694	97.401		7.375	100.614	100.412	100.119		7.375	97.896	97.694	97.401	
7.500	101.110	100.908	100.615		7.500	98.392	98.190	97.897		7.500	101.110	100.908	100.615		7.500	98.392	98.190	97.897	
7.625	101.577	101.375	101.082		7.625	98.859	98.657	98.364		7.625	101.577	101.375	101.082		7.625	98.859	98.657	98.364	

USDA 30 - 25 Year Fixed - (501)				
Rate	15 Day	30 Day	45 Day	
5.990	95.731	95.652	95.551	
6.125	95.963	95.884	95.783	
6.250	97.095	97.007	96.889	
6.375	97.595	97.507	97.389	
6.500	98.109	98.021	97.903	
6.625	98.275	98.187	98.070	
6.750	99.309	99.221	99.103	
6.875	99.540	99.426	99.251	
6.990	100.035	99.921	99.745	
7.125	100.014	99.900	99.724	
7.250	100.591	100.478	100.302	
7.375	100.344	100.142	99.849	
7.500	100.840	100.638	100.345	
7.625	101.307	101.105	100.812	

LLPAs

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

FICO ≥700	FICO 600-619	VA Loan Amount >\$950K
-0.375	-1.000	-0.375
FICO 680-699	FICO 580-599	Loan Amount <\$100,000
-0.250	-1.750	-0.375
FICO 660-679	FICO 560-579	VA Cashout >90% LTV
-0.250	-3.250	-3.000
FICO 640-659	No FICO Score	Manufactured Home (Purchase/Rate-Term/Cashout)
-0.000	-3.000	-1.250
FICO 620-639	Loan Amount >=\$100,000 <=\$249,999	Manufactured Home (Streamline/IRRRL)
-0.250	-0.250	-1.250

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



LendingPros

**19000 MacArthur Blvd, Suite 200
Irvine, CA 92612**

SELECT PRICING

Effective: October 6, 2026

SELECT VA & USDA Pricing

SELECT VA 30 - 25 Year Fixed (401 & 425)				
Rate	15 Day	30 Day	45 Day	
5.990	96.451	96.372	96.271	
6.125	96.683	96.604	96.503	
6.250	97.815	97.727	97.609	
6.375	98.315	98.227	98.109	
6.500	98.829	98.741	98.623	
6.625	98.995	98.907	98.790	
6.750	100.029	99.941	99.823	
6.875	100.260	100.146	99.971	
6.990	100.755	100.641	100.465	
7.125	100.734	100.620	100.444	
7.250	101.311	101.198	101.022	
7.375	101.064	100.862	100.569	
7.500	101.560	101.358	101.065	
7.625	102.027	101.825	101.532	

SELECT VA 15 Year Fixed - (415)			
Rate	15 Day	30 Day	45 Day
5.990	98.039	97.920	97.752
6.125	98.118	98.000	97.832
6.250	98.910	98.791	98.624
6.375	98.113	98.000	97.833
6.500	98.467	98.354	98.186
6.625	98.471	98.358	98.191
6.750	99.474	99.361	99.193
6.875	99.678	99.565	99.397
6.990	100.002	99.889	99.721
7.125	99.829	99.716	99.548
7.250	100.245	100.132	99.965
7.375	100.130	100.017	99.850
7.500	100.465	100.352	100.185
7.625	101.230	101.117	100.950

SELECT VA 30 Year Fixed 2:1 Buydown - (401-BD)				
Rate	15 Day	30 Day	45 Day	
5.990	96.301	96.222	96.121	
6.125	96.533	96.454	96.353	
6.250	97.665	97.577	97.459	
6.375	98.665	98.077	97.959	
6.500	98.679	98.591	98.473	
6.625	98.845	98.757	98.640	
6.750	99.879	99.791	99.673	
6.875	100.110	99.996	99.821	
6.990	100.605	100.491	100.315	
7.125	100.584	100.470	100.294	
7.250	101.161	101.048	100.872	
7.375	100.914	100.712	100.419	
7.500	101.410	101.208	100.915	
7.625	101.877	101.675	101.382	

SELECT VA 30 Year Fixed 1:0 Buydown - (401-BD10)				
Rate	15 Day	30 Day	45 Day	
5.990	96.301	96.222	96.121	
6.125	96.533	96.454	96.353	
6.250	97.665	97.577	97.459	
6.375	98.165	98.077	97.959	
6.500	98.679	98.591	98.473	
6.625	98.845	98.757	98.640	
6.750	99.879	99.791	99.673	
6.875	100.110	99.996	99.821	
6.990	100.605	100.491	100.315	
7.125	100.584	100.470	100.294	
7.250	101.161	101.048	100.872	
7.375	100.914	100.712	100.419	
7.500	101.410	101.208	100.915	
7.625	101.877	101.675	101.382	

SELECT VA 30 Year Fixed HB - (401HB)				
Rate	15 Day	30 Day	45 Day	
5.990	95.388	95.309	95.208	
6.125	95.467	95.387	95.287	
6.250	96.722	96.634	96.517	
6.375	97.916	97.828	97.711	
6.500	98.489	98.401	98.284	
6.625	98.328	98.240	98.123	
6.750	98.843	98.755	98.638	
6.875	99.907	99.794	99.618	
6.990	100.325	100.212	100.036	
7.125	99.925	99.812	99.636	
7.250	99.743	99.629	99.454	
7.375	98.246	98.044	97.751	
7.500	98.742	98.540	98.247	
7.625	99.209	99.007	98.714	

SELECT VA HB 30 Year Fixed 2:1 Buydown - (401HE-B)				
Rate	15 Day	30 Day	45 Day	
5.990	95.338	95.259	95.158	
6.125	95.417	95.337	95.237	
6.250	96.672	96.584	96.467	
6.375	97.866	97.778	97.661	
6.500	98.439	98.351	98.234	
6.625	98.278	98.190	98.073	
6.750	98.793	98.705	98.588	
6.875	99.857	99.744	99.568	
6.990	100.275	100.162	99.986	
7.125	99.875	99.762	99.586	
7.250	99.693	99.579	99.404	
7.375	98.196	97.994	97.701	
7.500	98.692	98.490	98.197	
7.625	99.159	98.957	98.664	

SELECT VA HB 30 Year Fixed 1:0 Buydown - (401HB)				
Rate	15 Day	30 Day	45 Day	
5.990	95.338	95.259	95.158	
6.125	95.417	95.337	95.237	
6.250	96.672	96.584	96.467	
6.375	97.866	97.778	97.661	
6.500	98.439	98.351	98.234	
6.625	98.278	98.190	98.073	
6.750	98.793	98.705	98.588	
6.875	99.857	99.744	99.568	
6.990	100.275	100.162	99.986	
7.125	99.875	99.762	99.586	
7.250	99.693	99.579	99.404	
7.375	98.196	97.994	97.701	
7.500	98.692	98.490	98.197	
7.625	99.159	98.957	98.664	

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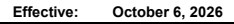
SELECT VA IRRRL 30 Year Fixed HB - (401RI HB)			
Rate	15 Day	30 Day	45 Day
5.990	95.113	95.034	94.933
6.125	95.192	95.112	95.012
6.250	96.447	96.389	96.242
6.375	97.641	97.553	97.406
6.500	98.253	98.126	98.039
6.625	98.053	97.965	97.848
6.750	98.568	98.480	98.363
6.875	99.632	99.519	99.343
6.990	100.050	99.937	99.761
7.125	99.650	99.537	99.361
7.250	99.468	99.354	99.179
7.375	97.971	97.769	97.476
7.500	98.467	98.265	97.972
7.625	98.934	98.732	98.439

SELECT VA IRRRI 15 Year Fixed - (41SR1)			
Rate	15 Day	30 Day	45 Day
5.990	97.889	97.770	97.602
6.125	97.968	97.850	97.682
6.250	98.760	98.641	98.474
6.375	97.963	97.850	97.683
6.500	98.317	98.204	98.036
6.625	98.321	98.208	98.041
6.750	99.324	99.211	99.043
6.875	99.528	99.415	99.247
6.990	99.852	99.739	99.571
7.125	99.679	99.566	99.398
7.250	100.095	99.982	99.815
7.375	99.980	99.867	99.700
7.500	100.315	100.202	100.035
7.625	101.080	100.967	100.800

SELECT USDA 30 - 25 Year Fixed - (.601)				
Rate	15 Day	30 Day	45 Day	
5.990	96.031	95.952	95.851	
6.125	96.263	96.184	96.083	
6.250	97.395	97.307	97.189	
6.375	97.695	97.807	97.689	
6.500	98.409	98.321	98.203	
6.625	98.575	98.487	98.370	
6.750	99.609	99.521	99.403	
6.875	99.840	99.726	99.551	
6.990	100.335	100.221	100.045	
7.125	100.314	100.200	100.024	
7.250	100.891	100.778	100.602	
7.375	100.644	100.442	100.149	
7.500	101.140	100.938	100.645	
7.625	101.607	101.405	101.112	

LLPAs

[illegible]



FHA State Tier Adjustment		
Tier 1 States	CT, 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, 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 IRRRI >100% CLTV (Sub Fin)		
-1.000		
NC Floor Price		
99.750		



LendingPros
19000 MacArthur Blvd, Suite 250
Irvine, CA 92612

Effective: October 6, 2026

FHA Streamline & VA IRRRL Pricing

FHA Streamline 30 - 25 Year Fixed - (301SL & 326SL)				
Rate	15 Day	30 Day	45 Day	
5.990	96.229	96.150	96.049	
6.125	96.396	96.316	96.216	
6.250	97.655	97.567	97.449	
6.375	98.186	98.098	97.980	
6.500	98.742	98.654	98.537	
6.625	98.963	98.875	98.758	
6.750	99.797	99.709	99.592	
6.875	100.194	100.080	99.904	
6.990	100.709	100.595	100.419	
7.125	100.973	100.859	100.683	
7.250	101.061	100.947	100.771	
7.375	100.813	100.611	100.319	
7.500	101.309	101.107	100.815	
7.625	101.776	101.574	101.282	

FHA Streamline 20 Year Fixed - (320SL)				
Rate	15 Day	30 Day	45 Day	
5.990	95.454	95.375	95.274	
6.125	95.621	95.541	95.441	
6.250	96.880	96.792	96.674	
6.375	97.411	97.323	97.205	
6.500	97.967	97.879	97.762	
6.625	98.188	98.100	97.983	
6.750	99.022	98.934	98.817	
6.875	99.419	99.305	99.129	
6.990	99.934	99.820	99.644	
7.125	100.198	100.084	99.908	
7.250	100.286	100.172	99.996	
7.375	100.038	99.836	99.544	
7.500	100.534	100.332	100.040	
7.625	101.001	100.799	100.507	

FHA Streamline 15 Year Fixed - (315SL)				
Rate	15 Day	30 Day	45 Day	
5.990	97.792	97.673	97.505	
6.125	97.806	97.687	97.520	
6.250	98.725	98.606	98.438	
6.375	97.960	97.847	97.679	
6.500	98.355	98.242	98.075	
6.625	98.414	98.301	98.134	
6.750	99.217	99.104	98.936	
6.875	99.586	99.473	99.306	
6.990	99.931	99.818	99.650	
7.125	100.043	99.930	99.762	
7.250	99.970	99.857	99.689	
7.375	99.855	99.742	99.574	
7.500	100.190	100.077	99.909	
7.625	100.955	100.842	100.674	

FHA Streamline 30 Year Fixed HB - (301SLHB)				
Rate	15 Day	30 Day	45 Day	
5.990	94.743	94.663	94.563	
6.125	94.806	94.726	94.626	
6.250	96.134	96.046	95.928	
6.375	97.430	97.342	97.225	
6.500	97.836	97.748	97.631	
6.625	97.809	97.721	97.604	
6.750	98.151	98.063	97.946	
6.875	99.299	99.185	99.009	
6.990	99.757	99.643	99.468	
7.125	99.635	99.421	99.246	
7.250	99.160	99.047	98.871	
7.375	97.663	97.461	97.168	
7.500	98.159	97.957	97.664	
7.625	98.626	98.424	98.131	

VA IRRRL 30 - 25 Year Fixed (401RL & 425RL)				
Rate	15 Day	30 Day	45 Day	
5.990	96.251	96.172	96.071	
6.125	96.483	96.404	96.303	
6.250	97.615	97.527	97.409	
6.375	98.115	98.027	97.909	
6.500	98.629	98.541	98.423	
6.625	98.795	98.707	98.590	
6.750	99.829	99.741	99.623	
6.875	100.060	99.946	99.771	
6.990	100.555	100.441	100.265	
7.125	100.534	100.420	100.244	
7.250	101.111	100.998	100.822	
7.375	100.864	100.662	100.369	
7.500	101.360	101.158	100.865	
7.625	101.827	101.625	101.332	

VA IRRRL 20 Year Fixed - (420IRL)				
Rate	15 Day	30 Day	45 Day	
5.990	95.251	95.172	95.071	
6.125	95.483	95.404	95.303	
6.250	96.615	96.527	96.409	
6.375	97.115	97.027	96.909	
6.500	97.629	97.541	97.423	
6.625	97.795	97.707	97.590	
6.750	98.829	98.741	98.623	
6.875	99.060	98.946	98.771	
6.990	99.555	99.441	99.265	
7.125	99.534	99.420	99.244	
7.250	100.111	99.998	99.822	
7.375	99.864	99.662	99.369	
7.500	100.360	100.158	99.865	
7.625	100.827	100.625	100.332	

VA IRRRL 15 Year Fixed - (415RL)				
Rate	15 Day	30 Day	45 Day	
5.990	97.589	97.470	97.302	
6.125	97.668	97.550	97.382	
6.250	98.460	98.341	98.174	
6.375	97.663	97.550	97.383	
6.500	98.017	97.904	97.736	
6.625	98.021	97.908	97.741	
6.750	99.024	98.911	98.743	
6.875	99.228	99.115	98.947	
6.990	99.552	99.439	99.271	
7.125	99.379	99.266	99.098	
7.250	99.795	99.682	99.515	
7.375	99.680	99.567	99.400	
7.500	100.015	99.902	99.735	
7.625	100.780	100.667	100.500	

VA IRRRL 30 Year Fixed HB - (401RLHB)				
Rate	15 Day	30 Day	45 Day	
5.990	94.813	94.734	94.633	
6.125	94.892	94.812	94.712	
6.250	96.147	96.059	95.942	
6.375	97.341	97.253	97.136	
6.500	97.914	97.826	97.709	
6.625	97.753	97.665	97.548	
6.750	98.268	98.180	98.063	
6.875	99.332	99.219	99.043	
6.990	99.750	99.637	99.461	
7.125	99.350	99.237	99.061	
7.250	99.168	99.054	98.879	
7.375	97.671	97.469	97.176	
7.500	98.167	97.965	97.672	
7.625	98.634	98.432	98.139	

LLPAs

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

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

VA State Tier Adjustment		
Tier 1 States	AZ, CA, CO, CT, GA, HI, MA, NJ, NV, OR, SC, UT, VA, WA	0.000
Tier 2 States	DC, ID, IN, LA, MD, MI, MN, MO, NC, OH, OK, PA, RI, TN	0.150
Tier 3 States	AK, AL, AR, DE, FL, IA, IL, KS, KY, ME, MS, MT, ND, NE, NH, NM, SD, TX, VT, WI, WV, WY	0.250
VA Loan Amount ≥\$950K		
-0.375		
Loan Amount <\$100,000		
-0.375		
VA Cashout >90% LTV		
-3.00		
Manufactured Home (Purchase/Rate-Term/Cashout)		
-1.250		
Manufactured Home (Streamline/IRRRL)		
-1.250		

FHA State Tier Adjustment		
Tier 1 States	CT, 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		



LendingPros
19000 MacArthur Blvd, Suite 250
Irvine, CA 92612

Effective:

Tuesday, October 6, 2026

Jumbo Signature Pricing

Jumbo Signature 30 Year Fixed - (901DI)

Note Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.125	94.998	94.905	94.717	94.530
6.250	95.541	95.447	95.260	95.072
6.375	96.076	95.982	95.794	95.607
6.500	96.611	96.517	96.330	96.142
6.625	97.146	97.052	96.865	96.677
6.750	97.681	97.587	97.400	97.212
6.875	98.216	98.122	97.935	97.747
7.000	98.751	98.657	98.470	98.282
7.125	99.286	99.192	99.006	98.819
7.250	99.821	99.727	99.540	99.352
7.375	100.356	100.262	100.076	99.887
7.500	100.891	100.797	100.610	100.422
7.625	101.426	101.332	101.146	100.957
7.750	101.961	101.867	101.680	101.492
7.875	102.496	102.402	102.216	102.027
8.000	103.031	102.937	102.750	102.562
8.125	103.566	103.472	103.264	103.097
8.250	104.101	104.007	103.819	103.632
8.375	104.636	104.542	104.354	104.167

Jumbo Signature 10/6 ARM - (9106DI)

Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.250	96.257	96.163	95.975	95.788
6.375	96.800	96.706	96.518	96.331
6.500	97.343	97.249	97.061	96.874
6.625	97.886	97.792	97.604	97.417
6.750	98.429	98.335	98.147	97.960
6.875	98.972	98.878	98.690	98.503
7.000	99.515	99.421	99.233	99.046
7.125	100.058	99.964	99.776	99.589
7.250	100.601	100.507	100.319	100.132
7.375	101.144	101.050	100.862	100.675
7.500	101.687	101.593	101.405	101.218
7.625	102.230	102.136	101.948	101.761
7.750	102.773	102.679	102.491	102.304
7.875	103.316	103.222	103.034	102.847
8.000	103.859	103.765	103.577	103.390

Loan Level Price Adjustments (LLPAs)

FICO		CLTV						
		<= 60%	60.01 - 65%	65.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%	85.01 - 90%
FICO >= 800		0.800	0.750	0.700	0.650	0.550	-1.000	-2.750
FICO 760 - 799		0.700	0.650	0.600	0.550	0.450	-2.000	-3.850
FICO 740 - 759		0.600	0.550	0.450	0.400	0.100	-3.000	-4.600
FICO 720 - 739		0.450	0.400	0.100	0.000	-0.500	-3.550	-4.900
FICO 700 - 719		-0.050	-0.150	-0.350	-0.750	-1.250	-4.000	-5.750
FICO 680 - 699		-0.950	-1.150	-1.450	-2.500	-3.050	-5.250	-7.750
FICO 660 - 679		-1.500	-1.750	-2.150	-3.350	-4.400		
Other Adjusters		<= 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%
Floor:	2.75%
Caps:	5/1/5
Index:	SOFR

NC Floor Price

99.750

Maximum Net Price

102.000

Must be Conditionally Approved to lock

Jumbo Pro Pricing

Jumbo Pro 30 Year Fixed - (901SP)				
Rate	15 Day	30 Day	45 Day	60 Day
6.250	95.408	95.299	95.127	94.908
6.375	95.829	95.719	95.547	95.329
6.500	96.248	96.139	95.967	95.748
6.625	96.730	96.621	96.449	96.230
6.750	97.213	97.103	96.931	96.713
6.875	97.606	97.496	97.324	97.106
7.000	97.999	97.890	97.718	97.499
7.125	98.433	98.324	98.152	97.933
7.250	98.867	98.757	98.585	98.367
7.375	99.296	99.187	99.015	98.796
7.500	99.726	99.616	99.444	99.226

Jumbo Pro 30 Year Fixed 1-1 Buydown - (901SP-BD10)				
Rate	15 Day	30 Day	45 Day	60 Day
6.250	95.408	95.299	95.127	94.908
6.375	95.829	95.719	95.547	95.329
6.500	96.248	96.139	95.967	95.748
6.625	96.730	96.621	96.449	96.230
6.750	97.213	97.103	96.931	96.713
6.875	97.606	97.496	97.324	97.106
7.000	97.999	97.890	97.718	97.499
7.125	98.433	98.324	98.152	97.933
7.250	98.867	98.757	98.585	98.367
7.375	99.296	99.187	99.015	98.796
7.500	99.726	99.616	99.444	99.226

Jumbo Pro 10/6 ARM - (910SP)				
Rate	15 Day	30 Day	45 Day	60 Day
5.250	93.477	93.368	93.196	92.977
5.375	93.912	93.803	93.631	93.412
5.500	94.342	94.232	94.060	93.842
5.625	94.680	94.571	94.399	94.180
5.750	95.007	94.898	94.726	94.507
5.875	95.358	95.249	95.077	94.858
6.000	95.715	95.606	95.434	95.215
6.125	96.136	96.026	95.855	95.636
6.250	96.516	96.407	96.235	96.016
6.375	96.763	96.653	96.482	96.263
6.500	97.011	96.902	96.730	96.511
6.625	97.044	96.934	96.762	96.544
6.750	97.077	96.967	96.795	96.577
6.875	97.287	97.178	97.006	96.787
7.000	97.499	97.390	97.218	96.999

Jumbo Pro 30 Year Fixed 2:1 Buydown - (901SP-BD)				
Rate	15 Day	30 Day	45 Day	60 Day
6.250	95.408	95.299	95.127	94.908
6.375	95.829	95.719	95.547	95.329
6.500	96.248	96.139	95.967	95.748
6.625	96.730	96.621	96.449	96.230
6.750	97.213	97.103	96.931	96.713
6.875	97.606	97.496	97.324	97.106
7.000	97.999	97.890	97.718	97.499
7.125	98.433	98.324	98.152	97.933
7.250	98.867	98.757	98.585	98.367
7.375	99.296	99.187	99.015	98.796
7.500	99.726	99.616	99.444	99.226

Jumbo Pro 15 Year Fixed - (915SP)				
Rate	15 Day	30 Day	45 Day	60 Day
5.500	92.786	92.676	92.504	92.286
5.625	93.326	93.216	93.044	92.826
5.750	93.866	93.756	93.585	93.366
5.875	94.255	94.145	93.973	93.755
6.000	94.644	94.534	94.362	94.144
6.125	95.009	94.899	94.727	94.509
6.250	95.374	95.264	95.093	94.874
6.375	95.818	95.709	95.537	95.318
6.500	96.262	96.153	95.981	95.762
6.625	96.760	96.651	96.479	96.260
6.750	97.259	97.149	96.977	96.759

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	0.350	0.300	0.100		
FICO 780-799		0.350	0.350	0.300	0.250	0.050		
FICO 760-779		0.350	0.300	0.250	0.200	0.050		
FICO 740-759		0.300	0.250	0.200	0.100	0.000		
FICO 720-739		0.200	0.200	0.100	-0.050	-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	0.350	0.300	0.100		
FICO 780-799		0.350	0.350	0.300	0.250	0.050		
FICO 760-779		0.350	0.300	0.250	0.200	0.050		
FICO 740-759		0.300	0.250	0.200	0.100	0.000		
FICO 720-739		0.200	0.200	0.100	-0.050	-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		
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		0.000	0.000	0.000	-0.100	-0.150		
Cash Out Refi		-0.100	-0.100	-0.250	-0.500	-1.000		
2nd Home		0.000	0.000	-0.100	-0.150	-0.250		
Non-Owner		-0.250	-0.250	-0.500				
Condo		0.000	0.000	0.000	-0.100	-0.200		
2 Units		0.000	-0.150	-0.250	-0.350	-0.500		
3-4 Units		0.000	-0.150	-0.250				
UPB > \$1.5MM		0.000	0.000	0.000	0.000	0.000		
Self Employed		0.000	0.000	0.000	0.000	-0.100		

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	90.681	90.556	90.431	90.243	6.000	90.681	90.556	90.431	90.243
6.125	91.667	91.542	91.417	91.230	6.125	91.667	91.542	91.417	91.230
6.250	92.273	92.148	92.023	91.835	6.250	92.273	92.148	92.023	91.835
6.375	92.888	92.763	92.638	92.451	6.375	92.888	92.763	92.638	92.451
6.500	93.495	93.370	93.245	93.057	6.500	93.495	93.370	93.245	93.057
6.625	94.424	94.299	94.174	93.986	6.625	94.424	94.299	94.174	93.986
6.750	95.120	94.995	94.870	94.683	6.750	95.120	94.995	94.870	94.683
6.875	95.553	95.428	95.303	95.116	6.875	95.553	95.428	95.303	95.116
7.000	96.326	96.201	96.076	95.888	7.000	96.326	96.201	96.076	95.888
7.125	96.692	96.567	96.442	96.254	7.125	96.692	96.567	96.442	96.254
7.250	97.028	96.903	96.778	96.591	7.250	97.028	96.903	96.778	96.591
7.375	97.345	97.220	97.095	96.908	7.375	97.345	97.220	97.095	96.908
7.500	97.863	97.738	97.613	97.425	7.500	97.863	97.738	97.613	97.425
7.625	98.141	98.016	97.891	97.703	7.625	98.141	98.016	97.891	97.703
7.750	98.389	98.264	98.139	97.951	7.750	98.389	98.264	98.139	97.951
7.875	98.637	98.512	98.387	98.199	7.875	98.637	98.512	98.387	98.199
8.000	99.035	98.910	98.785	98.597	8.000	99.035	98.910	98.785	98.597
8.125	99.283	99.158	99.033	98.846	8.125	99.283	99.158	99.033	98.846
8.250	99.472	99.347	99.222	99.035	8.250	99.472	99.347	99.222	99.035
8.375	99.592	99.467	99.342	99.154	8.375	99.592	99.467	99.342	99.154
8.500	99.779	99.654	99.529	99.341	8.500	99.779	99.654	99.529	99.341
8.625	99.839	99.714	99.589	99.402	8.625	99.839	99.714	99.589	99.402

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LendingPros
19000 MacArthur Blvd, Suite 250
Irvine, CA 92612

Effective: Tuesday, October 6, 2026

Jumbo Elite Pro Pricing

Jumbo Elite Pro 30 YR Fixed - (901)			
Note Rate	15 DAY	30 DAY	45 DAY
6.125	95.962	95.900	96.025
6.250	96.500	96.438	96.563
6.375	96.350	96.288	96.413
6.500	96.850	96.788	96.913
6.625	97.350	97.288	97.413
6.750	97.850	97.788	97.913
6.875	98.287	98.225	98.350
7.000	98.725	98.663	98.788
7.125	99.162	99.100	99.225
7.250	99.568	99.506	99.631
7.375	99.943	99.881	100.006
7.500	100.318	100.256	100.381
7.625	100.662	100.600	100.725
7.750	100.975	100.913	101.038
7.875	101.287	101.225	101.350
8.000	101.600	101.538	101.663
8.125	101.881	101.819	101.944
8.250	102.162	102.100	102.225
8.375	102.443	102.381	102.506

Jumbo Elite Pro 30 YR Fixed 2:1 Buydown - (901-BD)			
Note Rate	15 DAY	30 DAY	45 DAY
6.125	95.962	95.900	96.025
6.250	96.500	96.438	96.563
6.375	96.350	96.288	96.413
6.500	96.850	96.788	96.913
6.625	97.350	97.288	97.413
6.750	97.850	97.788	97.913
6.875	98.287	98.225	98.350
7.000	98.725	98.663	98.788
7.125	99.162	99.100	99.225
7.250	99.568	99.506	99.631
7.375	99.943	99.881	100.006
7.500	100.318	100.256	100.381
7.625	100.662	100.600	100.725
7.750	100.975	100.913	101.038
7.875	101.287	101.225	101.350
8.000	101.600	101.538	101.663
8.125	101.881	101.819	101.944
8.250	102.162	102.100	102.225
8.375	102.443	102.381	102.506

Jumbo Elite Pro 30 YR Fixed 1:0 Buydown - (901-BD10)			
Note Rate	15 DAY	30 DAY	45 DAY
6.125	95.962	95.900	96.025
6.250	96.500	96.438	96.563
6.375	96.350	96.288	96.413
6.500	96.850	96.788	96.913
6.625	97.350	97.288	97.413
6.750	97.850	97.788	97.913
6.875	98.287	98.225	98.350
7.000	98.725	98.663	98.788
7.125	99.162	99.100	99.225
7.250	99.568	99.506	99.631
7.375	99.943	99.881	100.006
7.500	100.318	100.256	100.381
7.625	100.662	100.600	100.725
7.750	100.975	100.913	101.038
7.875	101.287	101.225	101.350
8.000	101.600	101.538	101.663
8.125	101.881	101.819	101.944
8.250	102.162	102.100	102.225
8.375	102.443	102.381	102.506

Jumbo Elite Pro 15 YR Fixed - (915)			
Note Rate	15 DAY	30 DAY	45 DAY
6.125	96.212	96.150	96.275
6.250	96.760	96.688	96.813
6.375	96.500	96.538	96.663
6.500	97.100	97.038	97.163
6.625	97.600	97.538	97.663
6.750	98.100	98.038	98.163
6.875	98.537	98.475	98.600
7.000	98.975	98.913	99.038
7.125	99.412	99.350	99.475
7.250	99.818	99.756	99.881
7.375	100.193	100.131	100.256
7.500	100.568	100.506	100.631
7.625	100.912	100.850	100.975
7.750	101.225	101.163	101.288
7.875	101.537	101.475	101.600
8.000	101.850	101.788	101.913
8.125	102.131	102.069	102.194
8.250	102.412	102.350	102.475
8.375	102.693	102.631	102.756

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