LendingPros Wholesale Rate Sheet

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Ratesheet Code: RS-WS

Effective Date: 11/20/26 12:13 PM

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Lock Expiration Days	
15 Day	12/04/26
30 Day	12/21/26
45 Day	01/03/27
60 Day	01/18/27

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**

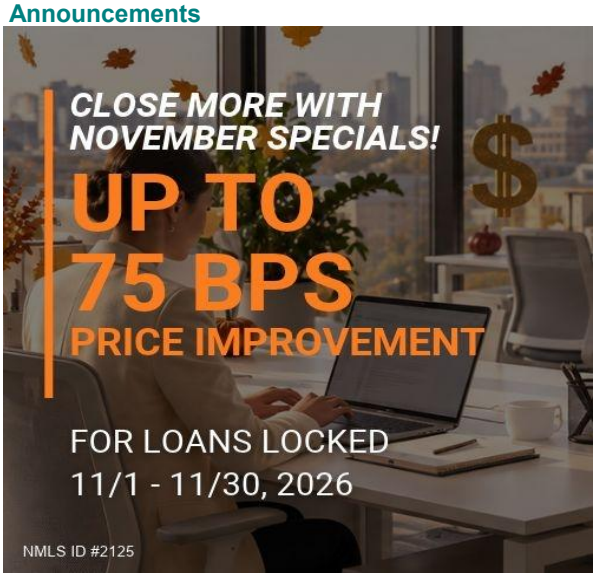
Lender ID Number	
FHA Lender ID CA	20996-00001
FHA Lender ID	20996-00018
VA Lender ID	169917
USDA Lender ID	33-0962918

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.**

November Pricing Special	
All FHA (excludes DPA and CalHFA)	0.125

Announcements



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: November 20, 2026

FANNIE MAE CONFORMING FIXED RATE PRICING

FANNIE MAE 30 YEAR FIXED (101)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	96.248	96.198	96.137	96.076
6.125	96.894	96.844	96.784	96.723
6.250	97.445	97.383	97.308	97.232
6.375	98.186	98.123	98.048	97.972
6.500	98.818	98.755	98.680	98.604
6.625	99.285	99.223	99.147	99.072
6.750	99.864	99.789	99.701	99.614
6.875	100.274	100.199	100.112	100.024
6.990	100.810	100.735	100.648	100.561
7.125	101.310	101.235	101.148	101.061
7.250	101.611	101.518	101.412	101.306
7.375	102.063	101.969	101.863	101.757
7.500	102.469	102.375	102.269	102.163
7.625	102.830	102.736	102.630	102.524
7.750	102.506	102.369	102.209	102.049
7.875	102.891	102.753	102.594	102.434
7.990	103.059	102.922	102.762	102.602
8.125	103.382	103.245	103.085	102.925

FANNIE MAE 25 YEAR FIXED (125)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	95.924	95.874	95.813	95.752
6.125	96.606	96.556	96.495	96.435
6.250	97.170	97.108	97.032	96.957
6.375	97.910	97.848	97.772	97.697
6.500	98.543	98.480	98.405	98.329
6.625	99.010	98.948	98.872	98.797
6.750	99.589	99.514	99.426	99.339
6.875	99.999	99.924	99.837	99.749
6.990	100.535	100.460	100.373	100.286
7.125	101.035	100.960	100.873	100.786
7.250	101.318	101.224	101.118	101.012
7.375	101.768	101.674	101.568	101.462
7.500	102.174	102.080	101.974	101.868
7.625	102.535	102.441	102.335	102.229
7.750	102.211	102.074	101.914	101.754
7.875	102.596	102.458	102.299	102.139
7.990	102.764	102.627	102.467	102.307
8.125	103.087	102.950	102.790	102.630

FANNIE MAE 20 YEAR FIXED (120)

Rate	15-Day	30-Day	45-Day	60-Day
5.750	96.434	96.347	96.247	96.147
5.875	97.062	96.974	96.870	96.766
5.990	97.619	97.531	97.427	97.323
6.125	98.240	98.152	98.048	97.944
6.250	98.771	98.683	98.579	98.474
6.375	99.415	99.328	99.224	99.119
6.500	99.905	99.818	99.714	99.609
6.625	100.251	100.164	100.059	99.955
6.750	100.395	100.295	100.190	100.085
6.875	100.740	100.640	100.535	100.431
6.990	101.266	101.166	101.061	100.957
7.125	101.695	101.595	101.490	101.385
7.250	101.472	101.378	101.273	101.167
7.375	101.864	101.771	101.665	101.559
7.500	102.227	102.133	102.027	101.921
7.625	102.565	102.471	102.365	102.259
7.750	102.630	102.493	102.333	102.174
7.875	102.971	102.833	102.674	102.514
7.990	103.134	102.996	102.837	102.677
8.125	103.447	103.310	103.150	102.991

FANNIE MAE 15 YEAR FIXED (115)

Rate	15-Day	30-Day	45-Day	60-Day
5.250	96.670	96.620	96.566	96.513
5.375	97.117	97.067	97.014	96.960
5.500	97.554	97.504	97.451	97.397
5.625	97.982	97.931	97.878	97.825
5.750	98.469	98.401	98.327	98.253
5.875	98.896	98.828	98.754	98.680
5.990	99.271	99.202	99.129	99.055
6.125	99.690	99.622	99.548	99.474
6.250	100.052	99.984	99.910	99.836
6.375	100.514	100.446	100.372	100.298
6.500	100.826	100.758	100.684	100.610
6.625	100.999	100.930	100.856	100.782
6.750	101.253	101.178	101.098	101.017
6.875	101.417	101.342	101.261	101.181
6.990	101.778	101.703	101.623	101.543
7.125	102.035	101.960	101.880	101.800
7.250	101.756	101.688	101.614	101.540
7.375	101.996	101.927	101.853	101.779
7.500	102.215	102.146	102.073	101.999
7.625	102.411	102.342	102.268	102.195
7.750	102.631	102.562	102.489	102.415
7.875	102.954	102.886	102.812	102.739

FANNIE MAE 10 YEAR FIXED (110)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	99.501	99.432	99.359	99.285
6.125	99.825	99.756	99.682	99.609
6.250	100.103	100.034	99.960	99.887
6.375	100.486	100.417	100.344	100.270
6.500	100.717	100.649	100.575	100.501
6.625	100.808	100.740	100.666	100.592
6.750	100.763	100.688	100.608	100.527
6.875	100.849	100.774	100.694	100.613
6.990	101.152	101.077	100.997	100.916
7.125	101.345	101.270	101.190	101.109
7.250	101.205	101.136	101.063	100.989
7.375	101.386	101.317	101.243	101.170
7.500	101.548	101.479	101.405	101.332
7.625	101.698	101.630	101.556	101.482
7.750	101.874	101.805	101.732	101.658
7.875	102.027	101.959	101.885	101.811
7.990	102.043	101.975	101.901	101.827
8.125	102.212	102.144	102.070	101.996

HOME READY 30 YEAR FIXED (R101)

Rate	15-Day	30-Day	45-Day	60-Day
5.750	94.459	94.409	94.348	94.288
5.875	95.158	95.108	95.047	94.986
5.990	95.848	95.798	95.737	95.676
6.125	96.494	96.444	96.384	96.323
6.250	97.045	96.983	96.908	96.832
6.375	97.786	97.723	97.648	97.572
6.500	98.418	98.355	98.280	98.204
6.625	98.885	98.823	98.747	98.672
6.750	99.464	99.389	99.301	99.214
6.875	99.874	99.799	99.712	99.624
6.990	100.410	100.335	100.248	100.161
7.125	100.910	100.835	100.748	100.661
7.250	101.211	101.118	101.012	100.906
7.375	101.663	101.569	101.463	101.357
7.500	102.069	101.975	101.869	101.763
7.625	102.430	102.336	102.230	102.124
7.750	102.106	101.969	101.809	101.649
7.875	102.491	102.353	102.194	102.034
7.990	102.659	102.522	102.362	102.202
8.125	102.982	102.845	102.685	102.525

REFI NOW CONFORMING PRICING

Fannie Mae 30 Yr Fixed Refi Now

Rate	15-Day	30-Day	45-Day	60-Day
5.375	92.228	92.184	92.131	92.077
5.500	92.894	92.850	92.797	92.743
5.625	93.572	93.528	93.474	93.421
5.750	94.134	94.084	94.023	93.963
5.875	94.833	94.783	94.722	94.661
5.990	95.523	95.473	95.412	95.351
6.125	96.169	96.119	96.059	95.998
6.250	96.720	96.658	96.583	96.507
6.375	97.461	97.398	97.323	97.247
6.500	98.093	98.030	97.955	97.879
6.625	98.560	98.498	98.422	98.347
6.750	99.139	99.064	98.976	98.889
6.875	99.549	99.474	99.387	99.299
6.990	100.085	100.010	99.923	99.836
7.125	100.585	100.510	100.423	100.336
7.250	100.886	100.793	100.687	100.581
7.375	101.338	101.244	101.138	101.032
7.500	101.744	101.650	101.544	101.438
7.625	102.105	102.011	101.905	101.799
7.750	101.781	101.644	101.484	101.324
7.875	102.166	102.028	101.869	101.709
7.990	102.334	102.197	102.037	101.877
8.125	102.657	102.520	102.360	102.200

Fannie Mae 25 Yr Fixed Refi Now

Rate	15-Day	30-Day	45-Day	60-Day
5.250	91.260	91.216	91.163	91.109
5.375	91.992	91.949	91.895	91.842
5.500	92.710	92.666	92.613	92.559
5.625	93.401	93.357	93.304	93.250
5.750	93.974	93.924	93.863	93.802
5.875	94.659	94.609	94.548	94.487
5.990	95.349	95.299	95.238	95.177
6.125	96.031	95.981	95.920	95.860
6.250	96.595	96.533	96.457	96.382
6.375	97.335	97.273	97.197	97.122
6.500	97.968	97.905	97.830	97.754
6.625	98.435	98.373	98.297	98.222
6.750	99.014	98.939	98.851	98.764
6.875	99.424	99.349	99.262	99.174
6.990	99.960	99.885	99.798	99.711
7.125	100.460	100.385	100.298	100.211
7.250	100.743	100.649	100.543	100.437
7.375	101.193	101.099	100.993	100.887
7.500	101.599	101.505	101.399	101.293
7.625	101.960	101.866	101.760	101.654
7.750	101.636	101.499	101.339	101.179
7.875	102.021	101.883	101.724	101.564
7.990	102.189	102.052	101.892	101.732

Fannie Mae 20 Yr Fixed Refi Now

Rate	15-Day	30-Day	45-Day	60-Day
5.750	96.359	96.272	96.172	96.072
5.875	96.987	96.899	96.795	96.691
5.990	97.544	97.456	97.352	97.248
6.125	98.165	98.077	97.973	97.869
6.250	98.696	98.608	98.504	98.399
6.375	99.340	99.253	99.149	99.044
6.500	99.830	99.743	99.639	99.534
6.625	100.176	100.089	99.984	99.880
6.750	100.320	100.220	100.115	100.010
6.875	100.665	100.565	100.460	100.356
6.990	101.191	101.091	100.986	100.882
7.125	101.620	101.520	101.415	101.310
7.250	101.397	101.303	101.198	101.092
7.375	101.789	101.696	101.590	101.484
7.500	102.152	102.058	101.952	101.846
7.625	102.490	102.396	102.290	102.184
7.750	102.555	102.418	102.258	102.099
7.875	102.896	102.758	102.599	102.439
7.990	103.059	102.921	102.762	102.602
8.125	103.372	103.235	103.075	102.916

REFI NOW CONFORMING PRICING

Fannie Mae 15 Yr Fixed Refi Now

Rate	15-Day	30-Day	45-Day	60-Day
6.500	100.676	100.608	100.534	100.460
6.625	100.849	100.780	100.706	100.632
6.750	101.103	101.028	100.948	100.867
6.875	101.267	101.192	101.111	101.031
6.990	101.628	101.553	101.473	101.393
7.125	101.885	101.810	101.730	101.650
7.250	101.606	101.538	101.464	101.390
7.375	101.846	101.777	101.703	101.629
7.500	102.065	101.996	101.923	101.849
7.625	102.261	102.192	102.118	102.045
7.750	102.481	102.412	102.339	102.265
7.875	102.679	102.611	102.537	102.464
7.990	102.737	102.668	102.594	102.521
8.125	102.954	102.885	102.812	102.739
8.250	103.185	103.116	103.043	102.969
8.375	103.387	103.318	103.245	103.172
8.500	103.587	103.518	103.445	103.372

Fannie Mae 10 Yr Fixed Refi Now

Rate	15-Day	30-Day	45-Day	60-Day
6.500	100.767	100.699	100.625	100.551
6.625	100.858	100.790	100.716	100.642
6.750	100.813	100.738	100.658	100.577
6.875	100.899	100.824	100.744	100.663
6.990	101.202	101.127	101.047	100.966
7.125	101.395	101.320	101.240	101.159
7.250	101.255	101.186	101.113	101.039
7.375	101.436	101.367	101.293	101.220
7.500	101.598	101.529	101.455	101.382
7.625	101.748	101.680	101.606	101.532
7.750	101.924	101.855	101.782	101.708
7.875	102.077	102.009	101.935	101.861
7.990	102.093	102.025	101.951	101.877
8.125	102.262	102.194	102.120	102.046
8.250	102.258	102.189	102.116	102.042
8.375	102.415	102.347	102.273	102.199
8.500	102.571	102.502	102.428	102.354

LendingPros
19000 MacArthur Blvd, Suite 250
Irvine, CA 92612

Effective: November 20, 2026

FANNIE MAE HIGH BALANCE FIXED RATE PRICING

FANNIE MAE HB 30 YEAR FIXED (101HB)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	95.250	95.162	95.058	94.953
6.125	95.917	95.830	95.725	95.621
6.250	96.982	96.882	96.766	96.649
6.375	97.603	97.503	97.387	97.271
6.500	98.220	98.120	98.004	97.888
6.625	98.733	98.633	98.517	98.401
6.750	99.364	99.264	99.148	99.032
6.875	99.863	99.763	99.647	99.531
6.990	100.304	100.204	100.088	99.972
7.125	100.723	100.623	100.507	100.391
7.250	101.259	101.140	101.005	100.870
7.375	101.670	101.552	101.417	101.282
7.500	101.855	101.737	101.602	101.467
7.625	102.489	102.371	102.236	102.101
7.750	101.057	100.870	100.652	100.435
7.875	101.155	100.968	100.750	100.532
7.990	101.438	101.251	101.033	100.816
8.125	101.738	101.551	101.333	101.115
8.250	100.871	100.702	100.517	100.332
8.375	101.043	100.874	100.689	100.505
8.500	101.286	101.117	100.932	100.748
8.625	101.518	101.349	101.164	100.980

FANNIE MAE HB 25 YEAR FIXED (125HB)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	93.300	93.212	93.108	93.003
6.125	93.967	93.880	93.775	93.671
6.250	95.032	94.932	94.816	94.699
6.375	95.653	95.553	95.437	95.321
6.500	96.270	96.170	96.054	95.938
6.625	96.783	96.683	96.567	96.451
6.750	97.411	97.311	97.195	97.079
6.875	97.893	97.793	97.677	97.561
6.990	98.334	98.234	98.118	98.002
7.125	98.753	98.653	98.537	98.421
7.250	99.289	99.170	99.035	98.900
7.375	99.700	99.582	99.447	99.312
7.500	99.885	99.767	99.632	99.497
7.625	100.519	100.401	100.266	100.131
7.750	99.087	98.900	98.682	98.465
7.875	99.185	98.998	98.780	98.562
7.990	99.468	99.281	99.063	98.846
8.125	99.768	99.581	99.363	99.145
8.250	98.622	98.454	98.269	98.084
8.375	98.795	98.626	98.441	98.256
8.500	99.038	98.869	98.684	98.499
8.625	99.270	99.101	98.916	98.731

FANNIE MAE HB 20 YEAR FIXED (120HB)

Rate	15-Day	30-Day	45-Day	60-Day
5.375	94.463	89.206	89.139	89.073
5.500	89.988	89.938	89.872	89.805
5.625	90.708	90.658	90.592	90.525
5.750	91.744	91.656	91.552	91.447
5.875	92.442	92.354	92.250	92.146
5.990	93.452	93.364	93.260	93.155
6.125	94.117	94.030	93.925	93.821
6.250	95.182	95.082	94.966	94.849
6.375	95.803	95.703	95.587	95.471
6.500	96.420	96.320	96.204	96.088
6.625	96.933	96.833	96.717	96.601
6.750	97.564	97.464	97.348	97.232
6.875	98.067	97.967	97.851	97.735
6.990	98.495	98.395	98.279	98.163
7.125	98.947	98.847	98.731	98.615
7.250	99.484	99.365	99.230	99.095
7.375	99.883	99.764	99.629	99.494
7.500	100.085	99.967	99.832	99.697
7.625	100.738	100.619	100.484	100.349
7.750	99.329	99.142	98.924	98.706
7.875	99.407	99.219	99.001	98.784
7.990	99.707	99.520	99.302	99.085

FANNIE MAE HB 15 YEAR FIXED (115HB)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	97.077	97.014	96.947	96.880
6.125	97.367	97.304	97.237	97.170
6.250	97.742	97.660	97.573	97.486
6.375	98.014	97.932	97.845	97.758
6.500	98.249	98.168	98.081	97.994
6.625	98.454	98.373	98.286	98.199
6.750	98.395	98.308	98.214	98.120
6.875	98.645	98.558	98.464	98.370
6.990	98.874	98.786	98.693	98.599
7.125	99.060	98.973	98.879	98.785
7.250	98.899	98.818	98.731	98.644
7.375	99.097	99.016	98.929	98.842
7.500	99.081	99.000	98.913	98.826
7.625	99.531	99.450	99.363	99.276
7.750	100.099	100.018	99.930	99.843
7.875	100.009	99.927	99.840	99.753
7.990	100.151	100.070	99.983	99.896

FANNIE MAE HB 10 YEAR FIXED (110HB)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	96.564	96.502	96.435	96.368
6.125	96.840	96.777	96.711	96.644
6.250	97.218	97.137	97.050	96.963
6.375	97.479	97.398	97.311	97.224
6.500	97.702	97.621	97.534	97.447
6.625	97.892	97.811	97.724	97.637
6.750	97.822	97.735	97.641	97.547
6.875	98.062	97.974	97.880	97.787
6.990	98.275	98.187	98.093	98.000
7.125	98.494	98.406	98.312	98.219
7.250	98.334	98.253	98.166	98.079
7.375	98.519	98.438	98.351	98.264
7.500	98.521	98.440	98.353	98.266
7.625	98.989	98.908	98.821	98.734
7.750	99.581	99.499	99.412	99.325
7.875	99.470	99.389	99.302	99.215
7.990	99.630	99.549	99.462	99.375

FANNIE MAE FIXED RATE BUYDOWN PRICING

FANNIE MAE 30 YR FIXED 2:1 BUYDOWN (101-BD)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	96.098	96.048	95.987	95.926
6.125	96.744	96.694	96.634	96.573
6.250	97.295	97.233	97.158	97.082
6.375	98.036	97.973	97.898	97.822
6.500	98.668	98.605	98.530	98.454
6.625	99.135	99.073	98.997	98.922
6.750	99.714	99.639	99.551	99.464
6.875	100.124	100.049	99.962	99.874
6.990	100.660	100.585	100.498	100.411
7.125	101.160	101.085	100.998	100.911
7.250	101.461	101.368	101.262	101.156
7.375	101.913	101.819	101.713	101.607
7.500	102.319	102.225	102.119	102.013
7.625	102.680	102.586	102.480	102.374
7.750	102.356	102.219	102.059	101.899
7.875	102.741	102.603	102.444	102.284
7.990	102.909	102.772	102.612	102.452
8.125	103.232	103.095	102.935	102.775

FANNIE MAE HB 30 YR FIXED 2:1 BUYDOWN (101 HB-BD)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	95.200	95.112	95.008	94.903
6.125	95.867	95.780	95.675	95.571
6.250	96.932	96.832	96.716	96.599
6.375	97.553	97.453	97.337	97.221
6.500	98.170	98.070	97.954	97.838
6.625	98.683	98.583	98.467	98.351
6.750	99.314	99.214	99.098	98.982
6.875	99.813	99.713	99.597	99.481
6.990	100.254	100.154	100.038	99.922
7.125	100.673	100.573	100.457	100.341
7.250	101.209	101.090	100.955	100.820
7.375	101.620	101.502	101.367	101.232
7.500	101.805	101.687	101.552	101.417
7.625	102.439	102.321	102.186	102.051
7.750	101.007	100.820	100.602	100.385
7.875	101.105	100.918	100.700	100.482
7.990	101.388	101.201	100.983	100.766
8.125	101.688	101.501	101.283	101.065
8.250	100.821	100.652	100.467	100.282
8.375	100.993	100.824	100.639	100.455
8.500	101.236	101.067	100.882	100.698
8.625	101.468	101.299	101.114	100.930

ANNIE MAE HOMEREADY 30 YR FIXED 2:1 BUYDOWN (R101-B

Rate	15-Day	30-Day	45-Day	60-Day
5.990	95.398	95.348	95.287	95.226
6.125	96.044	95.994	95.934	95.873
6.250	96.595	96.533	96.458	96.382
6.375	97.336	97.273	97.198	97.122
6.500	97.968	97.905	97.830	97.754
6.625	98.435	98.373	98.297	98.222
6.750	99.014	98.939	98.851	98.764
6.875	99.424	99.349	99.262	99.174
6.990	99.960	99.885	99.798	99.711
7.125	100.460	100.385	100.298	100.211
7.250	100.761	100.668	100.562	100.456
7.375	101.213	101.119	101.013	100.907
7.500	101.619	101.525	101.419	101.313
7.625	101.980	101.886	101.780	101.674
7.750	101.656	101.519	101.359	101.199
7.875	102.041	101.903	101.744	101.584
7.990	102.209	102.072	101.912	101.752
8.125	102.532	102.395	102.235	102.075

FANNIE MAE 30 YR FIXED 1:0 BUYDOWN (101-BD10)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	96.098	96.048	95.987	95.926
6.125	96.744	96.694	96.634	96.573
6.250	97.295	97.233	97.158	97.082
6.375	98.036	97.973	97.898	97.822
6.500	98.668	98.605	98.530	98.454
6.625	99.135	99.073	98.997	98.922
6.750	99.714	99.639	99.551	99.464
6.875	100.124	100.049	99.962	99.874
6.990	100.660	100.585	100.498	100.411
7.125	101.160	101.085	100.998	100.911
7.250	101.461	101.368	101.262	101.156
7.375	101.913	101.819	101.713	101.607
7.500	102.319	102.225	102.119	102.013
7.625	102.680	102.586	102.480	102.374
7.750	102.356	102.219	102.059	101.899
7.875	102.741	102.603	102.444	102.284
7.990	102.909	102.772	102.612	102.452
8.125	103.232	103.095	102.935	102.775

FANNIE MAE HB 30 YR FIXED 1:0 BUYDOWN (101 HB-BD10)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	95.200	95.112	95.008	94.903
6.125	95.867	95.780	95.675	95.571
6.250	96.932	96.832	96.716	96.599
6.375	97.553	97.453	97.337	97.221
6.500	98.170	98.070	97.954	97.838
6.625	98.683	98.583	98.467	98.351
6.750	99.314	99.214	99.098	98.982
6.875	99.813	99.713	99.597	99.481
6.990	100.254	100.154	100.038	99.922
7.125	100.673	100.573	100.457	100.341
7.250	101.209	101.090	100.955	100.820
7.375	101.620	101.502	101.367	101.232
7.500	101.805	101.687	101.552	101.417
7.625	102.439	102.321	102.186	102.051
7.750	101.007	100.820	100.602	100.385
7.875	101.105	100.918	100.700	100.482
7.990	101.388	101.201	100.983	100.766
8.125	101.688	101.501	101.283	101.065
8.250	100.821	100.652	100.467	100.282
8.375	100.993	100.824	100.639	100.455
8.500	101.236	101.067	100.882	100.698
8.625	101.468	101.299	101.114	100.930

NNIE MAE HOMEREADY 30 YR FIXED 1:0 BUYDOWN (R101-BD

Rate	15-Day	30-Day	45-Day	60-Day
5.990	95.398	95.348	95.287	95.226
6.125	96.044	95.994	95.934	95.873
6.250	96.595	96.533	96.458	96.382
6.375	97.336	97.273	97.198	97.122
6.500	97.968	97.905	97.830	97.754
6.625	98.435	98.373	98.297	98.222
6.750	99.014	98.939	98.851	98.764
6.875	99.424	99.349	99.262	99.174
6.990	99.960	99.885	99.798	99.711
7.125	100.460	100.385	100.298	100.211
7.250	100.761	100.668	100.562	100.456
7.375	101.213	101.119	101.013	100.907
7.500	101.619	101.525	101.419	101.313
7.625	101.980	101.886	101.780	101.674
7.750	101.656	101.519	101.359	101.199
7.875	102.041	101.903	101.744	101.584
7.990	102.209	102.072	101.912	101.752
8.125	102.532	102.395	102.235	102.075

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Irvine, CA 92612

SELECT PRICING

Effective: November 20, 2026

SELECT FANNIE MAE CONFORMING FIXED RATE PRICING

SELECT FANNIE MAE 30 YEAR FIXED (101)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	96.498	96.448	96.387	96.326
6.125	97.144	97.094	97.034	96.973
6.250	97.695	97.633	97.558	97.482
6.375	98.436	98.373	98.298	98.222
6.500	99.068	99.005	98.930	98.854
6.625	99.535	99.473	99.397	99.322
6.750	100.114	100.039	99.951	99.864
6.875	100.524	100.449	100.362	100.274
6.990	101.060	100.985	100.898	100.811
7.125	101.560	101.485	101.398	101.311
7.250	101.861	101.768	101.662	101.556
7.375	102.313	102.219	102.113	102.007
7.500	102.719	102.625	102.519	102.413
7.625	103.080	102.986	102.880	102.774
7.750	102.756	102.619	102.459	102.299
7.875	103.141	103.003	102.844	102.684
7.990	103.309	103.172	103.012	102.852
8.125	103.632	103.495	103.335	103.175

SELECT FANNIE MAE 15 YEAR FIXED (115)

Rate	15-Day	30-Day	45-Day	60-Day
5.250	96.920	96.870	96.816	96.763
5.375	97.367	97.317	97.264	97.210
5.500	97.804	97.754	97.701	97.647
5.625	98.232	98.181	98.128	98.075
5.750	98.719	98.651	98.577	98.503
5.875	99.146	99.078	99.004	98.930
5.990	99.521	99.452	99.379	99.305
6.125	99.940	99.872	99.798	99.724
6.250	100.302	100.234	100.160	100.086
6.375	100.764	100.696	100.622	100.548
6.500	101.076	101.008	100.934	100.860
6.625	101.249	101.180	101.106	101.032
6.750	101.503	101.428	101.348	101.267
6.875	101.667	101.592	101.511	101.431
6.990	102.028	101.953	101.873	101.793
7.125	102.285	102.210	102.130	102.050
7.250	102.006	101.938	101.864	101.790
7.375	102.246	102.177	102.103	102.029
7.500	102.465	102.396	102.323	102.249
7.625	102.661	102.592	102.518	102.445
7.750	102.881	102.812	102.739	102.665
7.875	103.204	103.136	103.062	102.989
7.990	103.387	103.318	103.244	103.171

SELECT FANNIE MAE HB 30 YEAR FIXED (101HB)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	95.500	95.412	95.308	95.203
6.125	96.167	96.080	95.975	95.871
6.250	97.232	97.132	97.016	96.899
6.375	97.853	97.753	97.637	97.521
6.500	98.470	98.370	98.254	98.138
6.625	98.983	98.883	98.767	98.651
6.750	99.614	99.514	99.398	99.282
6.875	100.113	100.013	99.897	99.781
6.990	100.554	100.454	100.338	100.222
7.125	100.973	100.873	100.757	100.641
7.250	101.509	101.390	101.255	101.120
7.375	101.920	101.802	101.667	101.532
7.500	102.105	101.987	101.852	101.717
7.625	102.739	102.621	102.486	102.351
7.750	101.307	101.120	100.902	100.685
7.875	101.405	101.218	101.000	100.782
7.990	101.688	101.501	101.283	101.066
8.125	101.988	101.801	101.583	101.365

SELECT FANNIE MAE HB 15 YEAR FIXED (115HB)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	97.327	97.264	97.197	97.130
6.125	97.617	97.554	97.487	97.420
6.250	97.992	97.910	97.823	97.736
6.375	98.264	98.182	98.095	98.008
6.500	98.499	98.418	98.331	98.244
6.625	98.704	98.623	98.536	98.449
6.750	98.645	98.558	98.464	98.370
6.875	98.895	98.808	98.714	98.620
6.990	99.124	99.036	98.943	98.849
7.125	99.310	99.223	99.129	99.035
7.250	99.149	99.068	98.981	98.894
7.375	99.347	99.266	99.179	99.092
7.500	99.331	99.250	99.163	99.076
7.625	99.781	99.700	99.613	99.526
7.750	100.349	100.268	100.180	100.093
7.875	100.259	100.177	100.090	100.003

SELECT FANNIE MAE BUYDOWN

SELECT FANNIE MAE 30 YR FIXED 2:1 BUYDOWN (101-BD)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	96.348	96.298	96.237	96.176
6.125	96.994	96.944	96.884	96.823
6.250	97.545	97.483	97.408	97.332
6.375	98.286	98.223	98.148	98.072
6.500	98.918	98.855	98.780	98.704
6.625	99.385	99.323	99.247	99.172
6.750	99.964	99.889	99.801	99.714
6.875	100.374	100.299	100.212	100.124
6.990	100.910	100.835	100.748	100.661
7.125	101.410	101.335	101.248	101.161
7.250	101.711	101.618	101.512	101.406
7.375	102.163	102.069	101.963	101.857
7.500	102.569	102.475	102.369	102.263
7.625	102.930	102.836	102.730	102.624
7.750	102.606	102.469	102.309	102.149
7.875	102.991	102.853	102.694	102.534
7.990	103.159	103.022	102.862	102.702
8.125	103.482	103.345	103.185	103.025

SELECT FANNIE MAE HB 30 YR FIXED 2:1 BUYDOWN (101 HE

Rate	15-Day	30-Day	45-Day	60-Day
5.990	95.450	95.362	95.258	95.153
6.125	96.117	96.030	95.925	95.821
6.250	97.182	97.082	96.966	96.849
6.375	97.803	97.703	97.587	97.471
6.500	98.420	98.320	98.204	98.088
6.625	98.933	98.833	98.717	98.601
6.750	99.564	99.464	99.348	99.232
6.875	100.063	99.963	99.847	99.731
6.990	100.504	100.404	100.288	100.172
7.125	100.923	100.823	100.707	100.591
7.250	101.459	101.340	101.205	101.070
7.375	101.870	101.752	101.617	101.482
7.500	102.055	101.937	101.802	101.667
7.625	102.689	102.571	102.436	102.301
7.750	101.257	101.070	100.852	100.635
7.875	101.355	101.168	100.950	100.732
7.990	101.638	101.451	101.233	101.016
8.125	101.938	101.751	101.533	101.315
8.250	101.071	100.902	100.717	100.532
8.375	101.243	101.074	100.889	100.705
8.500	101.486	101.317	101.132	100.948
8.625	101.718	101.549	101.364	101.180

SELECT FANNIE MAE 30 YR FIXED 1:0 BUYDOWN (101-BD10

Rate	15-Day	30-Day	45-Day	60-Day
5.990	96.348	96.298	96.237	96.176
6.125	96.994	96.944	96.884	96.823
6.250	97.545	97.483	97.408	97.332
6.375	98.286	98.223	98.148	98.072
6.500	98.918	98.855	98.780	98.704
6.625	99.385	99.323	99.247	99.172
6.750	99.964	99.889	99.801	99.714
6.875	100.374	100.299	100.212	100.124
6.990	100.910	100.835	100.748	100.661
7.125	101.410	101.335	101.248	101.161
7.250	101.711	101.618	101.512	101.406
7.375	102.163	102.069	101.963	101.857
7.500	102.569	102.475	102.369	102.263
7.625	102.930	102.836	102.730	102.624
7.750	102.606	102.469	102.309	102.149
7.875	102.991	102.853	102.694	102.534
7.990	103.159	103.022	102.862	102.702
8.125	103.482	103.345	103.185	103.025

SELECT FANNIE MAE HB 30 YR FIXED 1:0 BUYDOWN (101 HE

Rate	15-Day	30-Day	45-Day	60-Day
5.990	95.450	95.362	95.258	95.153
6.125	96.117	96.030	95.925	95.821
6.250	97.182	97.082	96.966	96.849
6.375	97.803	97.703	97.587	97.471
6.500	98.420	98.320	98.204	98.088
6.625	98.933	98.833	98.717	98.601
6.750	99.564	99.464	99.348	99.232
6.875	100.063	99.963	99.847	99.731
6.990	100.504	100.404	100.288	100.172
7.125	100.923	100.823	100.707	100.591
7.250	101.459	101.340	101.205	101.070
7.375	101.870	101.752	101.617	101.482
7.500	102.055	101.937	101.802	101.667
7.625	102.689	102.571	102.436	102.301
7.750	101.257	101.070	100.852	100.635
7.875	101.355	101.168	100.950	100.732
7.990	101.638	101.451	101.233	101.016
8.125	101.938	101.751	101.533	101.315
8.250	101.071	100.902	100.717	100.532
8.375	101.243	101.074	100.889	100.705
8.500	101.486	101.317	101.132	100.948
8.625	101.718	101.549	101.364	101.180

LENDINGPROS

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19000 MacArthur Blvd, Suite 250
Irvine, CA 92612

Effective: November 20, 2026

FREDDIE MAC FIXED RATE PRICING

FREDDIE MAC 30 YEAR FIXED (201)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	96.248	96.198	96.137	96.076
6.125	96.894	96.844	96.784	96.723
6.250	97.445	97.383	97.308	97.232
6.375	98.186	98.123	98.048	97.972
6.500	98.818	98.755	98.680	98.604
6.625	99.285	99.223	99.147	99.072
6.750	99.864	99.789	99.701	99.614
6.875	100.274	100.199	100.112	100.024
6.990	100.810	100.735	100.648	100.561
7.125	101.310	101.235	101.148	101.061
7.250	101.611	101.518	101.412	101.306
7.375	102.063	101.969	101.863	101.757
7.500	102.469	102.375	102.269	102.163
7.625	102.830	102.736	102.630	102.524
7.750	102.506	102.369	102.209	102.049
7.875	102.891	102.753	102.594	102.434
7.990	103.059	102.922	102.762	102.602
8.125	103.382	103.245	103.085	102.925

FREDDIE MAC 25 YEAR FIXED (225)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	95.924	95.874	95.813	95.752
6.125	96.606	96.556	96.495	96.435
6.250	97.170	97.108	97.032	96.957
6.375	97.910	97.848	97.772	97.697
6.500	98.543	98.480	98.405	98.329
6.625	99.010	98.948	98.872	98.797
6.750	99.589	99.514	99.426	99.339
6.875	99.999	99.924	99.837	99.749
6.990	100.535	100.460	100.373	100.286
7.125	101.035	100.960	100.873	100.786
7.250	101.318	101.224	101.118	101.012
7.375	101.768	101.674	101.568	101.462
7.500	102.174	102.080	101.974	101.868
7.625	102.535	102.441	102.335	102.229
7.750	102.211	102.074	101.914	101.754
7.875	102.596	102.458	102.299	102.139
7.990	102.764	102.627	102.467	102.307
8.125	103.087	102.950	102.790	102.630

FREDDIE MAC 20 YEAR FIXED (220)

Rate	15-Day	30-Day	45-Day	60-Day
5.500	95.176	95.101	95.011	94.921
5.625	95.800	95.725	95.635	95.545
5.750	96.434	96.347	96.247	96.147
5.875	97.062	96.974	96.870	96.766
5.990	97.619	97.531	97.427	97.323
6.125	98.240	98.152	98.048	97.944
6.250	98.771	98.683	98.579	98.474
6.375	99.415	99.328	99.224	99.119
6.500	99.905	99.818	99.714	99.609
6.625	100.251	100.164	100.059	99.955
6.750	100.395	100.295	100.190	100.085
6.875	100.740	100.640	100.535	100.431
6.990	101.266	101.166	101.061	100.957
7.125	101.695	101.595	101.490	101.385
7.250	101.472	101.378	101.273	101.167
7.375	101.864	101.771	101.665	101.559
7.500	102.227	102.133	102.027	101.921
7.625	102.565	102.471	102.365	102.259
7.750	102.630	102.493	102.333	102.174
7.875	102.971	102.833	102.674	102.514
7.990	103.134	102.996	102.837	102.677
8.125	103.447	103.310	103.150	102.991

FREDDIE MAC 15 YEAR FIXED (215)

Rate	15-Day	30-Day	45-Day	60-Day
5.250	96.670	96.620	96.566	96.513
5.375	97.117	97.067	97.014	96.960
5.500	97.554	97.504	97.451	97.397
5.625	97.982	97.931	97.878	97.825
5.750	98.469	98.401	98.327	98.253
5.875	98.896	98.828	98.754	98.680
5.990	99.271	99.202	99.129	99.055
6.125	99.690	99.622	99.548	99.474
6.250	100.052	99.984	99.910	99.836
6.375	100.514	100.446	100.372	100.298
6.500	100.826	100.758	100.684	100.610
6.625	100.999	100.930	100.856	100.782
6.750	101.253	101.178	101.098	101.017
6.875	101.417	101.342	101.261	101.181
6.990	101.778	101.703	101.623	101.543
7.125	102.035	101.960	101.880	101.800
7.250	101.756	101.688	101.614	101.540
7.375	101.996	101.927	101.853	101.779
7.500	102.215	102.146	102.073	101.999
7.625	102.411	102.342	102.268	102.195
7.750	102.631	102.562	102.489	102.415

FREDDIE MAC 10 YEAR FIXED (210)

Rate	15-Day	30-Day	45-Day	60-Day
5.500	98.156	98.094	98.027	97.960
5.625	98.485	98.422	98.355	98.288
5.750	98.884	98.816	98.742	98.668
5.875	99.213	99.144	99.070	98.997
5.990	99.501	99.432	99.359	99.285
6.125	99.825	99.756	99.682	99.609
6.250	100.103	100.034	99.960	99.887
6.375	100.486	100.417	100.344	100.270
6.500	100.717	100.649	100.575	100.501
6.625	100.808	100.740	100.666	100.592
6.750	100.763	100.688	100.608	100.527
6.875	100.849	100.774	100.694	100.613
6.990	101.152	101.077	100.997	100.916
7.125	101.345	101.270	101.190	101.109
7.250	101.205	101.136	101.063	100.989

HOME POSSIBLE 30 YEAR FIXED (HP201)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	95.848	95.798	95.737	95.676
6.125	96.494	96.444	96.384	96.323
6.250	97.045	96.983	96.908	96.832
6.375	97.786	97.723	97.648	97.572
6.500	98.418	98.355	98.280	98.204
6.625	98.885	98.823	98.747	98.672
6.750	99.464	99.389	99.301	99.214
6.875	99.874	99.799	99.712	99.624
6.990	100.410	100.335	100.248	100.161
7.125	100.910	100.835	100.748	100.661
7.250	101.211	101.118	101.012	100.906
7.375	101.663	101.569	101.463	101.357
7.500	102.069	101.975	101.869	101.763
7.625	102.430	102.336	102.230	102.124
7.750	102.106	101.969	101.809	101.649
7.875	102.491	102.353	102.194	102.034
7.990	102.659	102.522	102.362	102.202
8.125	102.982	102.845	102.685	102.525

FREDDIE MAC HOMEONE 30 YEAR FIXED (201 HomeOne)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	96.248	96.198	96.137	96.076
6.125	96.894	96.844	96.784	96.723
6.250	97.445	97.383	97.308	97.232
6.375	98.186	98.123	98.048	97.972
6.500	98.818	98.755	98.680	98.604
6.625	99.285	99.223	99.147	99.072
6.750	99.864	99.789	99.701	99.614
6.875	100.274	100.199	100.112	100.024
6.990	100.810	100.735	100.648	100.561
7.125	101.310	101.235	101.148	101.061
7.250	101.611	101.518	101.412	101.306
7.375	102.063	101.969	101.863	101.757
7.500	102.469	102.375	102.269	102.163
7.625	102.830	102.736	102.630	102.524
7.750	102.506	102.369	102.209	102.049
7.875	102.891	102.753	102.594	102.434
7.990	103.059	102.922	102.762	102.602
8.125	103.382	103.245	103.085	102.925

FREDDIE MAC SUPER CONFORMING FIXED RATE PRICING

FREDDIE MAC SC 30 YEAR FIXED (201SC)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	94.900	94.812	94.708	94.603
6.125	95.567	95.480	95.375	95.271
6.250	96.632	96.532	96.416	96.299
6.375	97.253	97.153	97.037	96.921
6.500	97.870	97.770	97.654	97.538
6.625	98.383	98.283	98.167	98.051
6.750	99.014	98.914	98.798	98.682
6.875	99.513	99.413	99.297	99.181
6.990	99.954	99.854	99.738	99.622
7.125	100.373	100.273	100.157	100.041
7.250	100.909	100.790	100.655	100.520
7.375	101.320	101.202	101.067	100.932
7.500	101.505	101.387	101.252	101.117
7.625	102.139	102.021	101.886	101.751
7.750	100.707	100.520	100.302	100.085
7.875	100.805	100.618	100.400	100.182
7.990	101.088	100.901	100.683	100.466
8.125	101.388	101.201	100.983	100.765

FREDDIE MAC SC 20 YEAR FIXED (220SC)

Rate	15-Day	30-Day	45-Day	60-Day
5.500	89.238	89.188	89.122	89.055
5.625	89.958	89.908	89.842	89.775
5.750	90.994	90.906	90.802	90.697
5.875	91.692	91.604	91.500	91.396
5.990	92.702	92.614	92.510	92.405
6.125	93.367	93.280	93.175	93.071
6.250	94.432	94.332	94.216	94.099
6.375	95.053	94.953	94.837	94.721
6.500	95.670	95.570	95.454	95.338
6.625	96.183	96.083	95.967	95.851
6.750	96.814	96.714	96.598	96.482
6.875	97.317	97.217	97.101	96.985
6.990	97.745	97.645	97.529	97.413
7.125	98.197	98.097	97.981	97.865
7.250	98.734	98.615	98.480	98.345
7.375	99.133	99.014	98.879	98.744
7.500	99.335	99.217	99.082	98.947
7.625	99.988	99.869	99.734	99.599
7.750	98.579	98.392	98.174	97.956
7.875	98.657	98.469	98.251	98.034
7.990	98.957	98.770	98.552	98.335

FREDDIE MAC SC 15 YEAR FIXED (215SC)

Rate	15-Day	30-Day	45-Day	60-Day
5.500	94.929	94.867	94.800	94.733
5.625	95.348	95.285	95.218	95.151
5.750	95.488	95.426	95.359	95.292
5.875	95.851	95.789	95.722	95.655
5.990	96.477	96.414	96.347	96.280
6.125	96.767	96.704	96.637	96.570
6.250	97.142	97.060	96.973	96.886
6.375	97.414	97.332	97.245	97.158
6.500	97.649	97.568	97.481	97.394
6.625	97.852	97.771	97.684	97.597
6.750	97.782	97.695	97.601	97.507
6.875	98.022	97.934	97.840	97.747
6.990	98.235	98.147	98.053	97.960
7.125	98.454	98.366	98.272	98.179
7.250	98.294	98.213	98.126	98.039
7.375	98.479	98.398	98.311	98.224
7.500	98.481	98.400	98.313	98.226
7.625	98.949	98.868	98.781	98.694
7.750	99.541	99.459	99.372	99.285
7.875	99.430	99.349	99.262	99.175
7.990	99.590	99.509	99.422	99.335

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Effective: November 20, 2026

FREDDIE MAC FIXED RATE BUYDOWN PRICING

FREDDIE MAC 30 YR FIXED 2:1 BUYDOWN (201-BD)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	96.098	96.048	95.987	95.926
6.125	96.744	96.694	96.634	96.573
6.250	97.295	97.233	97.158	97.082
6.375	98.036	97.973	97.898	97.822
6.500	98.668	98.605	98.530	98.454
6.625	99.135	99.073	98.997	98.922
6.750	99.714	99.639	99.551	99.464
6.875	100.124	100.049	99.962	99.874
6.990	100.660	100.585	100.498	100.411
7.125	101.160	101.085	100.998	100.911
7.250	101.461	101.368	101.262	101.156
7.375	101.913	101.819	101.713	101.607
7.500	102.319	102.225	102.119	102.013
7.625	102.680	102.586	102.480	102.374
7.750	102.356	102.219	102.059	101.899
7.875	102.741	102.603	102.444	102.284
7.990	102.909	102.772	102.612	102.452
8.125	103.232	103.095	102.935	102.775

FREDDIE MAC SC 30 YR FIXED 2:1 BUYDOWN (201 SC-BD)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	94.850	94.762	94.658	94.553
6.125	95.517	95.430	95.325	95.221
6.250	96.582	96.482	96.366	96.249
6.375	97.203	97.103	96.987	96.871
6.500	97.820	97.720	97.604	97.488
6.625	98.333	98.233	98.117	98.001
6.750	98.964	98.864	98.748	98.632
6.875	99.463	99.363	99.247	99.131
6.990	99.904	99.804	99.688	99.572
7.125	100.323	100.223	100.107	99.991
7.250	100.859	100.740	100.605	100.470
7.375	101.270	101.152	101.017	100.882
7.500	101.455	101.337	101.202	101.067
7.625	102.089	101.971	101.836	101.701
7.750	100.657	100.470	100.252	100.035
7.875	100.755	100.568	100.350	100.132
7.990	101.038	100.851	100.633	100.416
8.125	101.338	101.151	100.933	100.715

FREDDIE MAC HOME POSSIBLE 30 YR FIXED 2:1 BUYDOWN (R201-BD)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	95.398	95.348	95.287	95.226
6.125	96.044	95.994	95.934	95.873
6.250	96.595	96.533	96.458	96.382
6.375	97.336	97.273	97.198	97.122
6.500	97.968	97.905	97.830	97.754
6.625	98.435	98.373	98.297	98.222
6.750	99.014	98.939	98.851	98.764
6.875	99.424	99.349	99.262	99.174
6.990	99.960	99.885	99.798	99.711
7.125	100.460	100.385	100.298	100.211
7.250	100.761	100.668	100.562	100.456
7.375	101.213	101.119	101.013	100.907
7.500	101.619	101.525	101.419	101.313
7.625	101.980	101.886	101.780	101.674
7.750	101.656	101.519	101.359	101.199
7.875	102.041	101.903	101.744	101.584
7.990	102.209	102.072	101.912	101.752
8.125	102.532	102.395	102.235	102.075

FREDDIE MAC 30 YR FIXED 1:0 BUYDOWN (201-BD10)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	96.098	96.048	95.987	95.926
6.125	96.744	96.694	96.634	96.573
6.250	97.295	97.233	97.158	97.082
6.375	98.036	97.973	97.898	97.822
6.500	98.668	98.605	98.530	98.454
6.625	99.135	99.073	98.997	98.922
6.750	99.714	99.639	99.551	99.464
6.875	100.124	100.049	99.962	99.874
6.990	100.660	100.585	100.498	100.411
7.125	101.160	101.085	100.998	100.911
7.250	101.461	101.368	101.262	101.156
7.375	101.913	101.819	101.713	101.607
7.500	102.319	102.225	102.119	102.013
7.625	102.680	102.586	102.480	102.374
7.750	102.356	102.219	102.059	101.899
7.875	102.741	102.603	102.444	102.284
7.990	102.909	102.772	102.612	102.452
8.125	103.232	103.095	102.935	102.775

FREDDIE MAC SC 30 YR FIXED 1:0 BUYDOWN (201 SC-BD10)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	94.850	94.762	94.658	94.553
6.125	95.517	95.430	95.325	95.221
6.250	96.582	96.482	96.366	96.249
6.375	97.203	97.103	96.987	96.871
6.500	97.820	97.720	97.604	97.488
6.625	98.333	98.233	98.117	98.001
6.750	98.964	98.864	98.748	98.632
6.875	99.463	99.363	99.247	99.131
6.990	99.904	99.804	99.688	99.572
7.125	100.323	100.223	100.107	99.991
7.250	100.859	100.740	100.605	100.470
7.375	101.270	101.152	101.017	100.882
7.500	101.455	101.337	101.202	101.067
7.625	102.089	101.971	101.836	101.701
7.750	100.657	100.470	100.252	100.035
7.875	100.755	100.568	100.350	100.132
7.990	101.038	100.851	100.633	100.416
8.125	101.338	101.151	100.933	100.715

FREDDIE MAC HOME POSSIBLE 30 YR FIXED 1:0 BUYDOWN (R201-BD10)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	95.398	95.348	95.287	95.226
6.125	96.044	95.994	95.934	95.873
6.250	96.595	96.533	96.458	96.382
6.375	97.336	97.273	97.198	97.122
6.500	97.968	97.905	97.830	97.754
6.625	98.435	98.373	98.297	98.222
6.750	99.014	98.939	98.851	98.764
6.875	99.424	99.349	99.262	99.174
6.990	99.960	99.885	99.798	99.711
7.125	100.460	100.385	100.298	100.211
7.250	100.761	100.668	100.562	100.456
7.375	101.213	101.119	101.013	100.907
7.500	101.619	101.525	101.419	101.313
7.625	101.980	101.886	101.780	101.674
7.750	101.656	101.519	101.359	101.199
7.875	102.041	101.903	101.744	101.584
7.990	102.209	102.072	101.912	101.752
8.125	102.532	102.395	102.235	102.075

LENDINGPROS

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SELECT PRICING

Effective: November 20, 2026

SELECT FREDDIE MAC FIXED RATE PRICING

SELECT FREDDIE MAC 30 YEAR FIXED (201)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	96.498	96.448	96.387	96.326
6.125	97.144	97.094	97.034	96.973
6.250	97.695	97.633	97.558	97.482
6.375	98.436	98.373	98.298	98.222
6.500	99.068	99.005	98.930	98.854
6.625	99.535	99.473	99.397	99.322
6.750	100.114	100.039	99.951	99.864
6.875	100.524	100.449	100.362	100.274
6.990	101.060	100.985	100.898	100.811
7.125	101.560	101.485	101.398	101.311
7.250	101.861	101.768	101.662	101.556
7.375	102.313	102.219	102.113	102.007
7.500	102.719	102.625	102.519	102.413
7.625	103.080	102.986	102.880	102.774
7.750	102.756	102.619	102.459	102.299
7.875	103.141	103.003	102.844	102.684
7.990	103.309	103.172	103.012	102.852
8.125	103.632	103.495	103.335	103.175

SELECT FREDDIE MAC 15 YEAR FIXED (215)

Rate	15-Day	30-Day	45-Day	60-Day
5.250	96.920	96.870	96.816	96.763
5.375	97.367	97.317	97.264	97.210
5.500	97.804	97.754	97.701	97.647
5.625	98.232	98.181	98.128	98.075
5.750	98.719	98.651	98.577	98.503
5.875	99.146	99.078	99.004	98.930
5.990	99.521	99.452	99.379	99.305
6.125	99.940	99.872	99.798	99.724
6.250	100.302	100.234	100.160	100.086
6.375	100.764	100.696	100.622	100.548
6.500	101.076	101.008	100.934	100.860
6.625	101.249	101.180	101.106	101.032
6.750	101.503	101.428	101.348	101.267
6.875	101.667	101.592	101.511	101.431
6.990	102.028	101.953	101.873	101.793
7.125	102.285	102.210	102.130	102.050
7.250	102.006	101.938	101.864	101.790
7.375	102.246	102.177	102.103	102.029
7.500	102.465	102.396	102.323	102.249
7.625	102.661	102.592	102.518	102.445
7.750	102.881	102.812	102.739	102.665
7.875	103.079	103.011	102.937	102.864
7.990	103.137	103.068	102.994	102.921
8.125	103.354	103.285	103.212	103.139

SELECT FREDDIE MAC SC 30 YEAR FIXED (201SC)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	95.150	95.062	94.958	94.853
6.125	95.817	95.730	95.625	95.521
6.250	96.882	96.782	96.666	96.549
6.375	97.503	97.403	97.287	97.171
6.500	98.120	98.020	97.904	97.788
6.625	98.633	98.533	98.417	98.301
6.750	99.264	99.164	99.048	98.932
6.875	99.763	99.663	99.547	99.431
6.990	100.204	100.104	99.988	99.872
7.125	100.623	100.523	100.407	100.291
7.250	101.159	101.040	100.905	100.770
7.375	101.570	101.452	101.317	101.182
7.500	101.755	101.637	101.502	101.367
7.625	102.389	102.271	102.136	102.001
7.750	100.957	100.770	100.552	100.335
7.875	101.055	100.868	100.650	100.432
7.990	101.338	101.151	100.933	100.716
8.125	101.638	101.451	101.233	101.015

SELECT FREDDIE MAC SC 15 YEAR FIXED (215SC)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	96.727	96.664	96.597	96.530
6.125	97.017	96.954	96.887	96.820
6.250	97.392	97.310	97.223	97.136
6.375	97.664	97.582	97.495	97.408
6.500	97.899	97.818	97.731	97.644
6.625	98.102	98.021	97.934	97.847
6.750	98.032	97.945	97.851	97.757
6.875	98.272	98.184	98.090	97.997
6.990	98.485	98.397	98.303	98.210
7.125	98.704	98.616	98.522	98.429
7.250	98.544	98.463	98.376	98.289
7.375	98.729	98.648	98.561	98.474
7.500	98.731	98.650	98.563	98.476
7.625	99.199	99.118	99.031	98.944
7.750	99.791	99.709	99.622	99.535
7.875	99.680	99.599	99.512	99.425
7.990	99.840	99.759	99.672	99.585

FREDDIE MAC FIXED RATE BUYDOWN PRICING

SELECT FREDDIE MAC 30 YR FIXED 2:1 BUYDOWN (201-BD)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	96.348	96.298	96.237	96.176
6.125	96.994	96.944	96.884	96.823
6.250	97.545	97.483	97.408	97.332
6.375	98.286	98.223	98.148	98.072
6.500	98.918	98.855	98.780	98.704
6.625	99.385	99.323	99.247	99.172
6.750	99.964	99.889	99.801	99.714
6.875	100.374	100.299	100.212	100.124
6.990	100.910	100.835	100.748	100.661
7.125	101.410	101.335	101.248	101.161
7.250	101.711	101.618	101.512	101.406
7.375	102.163	102.069	101.963	101.857
7.500	102.569	102.475	102.369	102.263
7.625	102.930	102.836	102.730	102.624
7.750	102.606	102.469	102.309	102.149
7.875	102.991	102.853	102.694	102.534
7.990	103.159	103.022	102.862	102.702
8.125	103.482	103.345	103.185	103.025

SELECT FREDDIE MAC SC 30 YR FIXED 2:1 BUYDOWN (201 SC-BD)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	95.100	95.012	94.908	94.803
6.125	95.767	95.680	95.575	95.471
6.250	96.832	96.732	96.616	96.499
6.375	97.453	97.353	97.237	97.121
6.500	98.070	97.970	97.854	97.738
6.625	98.583	98.483	98.367	98.251
6.750	99.214	99.114	98.998	98.882
6.875	99.713	99.613	99.497	99.381
6.990	100.154	100.054	99.938	99.822
7.125	100.573	100.473	100.357	100.241
7.250	101.109	100.990	100.855	100.720
7.375	101.520	101.402	101.267	101.132
7.500	101.705	101.587	101.452	101.317
7.625	102.339	102.221	102.086	101.951
7.750	100.907	100.720	100.502	100.285
7.875	101.005	100.818	100.600	100.382
7.990	101.288	101.101	100.883	100.666
8.125	101.588	101.401	101.183	100.965

SELECT FREDDIE MAC 30 YR FIXED 1:0 BUYDOWN (201-BD10)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	96.348	96.298	96.237	96.176
6.125	96.994	96.944	96.884	96.823
6.250	97.545	97.483	97.408	97.332
6.375	98.286	98.223	98.148	98.072
6.500	98.918	98.855	98.780	98.704
6.625	99.385	99.323	99.247	99.172
6.750	99.964	99.889	99.801	99.714
6.875	100.374	100.299	100.212	100.124
6.990	100.910	100.835	100.748	100.661
7.125	101.410	101.335	101.248	101.161
7.250	101.711	101.618	101.512	101.406
7.375	102.163	102.069	101.963	101.857
7.500	102.569	102.475	102.369	102.263
7.625	102.930	102.836	102.730	102.624
7.750	102.606	102.469	102.309	102.149
7.875	102.991	102.853	102.694	102.534
7.990	103.159	103.022	102.862	102.702
8.125	103.482	103.345	103.185	103.025

SELECT FREDDIE MAC SC 30 YR FIXED 1:0 BUYDOWN (201 SC-BD10)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	95.100	95.012	94.908	94.803
6.125	95.767	95.680	95.575	95.471
6.250	96.832	96.732	96.616	96.499
6.375	97.453	97.353	97.237	97.121
6.500	98.070	97.970	97.854	97.738
6.625	98.583	98.483	98.367	98.251
6.750	99.214	99.114	98.998	98.882
6.875	99.713	99.613	99.497	99.381
6.990	100.154	100.054	99.938	99.822
7.125	100.573	100.473	100.357	100.241
7.250	101.109	100.990	100.855	100.720
7.375	101.520	101.402	101.267	101.132
7.500	101.705	101.587	101.452	101.317
7.625	102.339	102.221	102.086	101.951
7.750	100.907	100.720	100.502	100.285
7.875	101.005	100.818	100.600	100.382
7.990	101.288	101.101	100.883	100.666
8.125	101.588	101.401	101.183	100.965

LendingPros
19000 MacArthur Blvd, Suite 250
Irvine, CA 92612

Effective: November 20, 2026

FANNIE MAE ARMS PRICING

FANNIE MAE 5/6 ARM (105-275)

Rate	15-Day	30-Day	45-Day	60-Day
4.750	95.027	94.923	94.923	94.782
4.875	95.466	95.358	95.358	95.208
5.000	95.722	95.610	95.610	95.451
5.125	96.404	96.288	96.288	96.121
5.250	96.856	96.737	96.737	96.561
5.375	97.330	97.207	97.207	97.022
5.500	97.752	97.625	97.625	97.432
5.625	98.158	98.027	98.027	97.825
5.750	98.553	98.418	98.418	98.207
5.875	98.930	98.792	98.792	98.573
6.000	99.244	99.102	99.102	98.873
6.125	99.460	99.314	99.314	99.077
6.250	99.628	99.478	99.478	99.232
6.375	99.724	99.570	99.570	99.316

5/6 ARM Caps	Amort (Mos)	Margin/Floor	Index
2/1/5	360	2.750	30-Day Avg SOFR

FANNIE MAE 7/6 ARM (107-275)

Rate	15-Day	30-Day	45-Day	60-Day
5.000	94.251	94.139	94.139	93.980
5.125	95.040	94.925	94.925	94.757
5.250	95.588	95.469	95.469	95.293
5.375	96.138	96.015	96.015	95.830
5.500	96.662	96.535	96.535	96.342
5.625	97.208	97.078	97.078	96.875
5.750	97.715	97.581	97.581	97.370
5.875	98.162	98.023	98.023	97.804
6.000	98.608	98.466	98.466	98.238
6.125	99.055	98.909	98.909	98.672
6.250	99.487	99.337	99.337	99.092
6.375	99.898	99.744	99.744	99.490

7/6 ARM Caps	Amort (Mos)	Margin/Floor	Index
5/1/5	360	2.750	30-Day Avg SOFR

FANNIE MAE 10/6 ARM (110-275)

Rate	15-Day	30-Day	45-Day	60-Day
5.250	94.194	94.074	94.074	93.898
5.375	94.691	94.568	94.568	94.383
5.500	95.288	95.161	95.161	94.967
5.625	96.097	95.966	95.966	95.764
5.750	96.756	96.621	96.621	96.410
5.875	97.182	97.044	97.044	96.824
6.000	97.586	97.444	97.444	97.216
6.125	97.955	97.809	97.809	97.572
6.250	98.361	98.211	98.211	97.966
6.375	98.823	98.669	98.669	98.415
6.500	99.165	99.008	99.008	98.745
6.625	99.468	99.306	99.306	99.035

10/6 ARM Caps	Amort (Mos)	Margin/Floor	Index
5/1/5	360	2.750	30-Day Avg SOFR

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

Rate	15-Day	30-Day	45-Day	60-Day
4.750	95.268	95.164	95.164	95.022
4.875	95.706	95.598	95.598	95.448
5.000	95.961	95.850	95.850	95.691
5.125	96.643	96.527	96.527	96.360
5.250	97.095	96.976	96.976	96.800
5.375	97.668	97.545	97.545	97.360
5.500	98.020	97.893	97.893	97.700
5.625	98.516	98.385	98.385	98.183
5.750	98.860	98.725	98.725	98.514
5.875	99.287	99.149	99.149	98.929
6.000	99.600	99.458	99.458	99.230
6.125	99.746	99.600	99.600	99.363
6.250	99.964	99.814	99.814	99.568
6.375	99.960	99.806	99.806	99.552

5/6 ARM Caps	Amort (Mos)	Margin/Floor	Index
2/1/5	360	2.750	30-Day Avg SOFR

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

Rate	15-Day	30-Day	45-Day	60-Day
5.000	94.489	94.377	94.377	94.219
5.125	95.278	95.162	95.162	94.995
5.250	95.825	95.706	95.706	95.530
5.375	96.474	96.351	96.351	96.166
5.500	96.928	96.801	96.801	96.607
5.625	97.563	97.432	97.432	97.230
5.750	98.019	97.885	97.885	97.674
5.875	98.515	98.376	98.376	98.157
6.000	98.961	98.818	98.818	98.590
6.125	99.336	99.190	99.190	98.953
6.250	99.818	99.668	99.668	99.422
6.375	100.128	99.974	99.974	99.720

7/6 ARM Caps	Amort (Mos)	Margin/Floor	Index
5/1/5	360	2.750	30-Day Avg SOFR

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

Rate	15-Day	30-Day	45-Day	60-Day
5.000	93.108	92.996	92.996	92.837
5.125	93.901	93.786	93.786	93.618
5.250	94.431	94.311	94.311	94.135
5.375	95.027	94.904	94.904	94.719
5.500	95.553	95.426	95.426	95.233
5.625	96.451	96.321	96.321	96.119
5.750	97.060	96.925	96.925	96.714
5.875	97.535	97.397	97.397	97.177
6.000	97.938	97.796	97.796	97.568
6.125	98.236	98.090	98.090	97.853
6.250	98.691	98.541	98.541	98.296
6.375	99.051	98.898	98.898	98.644

10/6 ARM Caps	Amort (Mos)	Margin/Floor	Index
5/1/5	360	2.750	30-Day Avg SOFR

FREDDIE MAC ARMS PRICING

FREDDIE MAC 5/6 ARM (205-275)

Rate	15-Day	30-Day	45-Day	60-Day
4.750	95.027	94.923	94.923	94.782
4.875	95.466	95.358	95.358	95.208
5.000	95.722	95.610	95.610	95.451
5.125	96.404	96.288	96.288	96.121
5.250	96.856	96.737	96.737	96.561
5.375	97.330	97.207	97.207	97.022
5.500	97.752	97.625	97.625	97.432
5.625	98.158	98.027	98.027	97.825
5.750	98.553	98.418	98.418	98.207
5.875	98.930	98.792	98.792	98.573
6.000	99.244	99.102	99.102	98.873
6.125	99.460	99.314	99.314	99.077
6.250	99.628	99.478	99.478	99.232
6.375	99.724	99.570	99.570	99.316

5/6 ARM Caps	Amort (Mos)	Margin/Floor	Index
2/1/5	360	2.750	30-Day Avg SOFR

FREDDIE MAC 7/6 ARM (207-275)

Rate	15-Day	30-Day	45-Day	60-Day
5.000	94.251	94.139	94.139	93.980
5.125	95.040	94.925	94.925	94.757
5.250	95.588	95.469	95.469	95.293
5.375	96.138	96.015	96.015	95.830
5.500	96.662	96.535	96.535	96.342
5.625	97.208	97.078	97.078	96.875
5.750	97.715	97.581	97.581	97.370
5.875	98.162	98.023	98.023	97.804
6.000	98.608	98.466	98.466	98.238
6.125	99.055	98.909	98.909	98.672
6.250	99.487	99.337	99.337	99.092
6.375	99.898	99.744	99.744	99.490

7/6 ARM Caps	Amort (Mos)	Margin/Floor	Index
5/1/5	360	2.750	30-Day Avg SOFR

FREDDIE MAC 10/6 ARM (210-275)

Rate	15-Day	30-Day	45-Day	60-Day
5.250	94.194	94.074	94.074	93.898
5.375	94.691	94.568	94.568	94.383
5.500	95.288	95.161	95.161	94.967
5.625	96.097	95.966	95.966	95.764
5.750	96.756	96.621	96.621	96.410
5.875	97.182	97.044	97.044	96.824
6.000	97.586	97.444	97.444	97.216
6.125	97.955	97.809	97.809	97.572
6.250	98.361	98.211	98.211	97.966
6.375	98.823	98.669	98.669	98.415
6.500	99.165	99.008	99.008	98.745

10/6 ARM Caps	Amort (Mos)	Margin/Floor	Index
5/1/5	360	2.750	30-Day Avg SOFR

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

Rate	15-Day	30-Day	45-Day	60-Day
4.750	95.268	95.164	95.164	95.022
4.875	95.706	95.598	95.598	95.448
5.000	95.961	95.850	95.850	95.691
5.125	96.643	96.527	96.527	96.360
5.250	97.095	96.976	96.976	96.800
5.375	97.668	97.545	97.545	97.360
5.500	98.020	97.893	97.893	97.700
5.625	98.516	98.385	98.385	98.183
5.750	98.860	98.725	98.725	98.514
5.875	99.287	99.149	99.149	98.929
6.000	99.600	99.458	99.458	99.230
6.125	99.746	99.600	99.600	99.363
6.250	99.964	99.814	99.814	99.568
6.375	99.960	99.806	99.806	99.552

5/6 ARM Caps	Amort (Mos)	Margin/Floor	Index
2/1/5	360	2.750	30-Day Avg SOFR

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

Rate	15-Day	30-Day	45-Day	60-Day
5.000	94.489	94.377	94.377	94.219
5.125	95.278	95.162	95.162	94.995
5.250	95.825	95.706	95.706	95.530
5.375	96.474	96.351	96.351	96.166
5.500	96.928	96.801	96.801	96.607
5.625	97.563	97.432	97.432	97.230
5.750	98.019	97.885	97.885	97.674
5.875	98.515	98.376	98.376	98.157
6.000	98.961	98.818	98.818	98.590
6.125	99.336	99.190	99.190	98.953
6.250	99.818	99.668	99.668	99.422
6.375	100.128	99.974	99.974	99.720

7/6 ARM Caps	Amort (Mos)	Margin/Floor	Index
5/1/5	360	2.750	30-Day Avg SOFR

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

Rate	15-Day	30-Day	45-Day	60-Day
5.250	94.431	94.311	94.311	94.135
5.375	95.027	94.904	94.904	94.719
5.500	95.553	95.426	95.426	95.233
5.625	96.451	96.321	96.321	96.119
5.750	97.060	96.925	96.925	96.714
5.875	97.535	97.397	97.397	97.177
6.000	97.938	97.796	97.796	97.568
6.125	98.236	98.090	98.090	97.853
6.250	98.691	98.541	98.541	98.296
6.375	99.051	98.898	98.898	98.644
6.500	99.392	99.235	99.235	98.972
6.625	99.693	99.532	99.532	99.261

10/6 ARM Caps	Amort (Mos)	Margin/Floor	Index
5/1/5	360	2.750	30-Day Avg SOFR

LendingPros
19000 MacArthur Blvd, Suite 250
Irvine, CA 92612

Effective: November 20, 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
Subordindate 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 **	
Loan Amt $75,000 <= $100,000	-1.000
Loan Amt >$100,000 < = $350,000	0.375

MISCELLANEOUS	
Texas Cash out	-1.000
HB 20YR & 25YR Term	-1.500
> 6 Financed Properties	-0.500
Escrow Waiver (Non-CA)	-0.250

HR/HP/FTHB + AMI ADJUSTMENT CAPS*	
LTV > 80% AND FICO >= 680	0.000
All other LTV & FICO combinations	0.000
FTHB + AMI LLPA Waiver	0.000

Adj caps are only applicable to standard Agency Fixed/ARM and Sub Financing adj

*****Minimum Loan Amount $75,000*****

******All loan level price adjustments are cumulative******

Max Final Price Including comp Cannot Exceed (4.00) for all Agency Programs

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

NC Floor Price	99.750

LENDER PAID MI

PROGRAMS	LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
FNMA/FHLMC Amortization Term > 20 Years (Fixed)	<=85	12%	-0.710	-0.870	-1.020	-1.170	-1.380	-1.840	-2.040	-2.190
	85.01 - 90	25%	-1.430	-2.040	-2.500	-3.010	-3.670	-5.050	-5.360	-5.870
	90.01 - 95	30%	-1.890	-2.650	-3.320	-3.930	-4.850	-6.430	-6.990	-7.750
	95.01 - 97	35%	-2.300	-3.320	-4.230	-5.050	-6.270	-8.420	-9.130	-10.000
FNMA/FHLMC Amortization Term ≤ 20 Years (Fixed)	<=85	6%	-0.550	-0.550	-0.550	-0.550	-0.590	-0.730	-0.780	-0.890
	85.01 - 90	12%	-0.790	-1.040	-1.300	-1.450	-1.760	-2.310	-2.520	-2.770
	90.01 - 95	25%	-1.450	-2.120	-2.680	-3.090	-3.900	-5.120	-5.630	-6.240
	95.01 - 97	35%	-2.120	-3.140	-4.050	-4.770	-5.990	-8.030	-8.740	-9.610
HOMEREADY AND HOME POSSIBLE Amortization Term > 20 Years (Fixed)	<=85	12%	-0.710	-0.870	-1.020	-1.170	-1.380	-1.840	-2.040	-2.190
	85.01 - 90	25%	-1.430	-2.040	-2.500	-3.010	-3.670	-5.050	-5.360	-5.870
	90.01 - 95	25%	-1.630	-2.300	-2.860	-3.370	-4.180	-5.510	-6.020	-6.630
	95.01 - 97	25%	-1.790	-2.550	-3.210	-3.770	-4.690	-6.270	-6.890	-7.600
HOMEREADY AND HOME POSSIBLE Amortization Term ≤ 20 Years (Fixed)	<=85	6%	-0.550	-0.550	-0.550	-0.550	-0.590	-0.730	-0.780	-0.890
	85.01 - 90	12%	-0.790	-1.040	-1.300	-1.450	-1.760	-2.310	-2.520	-2.770
	90.01 - 95	25%	-1.450	-2.120	-2.680	-3.090	-3.900	-5.120	-5.630	-6.240
	95.01 - 97	25%	-1.610	-2.370	-3.030	-3.490	-4.410	-5.880	-6.500	-7.210

LPMI (in addition to adjustments above)

		760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
Rate and Term Refinance		0.000	0.000	0.000	-0.005	-0.005	-0.011	-0.011	-0.011
Second Homes		-0.250	-0.250	-0.490	-0.700	-0.700	-1.230	-1.230	-1.230
Employee Relocation Loans		0.100	0.100	0.140	0.250	0.250	0.350	0.350	0.350
Manufactured Homes		-0.500	-0.500	-0.700	-1.000	-1.000	-1.300	-1.300	-1.300
3- 4 - Unit Property		-1.190	-1.190	-1.330	-1.750	-1.750	-2.630	-2.630	-2.630
> 45% DTI	95.01%-97% LTV	-0.380	-0.620	-0.760	-1.060	-1.240	-1.420	-1.600	-1.820
	90.01%-95% LTV	-0.350	-0.440	-0.570	-0.720	-1.000	-1.120	-1.270	-1.530
	85.01%-90% LTV	-0.280	-0.390	-0.500	-0.620	-0.750	-0.890	-1.010	-1.250
	85% LTV & Below	-0.110	-0.170	-0.220	-0.300	-0.380	-0.420	-0.440	-0.490
≥ 2 Borrowers	95.01%-97% LTV	0.180	0.200	0.200	0.200	0.210	0.220	0.230	0.270
	90.01%-95% LTV	0.140	0.140	0.140	0.160	0.160	0.170	0.190	0.250
	85.01%-90% LTV	0.100	0.100	0.100	0.100	0.110	0.110	0.120	0.150
	85% LTV & Below	0.030	0.030	0.030	0.030	0.040	0.040	0.040	0.040

FNMA/FHLMC State Tier Adjustment

Tier 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

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Effective: November 20, 2026

ALT AGENCY 2nd Home/ Investment

Alt Agency 30 Yr Fixed (Alt101)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	96.398	96.348	96.287	96.226
6.125	97.044	96.994	96.934	96.873
6.250	97.595	97.533	97.458	97.382
6.375	98.336	98.273	98.198	98.122
6.500	98.968	98.905	98.830	98.754
6.625	99.435	99.373	99.297	99.222
6.750	100.014	99.939	99.851	99.764
6.875	100.424	100.349	100.262	100.174
6.990	100.960	100.885	100.798	100.711
7.125	101.460	101.385	101.298	101.211
7.250	101.761	101.668	101.562	101.456
7.375	102.213	102.119	102.013	101.907
7.500	102.619	102.525	102.419	102.313
7.625	102.980	102.886	102.780	102.674
7.750	102.656	102.519	102.359	102.199
7.875	103.041	102.903	102.744	102.584
7.990	103.209	103.072	102.912	102.752
8.125	103.532	103.395	103.235	103.075

Alt Agency 25 Yr Fixed (Alt125)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	96.074	96.024	95.963	95.902
6.125	96.756	96.706	96.645	96.585
6.250	97.320	97.258	97.182	97.107
6.375	98.060	97.998	97.922	97.847
6.500	98.693	98.630	98.555	98.479
6.625	99.160	99.098	99.022	98.947
6.750	99.739	99.664	99.576	99.489
6.875	100.149	100.074	99.987	99.899
6.990	100.685	100.610	100.523	100.436
7.125	101.185	101.110	101.023	100.936
7.250	101.468	101.374	101.268	101.162
7.375	101.918	101.824	101.718	101.612
7.500	102.324	102.230	102.124	102.018
7.625	102.685	102.591	102.485	102.379
7.750	102.361	102.224	102.064	101.904
7.875	102.746	102.608	102.449	102.289
7.990	102.914	102.777	102.617	102.457
8.125	103.237	103.100	102.940	102.780

Alt Agency 20 Yr Fixed (Alt120)

Rate	15-Day	30-Day	45-Day	60-Day
5.250	94.039	93.964	93.874	93.784
5.375	94.688	94.613	94.523	94.433
5.500	95.326	95.251	95.161	95.071
5.625	95.950	95.875	95.785	95.695
5.750	96.584	96.497	96.397	96.297
5.875	97.212	97.124	97.020	96.916
5.990	97.769	97.681	97.577	97.473
6.125	98.390	98.302	98.198	98.094
6.250	98.921	98.833	98.729	98.624
6.375	99.565	99.478	99.374	99.269
6.500	100.055	99.968	99.864	99.759
6.625	100.401	100.314	100.209	100.105
6.750	100.545	100.445	100.340	100.235
6.875	100.890	100.790	100.685	100.581
6.990	101.416	101.316	101.211	101.107
7.125	101.845	101.745	101.640	101.535
7.250	101.622	101.528	101.423	101.317
7.375	102.014	101.921	101.815	101.709
7.500	102.377	102.283	102.177	102.071
7.625	102.715	102.621	102.515	102.409
7.750	102.780	102.643	102.483	102.324
7.875	103.121	102.983	102.824	102.664
7.990	103.284	103.146	102.987	102.827
8.125	103.597	103.460	103.300	103.141

Alt Agency 15 Yr Fixed (Alt115)

Rate	15-Day	30-Day	45-Day	60-Day
5.250	96.820	96.770	96.716	96.663
5.375	97.267	97.217	97.164	97.110
5.500	97.704	97.654	97.601	97.547
5.625	98.132	98.081	98.028	97.975
5.750	98.619	98.551	98.477	98.403
5.875	99.046	98.978	98.904	98.830
5.990	99.421	99.352	99.279	99.205
6.125	99.840	99.772	99.698	99.624
6.250	100.202	100.134	100.060	99.986
6.375	100.664	100.596	100.522	100.448
6.500	100.976	100.908	100.834	100.760
6.625	101.149	101.080	101.006	100.932
6.750	101.403	101.328	101.248	101.167
6.875	101.567	101.492	101.411	101.331
6.990	101.928	101.853	101.773	101.693
7.125	102.185	102.110	102.030	101.950
7.250	101.906	101.838	101.764	101.690
7.375	102.146	102.077	102.003	101.929
7.500	102.365	102.296	102.223	102.149

Alt Agency 10 Yr Fixed (Alt110)

Rate	15-Day	30-Day	45-Day	60-Day
5.250	97.627	97.564	97.497	97.430
5.375	97.970	97.908	97.841	97.774
5.500	98.306	98.244	98.177	98.110
5.625	98.635	98.572	98.505	98.438
5.750	99.034	98.966	98.892	98.818
5.875	99.363	99.294	99.220	99.147
5.990	99.651	99.582	99.509	99.435
6.125	99.975	99.906	99.832	99.759
6.250	100.253	100.184	100.110	100.037
6.375	100.636	100.567	100.494	100.420
6.500	100.867	100.799	100.725	100.651
6.625	100.958	100.890	100.816	100.742
6.750	100.913	100.838	100.758	100.677
6.875	100.999	100.924	100.844	100.763
6.990	101.302	101.227	101.147	101.066
7.125	101.495	101.420	101.340	101.259
7.250	101.355	101.286	101.213	101.139
7.375	101.536	101.467	101.393	101.320
7.500	101.698	101.629	101.555	101.482

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Effective: November 20, 2026

ALT AGENCY 2nd Home/ Investment HIGH BALANCE

Alt Agency 30 Yr Fixed High Bal (Alt101HB)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	95.508	95.421	95.317	95.212
6.125	96.246	96.159	96.054	95.950
6.250	97.002	96.902	96.786	96.670
6.375	97.677	97.577	97.461	97.345
6.500	98.360	98.260	98.143	98.027
6.625	98.941	98.841	98.725	98.609
6.750	99.497	99.397	99.281	99.165
6.875	100.016	99.916	99.800	99.684
6.990	100.464	100.364	100.248	100.131
7.125	100.892	100.792	100.676	100.560
7.250	101.211	101.092	100.957	100.822
7.375	101.655	101.536	101.401	101.266
7.500	102.029	101.910	101.775	101.640
7.625	102.366	102.247	102.112	101.977
7.750	100.520	100.332	100.115	99.897
7.875	100.902	100.714	100.497	100.279
7.990	101.185	100.998	100.780	100.562
8.125	101.485	101.297	101.080	100.862
8.250	100.617	100.449	100.264	100.079
8.375	100.790	100.621	100.436	100.251
8.500	101.033	100.864	100.679	100.494
8.625	101.265	101.096	100.911	100.726

Alt Agency 25 Yr Fixed High Bal (Alt125HB)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	93.233	93.146	93.042	92.937
6.125	93.971	93.884	93.779	93.675
6.250	95.077	94.977	94.861	94.745
6.375	95.752	95.652	95.536	95.420
6.500	96.410	96.310	96.193	96.077
6.625	97.016	96.916	96.800	96.684
6.750	97.694	97.594	97.478	97.362
6.875	98.196	98.096	97.980	97.864
6.990	98.594	98.494	98.378	98.261
7.125	99.022	98.922	98.806	98.690
7.250	99.141	99.022	98.887	98.752
7.375	99.960	99.841	99.706	99.571
7.500	100.209	100.090	99.955	99.820
7.625	100.421	100.302	100.167	100.032
7.750	99.475	99.287	99.070	98.852
7.875	99.857	99.669	99.452	99.234
7.990	98.865	98.678	98.460	98.242
8.125	99.165	98.977	98.760	98.542
8.250	98.297	98.129	97.944	97.759
8.375	98.470	98.301	98.116	97.931
8.500	98.713	98.544	98.359	98.174
8.625	98.945	98.776	98.591	98.406

Alt Agency 20 Yr Fixed High Bal (Alt120HB)

Rate	15-Day	30-Day	45-Day	60-Day
5.375	89.406	89.356	89.289	89.223
5.500	90.138	90.088	90.022	89.955
5.625	90.858	90.808	90.742	90.675
5.750	91.894	91.806	91.702	91.597
5.875	92.592	92.504	92.400	92.296
5.990	93.385	93.298	93.194	93.089
6.125	94.121	94.034	93.929	93.825
6.250	95.227	95.127	95.011	94.895
6.375	95.902	95.802	95.686	95.570
6.500	96.560	96.460	96.343	96.227
6.625	97.166	97.066	96.950	96.834
6.750	97.847	97.747	97.631	97.515
6.875	98.371	98.271	98.155	98.039
6.990	98.754	98.654	98.538	98.422
7.125	99.216	99.116	99.000	98.884
7.250	99.336	99.218	99.083	98.948
7.375	100.142	100.023	99.888	99.753
7.500	100.409	100.290	100.155	100.020
7.625	100.640	100.521	100.386	100.251
7.750	99.717	99.529	99.311	99.094
7.875	100.078	99.891	99.673	99.455
7.990	99.104	98.917	98.699	98.481

Alt Agency 15 Yr Fixed High Bal (Alt115HB)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	96.785	96.723	96.656	96.589
6.125	97.146	97.083	97.016	96.949
6.250	97.562	97.481	97.394	97.307
6.375	97.888	97.807	97.720	97.633
6.500	98.164	98.082	97.995	97.908
6.625	98.460	98.379	98.292	98.205
6.750	98.440	98.352	98.258	98.165
6.875	98.700	98.613	98.519	98.425
6.990	98.869	98.781	98.688	98.594
7.125	99.097	99.010	98.916	98.823
7.250	98.522	98.441	98.354	98.266
7.375	99.113	99.032	98.945	98.858
7.500	99.179	99.098	99.011	98.924
7.625	99.226	99.145	99.058	98.971
7.750	100.303	100.222	100.135	100.048
7.875	100.477	100.396	100.309	100.221
7.990	99.362	99.281	99.194	99.107

Alt Agency 10 Yr Fixed High Bal (Alt110HB)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	96.498	96.435	96.368	96.301
6.125	96.844	96.782	96.715	96.648
6.250	97.263	97.182	97.095	97.008
6.375	97.578	97.497	97.410	97.323
6.500	97.842	97.760	97.673	97.586
6.625	98.125	98.044	97.957	97.870
6.750	98.105	98.017	97.923	97.830
6.875	98.365	98.278	98.184	98.090
6.990	98.534	98.446	98.353	98.259
7.125	98.762	98.675	98.581	98.488
7.250	98.187	98.106	98.019	97.931
7.375	98.778	98.697	98.610	98.523
7.500	98.844	98.763	98.676	98.589
7.625	98.891	98.810	98.723	98.636
7.750	99.968	99.887	99.800	99.713
7.875	100.142	100.061	99.974	99.886
7.990	99.027	98.946	98.859	98.772

LENDINGPROS

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SELECT PRICING

Effective: November 20, 2026

SELECT ALT AGENCY 2nd Home/Investment

SELECT Alt Agency 30 Yr Fixed (SELECT Alt101)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	96.698	96.648	96.587	96.526
6.125	97.344	97.294	97.234	97.173
6.250	97.895	97.833	97.758	97.682
6.375	98.636	98.573	98.498	98.422
6.500	99.268	99.205	99.130	99.054
6.625	99.735	99.673	99.597	99.522
6.750	100.314	100.239	100.151	100.064
6.875	100.724	100.649	100.562	100.474
6.990	101.260	101.185	101.098	101.011
7.125	101.760	101.685	101.598	101.511
7.250	102.061	101.968	101.862	101.756
7.375	102.513	102.419	102.313	102.207
7.500	102.919	102.825	102.719	102.613
7.625	103.280	103.186	103.080	102.974
7.750	102.956	102.819	102.659	102.499
7.875	103.341	103.203	103.044	102.884
7.990	103.509	103.372	103.212	103.052
8.125	103.832	103.695	103.535	103.375

SELECT Alt Agency 15 Yr Fixed (SELECT Alt115)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	99.721	99.652	99.579	99.505
6.125	100.140	100.072	99.998	99.924
6.250	100.502	100.434	100.360	100.286
6.375	100.964	100.896	100.822	100.748
6.500	101.276	101.208	101.134	101.060
6.625	101.449	101.380	101.306	101.232
6.750	101.703	101.628	101.548	101.467
6.875	101.867	101.792	101.711	101.631
6.990	102.228	102.153	102.073	101.993
7.125	102.485	102.410	102.330	102.250
7.250	102.206	102.138	102.064	101.990
7.375	102.446	102.377	102.303	102.229
7.500	102.665	102.596	102.523	102.449
7.625	102.861	102.792	102.718	102.645
7.750	103.081	103.012	102.939	102.865
7.875	103.279	103.211	103.137	103.064

SELECT Alt Agency 30 Yr Fixed High Bal (SELECT Alt101HB)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	95.808	95.721	95.617	95.512
6.125	96.546	96.459	96.354	96.250
6.250	97.302	97.202	97.086	96.970
6.375	97.977	97.877	97.761	97.645
6.500	98.660	98.560	98.443	98.327
6.625	99.241	99.141	99.025	98.909
6.750	99.797	99.697	99.581	99.465
6.875	100.316	100.216	100.100	99.984
6.990	100.764	100.664	100.548	100.431
7.125	101.192	101.092	100.976	100.860
7.250	101.511	101.392	101.257	101.122
7.375	101.955	101.836	101.701	101.566
7.500	102.329	102.210	102.075	101.940
7.625	102.666	102.547	102.412	102.277
7.750	100.820	100.632	100.415	100.197
7.875	101.202	101.014	100.797	100.579
7.990	101.485	101.298	101.080	100.862
8.125	101.785	101.597	101.380	101.162
8.250	100.917	100.749	100.564	100.379
8.375	101.090	100.921	100.736	100.551
8.500	101.333	101.164	100.979	100.794
8.625	101.565	101.396	101.211	101.026

SELECT Alt Agency 15 Yr Fixed High Bal (SELECT Alt115HB)

Rate	15-Day	30-Day	45-Day	60-Day
5.990	97.085	97.023	96.956	96.889
6.125	97.446	97.383	97.316	97.249
6.250	97.862	97.781	97.694	97.607
6.375	98.188	98.107	98.020	97.933
6.500	98.464	98.382	98.295	98.208
6.625	98.760	98.679	98.592	98.505
6.750	98.740	98.652	98.558	98.465
6.875	99.000	98.913	98.819	98.725
6.990	99.169	99.081	98.988	98.894
7.125	99.397	99.310	99.216	99.123
7.250	98.822	98.741	98.654	98.566
7.375	99.413	99.332	99.245	99.158
7.500	99.479	99.398	99.311	99.224
7.625	99.526	99.445	99.358	99.271

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Effective: November 20, 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	-0.500	-0.500	-0.875	-1.500	-2.000	-2.500			
2nd Home	-0.500	-0.500	-0.875	-1.500	-2.000	-2.500	-3.000		
Manufactured Home	N/A	N/A	N/A	N/A	N/A	N/A	N/A		
2-4 Unit	-0.250	-0.250	-0.625	-0.625					
Subordinate Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125		
High Balance Fixed Purchase/Rate & Term	-0.625	-0.625	-0.875	-0.875	-1.125	-1.125	-1.125		
High Balance ARM Purchase/Rate & Term	-1.375	-1.375	-1.625	-1.625	-2.625	-2.625	-2.625		
High Balance Fixed Cashout	-1.375	-1.375	-1.625	-1.625	-1.875				
High Balance ARM Cashout	-2.125	-2.125	-2.375	-2.375	-3.375				

LOAN AMOUNT **

Loan Amt $75,000 <= $100,000	-1.000
Loan Amt >$100,000 < = $350,000	0.375

MISCELLANEOUS

Texas Cash out	-1.000
HB 20YR & 25YR Term	-1.500
> 6 Financed Properties	-0.500
Escrow Waiver (Non-CA)	-0.250

*Adjustment caps are only applicable to standard Agency Fixed/ARM and Subordinate Financing adjustments

Minimum Loan Amount $75,000*

****All loan level price adjustments are cumulative*****

Max Final Price Including comp Cannot Exceed (4.00) for all Agency Programs

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

NC Floor Price	99.750

LENDER PAID MI

PROGRAMS	LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
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: November 20, 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

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Effective: November 20, 2026

DPA Pro Pricing

DPA Pro Plus - (301_1st_DPA_Plus)			
Rate	15 Day	30 Day	45 Day
6.750	96.918	96.718	96.535
6.875	97.249	97.030	96.831
6.990	97.761	97.542	97.343
7.000	97.791	97.572	97.373
7.125	98.290	98.071	97.872
7.250	98.928	98.681	98.459
7.375	99.462	99.215	98.993
7.490	99.905	99.658	99.436
7.500	99.944	99.697	99.475
7.625	100.363	100.116	99.894
7.750	100.733	100.486	100.264
7.875	99.160	98.900	98.662
7.990	99.552	99.292	99.054
8.000	99.582	99.322	99.084
8.125	99.931	99.671	99.433
8.250	100.281	100.021	99.783
8.375	100.631	100.371	100.133

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

DPA Pro Plus 5.0% - (301_1st_DPA_Plus)			
Rate	15 Day	30 Day	45 Day
6.750	96.168	95.968	95.785
6.875	96.499	96.280	96.081
6.990	97.011	96.792	96.593
7.000	97.041	96.822	96.623
7.125	97.540	97.321	97.122
7.250	98.178	97.931	97.709
7.375	98.712	98.465	98.243
7.490	99.164	98.917	98.695
7.500	99.194	98.947	98.725
7.625	99.613	99.366	99.144
7.750	99.983	99.736	99.514
7.875	98.410	98.150	97.912
7.990	98.802	98.542	98.304
8.000	98.832	98.572	98.334
8.125	99.181	98.921	98.683
8.250	99.531	99.271	99.033
8.375	99.881	99.621	99.383

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

DPA Pro Plus HB - (301_1st_DPA_Plus_HB)			
Rate	15 Day	30 Day	45 Day
6.750	94.918	94.718	94.535
6.875	95.249	95.030	94.831
6.990	95.761	95.542	95.343
7.000	95.791	95.572	95.373
7.125	96.290	96.071	95.872
7.250	96.928	96.681	96.459
7.375	97.462	97.215	96.993
7.490	97.914	97.667	97.445
7.500	97.944	97.697	97.475
7.625	98.363	98.116	97.894
7.750	98.733	98.486	98.264
7.875	97.160	96.900	96.662
7.990	97.552	97.292	97.054
8.000	97.582	97.322	97.084
8.125	97.931	97.671	97.433
8.250	98.280	98.020	97.782
8.375	98.629	98.369	98.131

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.

PA Pro Plus 5.0% HB - (301_1st_DPA_Plus_H			
Rate	15 Day	30 Day	45 Day
6.750	94.292	94.168	93.968
6.875	94.638	94.499	94.280
6.990	95.150	95.011	94.792
7.000	95.180	95.041	94.822
7.125	95.679	95.540	95.321
7.250	96.336	96.178	95.931
7.375	96.870	96.712	96.465
7.490	97.322	97.164	96.917
7.500	97.352	97.194	96.947
7.625	97.771	97.613	97.366
7.750	98.141	97.983	97.736
7.875	96.578	96.410	96.150
7.990	96.970	96.802	96.542
8.000	97.000	96.832	96.572
8.125	97.349	97.181	96.921
8.250	97.699	97.531	97.271
8.375	98.049	97.881	97.621

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	94.418	94.218	94.035
6.875	94.749	94.530	94.331
6.990	95.261	95.042	94.843
7.000	95.291	95.072	94.873
7.125	95.790	95.571	95.372
7.250	96.428	96.181	95.959
7.375	96.962	96.715	96.493
7.490	97.414	97.167	96.945
7.500	97.444	97.197	96.975
7.625	97.863	97.616	97.394
7.750	98.233	97.986	97.764
7.875	96.660	96.400	96.162
7.990	97.052	96.792	96.554
8.000	97.082	96.822	96.584
8.125	97.431	97.171	96.933
8.250	97.781	97.521	97.283
8.375	98.131	97.871	97.633

LLPAs

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

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

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

LENDINGPROS

LendingPros

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Irvine, CA 92612

Effective: November 20, 2026

FHA Pricing

FHA 30 - 25 Year Fixed - (301 & 325)			
Rate	15 Day	30 Day	45 Day
5.990	97.596	97.543	97.493
6.125	98.183	98.130	98.080
6.250	99.270	99.217	99.167
6.375	99.672	99.592	99.515
6.500	100.085	100.004	99.928
6.625	100.422	100.342	100.265
6.750	100.833	100.753	100.676
6.875	101.312	101.205	101.099
6.990	101.796	101.689	101.583
7.125	102.159	102.052	101.946
7.250	101.434	101.327	101.221
7.375	101.602	101.521	101.445
7.500	102.057	101.976	101.900
7.625	102.167	102.087	102.011

FHA 20 Year Fixed - (320)			
Rate	15 Day	30 Day	45 Day
5.990	96.736	96.683	96.633
6.125	97.323	97.270	97.220
6.250	98.410	98.357	98.307
6.375	98.812	98.732	98.655
6.500	99.225	99.144	99.068
6.625	99.562	99.482	99.405
6.750	99.973	99.893	99.816
6.875	100.452	100.345	100.239
6.990	100.936	100.829	100.723
7.125	101.299	101.192	101.086
7.250	100.574	100.467	100.361
7.375	100.742	100.661	100.585
7.500	101.197	101.116	101.040
7.625	101.307	101.227	101.151

FHA 15 Year Fixed - (315)			
Rate	15 Day	30 Day	45 Day
5.990	98.532	98.411	98.291
6.125	98.967	98.846	98.726
6.250	99.883	99.762	99.642
6.375	99.081	99.034	98.987
6.500	99.333	99.286	99.239
6.625	99.508	99.461	99.414
6.750	99.748	99.701	99.654
6.875	100.742	100.695	100.648
6.990	101.055	101.008	100.961
7.125	101.266	101.219	101.172
7.250	100.380	100.333	100.286
7.375	101.474	101.427	101.380
7.500	101.768	101.721	101.674
7.625	102.176	102.129	102.083

FHA 30 Year Fixed HB - (301HB)			
Rate	15 Day	30 Day	45 Day
5.990	96.612	96.558	96.509
6.125	97.199	97.145	97.096
6.250	98.440	98.359	98.283
6.375	99.027	98.947	98.870
6.500	99.394	99.314	99.237
6.625	99.695	99.614	99.538
6.750	99.943	99.862	99.786
6.875	100.471	100.364	100.258
6.990	100.837	100.730	100.624
7.125	100.976	100.869	100.763
7.250	101.000	100.893	100.787
7.375	101.176	101.095	101.019
7.500	101.450	101.370	101.293
7.625	101.757	101.676	101.600

FHA 30 Year Fixed 2:1 Buydown - (301-BD)			
Rate	15 Day	30 Day	45 Day
5.990	97.296	97.243	97.193
6.125	97.883	97.830	97.780
6.250	98.970	98.917	98.867
6.375	99.372	99.292	99.215
6.500	99.785	99.704	99.628
6.625	100.122	100.042	99.965
6.750	100.533	100.453	100.376
6.875	101.012	100.905	100.799
6.990	101.496	101.389	101.283
7.125	101.859	101.752	101.646
7.250	101.134	101.027	100.921
7.375	101.302	101.221	101.145
7.500	101.757	101.676	101.600
7.625	101.867	101.787	101.711

FHA 30 Year Fixed HB 2:1 Buydown - (301 HB-BD)			
Rate	15 Day	30 Day	45 Day
5.990	95.737	95.683	95.634
6.125	96.324	96.270	96.221
6.250	97.565	97.484	97.408
6.375	98.152	98.072	97.995
6.500	98.519	98.439	98.362
6.625	98.820	98.739	98.663
6.750	99.068	98.987	98.911
6.875	99.596	99.489	99.383
6.990	99.962	99.855	99.749
7.125	100.101	99.994	99.888
7.250	100.125	100.018	99.912
7.375	100.301	100.220	100.144
7.500	100.575	100.495	100.418
7.625	100.882	100.801	100.725

FHA 30 Year Fixed 1:0 Buydown - (301-BD10)			
Rate	15 Day	30 Day	45 Day
5.990	97.296	97.243	97.193
6.125	97.883	97.830	97.780
6.250	98.970	98.917	98.867
6.375	99.372	99.292	99.215
6.500	99.785	99.704	99.628
6.625	100.122	100.042	99.965
6.750	100.533	100.453	100.376
6.875	101.012	100.905	100.799
6.990	101.496	101.389	101.283
7.125	101.859	101.752	101.646
7.250	101.134	101.027	100.921
7.375	101.302	101.221	101.145
7.500	101.757	101.676	101.600
7.625	101.867	101.787	101.711

FHA 30 Year Fixed HB 1:0 Buydown - (301 HB-BD10)			
Rate	15 Day	30 Day	45 Day
5.990	95.737	95.683	95.634
6.125	96.324	96.270	96.221
6.250	97.565	97.484	97.408
6.375	98.152	98.072	97.995
6.500	98.519	98.439	98.362
6.625	98.820	98.739	98.663
6.750	99.068	98.987	98.911
6.875	99.596	99.489	99.383
6.990	99.962	99.855	99.749
7.125	100.101	99.994	99.888
7.250	100.125	100.018	99.912
7.375	100.301	100.220	100.144
7.500	100.575	100.495	100.418
7.625	100.882	100.801	100.725

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

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

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

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

LENDINGPROS

LendingPros

19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

SELECT PRICING

Effective: November 20, 2026

SELECT FHA Pricing

SELECT FHA 30 - 25 Year Fixed - (301 & 325)			
Rate	15 Day	30 Day	45 Day
5.990	97.896	97.843	97.793
6.125	98.483	98.430	98.380
6.250	99.570	99.517	99.467
6.375	99.972	99.892	99.815
6.500	100.385	100.304	100.228
6.625	100.722	100.642	100.565
6.750	101.133	101.053	100.976
6.875	101.612	101.505	101.399
6.990	102.096	101.989	101.883
7.125	102.459	102.352	102.246
7.250	101.734	101.627	101.521
7.375	101.902	101.821	101.745
7.500	102.357	102.276	102.200
7.625	102.467	102.387	102.311

SELECT FHA 15 Year Fixed - (315)			
Rate	15 Day	30 Day	45 Day
5.990	98.832	98.711	98.591
6.125	99.267	99.146	99.026
6.250	100.183	100.062	99.942
6.375	99.381	99.334	99.287
6.500	99.633	99.586	99.539
6.625	99.808	99.761	99.714
6.750	100.048	100.001	99.954
6.875	101.042	100.995	100.948
6.990	101.355	101.308	101.261
7.125	101.566	101.519	101.472
7.250	100.680	100.633	100.586
7.375	101.774	101.727	101.680
7.500	102.068	102.021	101.974
7.625	102.476	102.429	102.383

SELECT FHA 30 Year Fixed 2:1 Buydown - (301-BD)			
Rate	15 Day	30 Day	45 Day
5.990	97.596	97.543	97.493
6.125	98.183	98.130	98.080
6.250	99.270	99.217	99.167
6.375	99.672	99.592	99.515
6.500	100.085	100.004	99.928
6.625	100.422	100.342	100.265
6.750	100.833	100.753	100.676
6.875	101.312	101.205	101.099
6.990	101.796	101.689	101.583
7.125	102.159	102.052	101.946
7.250	101.434	101.327	101.221
7.375	101.602	101.521	101.445
7.500	102.057	101.976	101.900
7.625	102.167	102.087	102.011

SELECT FHA 30 Year Fixed 1:0 Buydown - (301-BD10)			
Rate	15 Day	30 Day	45 Day
5.990	97.596	97.543	97.493
6.125	98.183	98.130	98.080
6.250	99.270	99.217	99.167
6.375	99.672	99.592	99.515
6.500	100.085	100.004	99.928
6.625	100.422	100.342	100.265
6.750	100.833	100.753	100.676
6.875	101.312	101.205	101.099
6.990	101.796	101.689	101.583
7.125	102.159	102.052	101.946
7.250	101.434	101.327	101.221
7.375	101.602	101.521	101.445
7.500	102.057	101.976	101.900
7.625	102.167	102.087	102.011

SELECT FHA 30 Year Fixed HB - (301HB)			
Rate	15 Day	30 Day	45 Day
5.990	96.912	96.858	96.809
6.125	97.499	97.445	97.396
6.250	98.740	98.659	98.583
6.375	99.327	99.247	99.170
6.500	99.694	99.614	99.537
6.625	99.995	99.914	99.838
6.750	100.243	100.162	100.086
6.875	100.771	100.664	100.558
6.990	101.137	101.030	100.924
7.125	101.276	101.169	101.063
7.250	101.300	101.193	101.087
7.375	101.476	101.395	101.319
7.500	101.750	101.670	101.593
7.625	102.057	101.976	101.900

SELECT FHA 30 Year Fixed HB 2:1 Buydown - (301 HB-BD			
Rate	15 Day	30 Day	45 Day
5.990	96.037	95.983	95.934
6.125	96.624	96.570	96.521
6.250	97.865	97.784	97.708
6.375	98.452	98.372	98.295
6.500	98.819	98.739	98.662
6.625	99.120	99.039	98.963
6.750	99.368	99.287	99.211
6.875	99.896	99.789	99.683
6.990	100.262	100.155	100.049
7.125	100.401	100.294	100.188
7.250	100.425	100.318	100.212
7.375	100.601	100.520	100.444
7.500	100.875	100.795	100.718
7.625	101.182	101.101	101.025

SELECT FHA 30 Year Fixed HB 1:0 Buydown - (301 HB-1			
Rate	15 Day	30 Day	45 Day
5.990	96.037	95.983	95.934
6.125	96.624	96.570	96.521
6.250	97.865	97.784	97.708
6.375	98.452	98.372	98.295
6.500	98.819	98.739	98.662
6.625	99.120	99.039	98.963
6.750	99.368	99.287	99.211
6.875	99.896	99.789	99.683
6.990	100.262	100.155	100.049
7.125	100.401	100.294	100.188
7.250	100.425	100.318	100.212
7.375	100.601	100.520	100.444
7.500	100.875	100.795	100.718
7.625	101.182	101.101	101.025

SELECT FHA Streamline 30 - 25 Year Fixed - (301SL & 325SL)			
Rate	15 Day	30 Day	45 Day
5.990	97.636	97.583	97.533
6.125	98.223	98.170	98.120
6.250	99.310	99.257	99.207
6.375	99.712	99.632	99.555
6.500	100.125	100.044	99.968
6.625	100.462	100.382	100.305
6.750	100.873	100.793	100.716
6.875	101.352	101.245	101.139
6.990	101.836	101.729	101.623
7.125	102.199	102.092	101.986
7.250	101.474	101.367	101.261
7.375	101.642	101.561	101.485
7.500	102.097	102.016	101.940
7.625	102.207	102.127	102.051

SELECT FHA Streamline 30 Year Fixed HB - (301SLHB)			
Rate	15 Day	30 Day	45 Day
5.990	95.812	95.758	95.709
6.125	96.399	96.345	96.296
6.250	97.640	97.559	97.483
6.375	98.227	98.147	98.070
6.500	98.594	98.514	98.437
6.625	98.895	98.814	98.738
6.750	99.143	99.062	98.986
6.875	99.671	99.564	99.458
6.990	100.037	99.930	99.824
7.125	100.176	100.069	99.963
7.250	100.200	100.093	99.987
7.375	100.376	100.295	100.219
7.500	100.650	100.570	100.493
7.625	100.957	100.876	100.800

SELECT FHA Streamline 15 Year Fixed - (315SL)			
Rate	15 Day	30 Day	45 Day
5.990	98.707	98.586	98.466
6.125	99.142	99.021	98.901
6.250	100.058	99.937	99.817
6.375	99.256	99.209	99.162
6.500	99.508	99.461	99.414
6.625	99.683	99.636	99.589
6.750	99.923	99.876	99.829
6.875	100.917	100.870	100.823
6.990	101.230	101.183	101.136
7.125	101.441	101.394	101.347
7.250	100.555	100.508	100.461
7.375	101.649	101.602	101.555
7.500	101.943	101.896	101.849
7.625	102.351	102.304	102.258

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
0.500
FICO 680-699
0.375
FICO 660-679
N/A
FICO 640-659
N/A
FICO 620-639
N/A

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

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

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

LENDINGPROS

LendingPros

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Irvine, CA 92612

Effective: November 20, 2026

VA & USDA Pricing

VA 30 - 25 Year Fixed (401 & 425)			
Rate	15 Day	30 Day	45 Day
5.990	97.476	97.422	97.373
6.125	98.063	98.009	97.960
6.250	99.083	99.030	98.980
6.375	99.598	99.518	99.441
6.500	100.009	99.929	99.852
6.625	100.276	100.195	100.119
6.750	100.553	100.472	100.396
6.875	100.853	100.746	100.640
6.990	101.194	101.086	100.981
7.125	101.383	101.276	101.170
7.250	101.381	101.274	101.168
7.375	101.566	101.486	101.409
7.500	101.722	101.642	101.565
7.625	101.951	101.871	101.794

VA 20 Year Fixed - (420)			
Rate	15 Day	30 Day	45 Day
5.990	96.726	96.672	96.623
6.125	97.313	97.259	97.210
6.250	98.333	98.280	98.230
6.375	98.848	98.768	98.691
6.500	99.259	99.179	99.102
6.625	99.526	99.445	99.369
6.750	99.803	99.722	99.646
6.875	100.103	99.996	99.890
6.990	100.444	100.336	100.231
7.125	100.633	100.526	100.420
7.250	100.631	100.524	100.418
7.375	100.816	100.736	100.659
7.500	100.972	100.892	100.815
7.625	101.201	101.121	101.044

VA 15 Year Fixed - (415)			
Rate	15 Day	30 Day	45 Day
5.990	98.521	98.401	98.280
6.125	98.956	98.836	98.715
6.250	99.806	99.685	99.565
6.375	99.117	99.070	99.023
6.500	99.367	99.320	99.273
6.625	99.472	99.425	99.378
6.750	99.578	99.531	99.484
6.875	100.393	100.346	100.299
6.990	100.562	100.516	100.469
7.125	100.600	100.553	100.506
7.250	100.437	100.390	100.343
7.375	101.548	101.501	101.454
7.500	101.543	101.496	101.449
7.625	102.070	102.023	101.976

VA 30 Year Fixed HB - (401HB)			
Rate	15 Day	30 Day	45 Day
5.990	96.730	96.676	96.627
6.125	97.317	97.263	97.214
6.250	98.668	98.587	98.511
6.375	99.154	99.073	98.997
6.500	99.554	99.473	99.397
6.625	99.749	99.668	99.592
6.750	100.074	99.994	99.917
6.875	100.534	100.427	100.321
6.990	100.924	100.817	100.711
7.125	100.993	100.886	100.781
7.250	100.962	100.855	100.749
7.375	101.067	100.987	100.910
7.500	101.382	101.302	101.225
7.625	101.849	101.769	101.692

VA 30 Year Fixed 2:1 Buydown - (401-BD)			
Rate	15 Day	30 Day	45 Day
5.990	97.276	97.222	97.173
6.125	97.863	97.809	97.760
6.250	98.883	98.830	98.780
6.375	99.398	99.318	99.241
6.500	99.809	99.729	99.652
6.625	100.076	99.995	99.919
6.750	100.353	100.272	100.196
6.875	100.653	100.546	100.440
6.990	100.994	100.886	100.781
7.125	101.183	101.076	100.970
7.250	101.181	101.074	100.968
7.375	101.366	101.286	101.209
7.500	101.522	101.442	101.365
7.625	101.751	101.671	101.594

VA HB 30 Year Fixed 2:1 Buydown - (401HB-BD)			
Rate	15 Day	30 Day	45 Day
5.990	96.005	95.951	95.902
6.125	96.592	96.538	96.489
6.250	97.943	97.862	97.786
6.375	98.429	98.348	98.272
6.500	98.829	98.748	98.672
6.625	99.024	98.943	98.867
6.750	99.349	99.269	99.192
6.875	99.809	99.702	99.596
6.990	100.199	100.092	99.986
7.125	100.268	100.161	100.056
7.250	100.237	100.130	100.024
7.375	100.342	100.262	100.185
7.500	100.657	100.577	100.500
7.625	101.124	101.044	100.967

VA 30 Year Fixed 1:0 Buydown - (401-BD10)			
Rate	15 Day	30 Day	45 Day
5.990	97.276	97.222	97.173
6.125	97.863	97.809	97.760
6.250	98.883	98.830	98.780
6.375	99.398	99.318	99.241
6.500	99.809	99.729	99.652
6.625	100.076	99.995	99.919
6.750	100.353	100.272	100.196
6.875	100.653	100.546	100.440
6.990	100.994	100.886	100.781
7.125	101.183	101.076	100.970
7.250	101.181	101.074	100.968
7.375	101.366	101.286	101.209
7.500	101.522	101.442	101.365
7.625	101.751	101.671	101.594

VA HB 30 Year Fixed 1:0 Buydown - (401HB-BD10)			
Rate	15 Day	30 Day	45 Day
5.990	96.005	95.951	95.902
6.125	96.592	96.538	96.489
6.250	97.943	97.862	97.786
6.375	98.429	98.348	98.272
6.500	98.829	98.748	98.672
6.625	99.024	98.943	98.867
6.750	99.349	99.269	99.192
6.875	99.809	99.702	99.596
6.990	100.199	100.092	99.986
7.125	100.268	100.161	100.056
7.250	100.237	100.130	100.024
7.375	100.342	100.262	100.185
7.500	100.657	100.577	100.500
7.625	101.124	101.044	100.967

USDA 30 - 25 Year Fixed - (501)			
Rate	15 Day	30 Day	45 Day
5.990	97.556	97.502	97.453
6.125	98.143	98.089	98.040
6.250	99.163	99.110	99.060
6.375	99.678	99.598	99.521
6.500	100.089	100.009	99.932
6.625	100.356	100.275	100.199
6.750	100.633	100.552	100.476
6.875	100.933	100.826	100.720
6.990	101.274	101.166	101.061
7.125	101.463	101.356	101.250
7.250	101.461	101.354	101.248
7.375	101.646	101.566	101.489
7.500	101.802	101.722	101.645
7.625	102.031	101.951	101.874

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
0.375
FICO 680-699
0.250
FICO 660-679
0.250
FICO 640-659
0.000
FICO 620-639
-0.250

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

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

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

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Irvine, CA 92612

SELECT PRICING

Effective: November 20, 2026

SELECT VA & USDA Pricing

SELECT VA 30 - 25 Year Fixed (401 & 425)			
Rate	15 Day	30 Day	45 Day
5.990	97.776	97.722	97.673
6.125	98.363	98.309	98.260
6.250	99.383	99.330	99.280
6.375	99.898	99.818	99.741
6.500	100.309	100.229	100.152
6.625	100.576	100.495	100.419
6.750	100.853	100.772	100.696
6.875	101.153	101.046	100.940
6.990	101.494	101.386	101.281
7.125	101.683	101.576	101.470
7.250	101.681	101.574	101.468
7.375	101.866	101.786	101.709
7.500	102.022	101.942	101.865
7.625	102.251	102.171	102.094

SELECT VA 15 Year Fixed - (415)			
Rate	15 Day	30 Day	45 Day
5.990	98.821	98.701	98.580
6.125	99.256	99.136	99.015
6.250	100.106	99.985	99.865
6.375	99.417	99.370	99.323
6.500	99.667	99.620	99.573
6.625	99.772	99.725	99.678
6.750	99.878	99.831	99.784
6.875	100.693	100.646	100.599
6.990	100.862	100.816	100.769
7.125	100.900	100.853	100.806
7.250	100.737	100.690	100.643
7.375	101.848	101.801	101.754
7.500	101.843	101.796	101.749
7.625	102.370	102.323	102.276

SELECT VA 30 Year Fixed 2:1 Buydown - (401-BD)			
Rate	15 Day	30 Day	45 Day
5.990	97.576	97.522	97.473
6.125	98.163	98.109	98.060
6.250	99.183	99.130	99.080
6.375	99.698	99.618	99.541
6.500	100.109	100.029	99.952
6.625	100.376	100.295	100.219
6.750	100.653	100.572	100.496
6.875	100.953	100.846	100.740
6.990	101.294	101.186	101.081
7.125	101.483	101.376	101.270
7.250	101.481	101.374	101.268
7.375	101.666	101.586	101.509
7.500	101.822	101.742	101.665
7.625	102.051	101.971	101.894

SELECT VA 30 Year Fixed 1:0 Buydown - (401-BD10)			
Rate	15 Day	30 Day	45 Day
5.990	97.576	97.522	97.473
6.125	98.163	98.109	98.060
6.250	99.183	99.130	99.080
6.375	99.698	99.618	99.541
6.500	100.109	100.029	99.952
6.625	100.376	100.295	100.219
6.750	100.653	100.572	100.496
6.875	100.953	100.846	100.740
6.990	101.294	101.186	101.081
7.125	101.483	101.376	101.270
7.250	101.481	101.374	101.268
7.375	101.666	101.586	101.509
7.500	101.822	101.742	101.665
7.625	102.051	101.971	101.894

SELECT VA 30 Year Fixed HB - (401HB)			
Rate	15 Day	30 Day	45 Day
5.990	97.030	96.976	96.927
6.125	97.617	97.563	97.514
6.250	98.968	98.887	98.811
6.375	99.454	99.373	99.297
6.500	99.854	99.773	99.697
6.625	100.049	99.968	99.892
6.750	100.374	100.294	100.217
6.875	100.834	100.727	100.621
6.990	101.224	101.117	101.011
7.125	101.293	101.186	101.081
7.250	101.262	101.155	101.049
7.375	101.367	101.287	101.210
7.500	101.682	101.602	101.525
7.625	102.149	102.069	101.992

SELECT VA HB 30 Year Fixed 2:1 Buydown - (401HB-BD			
Rate	15 Day	30 Day	45 Day
5.990	96.305	96.251	96.202
6.125	96.892	96.838	96.789
6.250	98.243	98.162	98.086
6.375	98.729	98.648	98.572
6.500	99.129	99.048	98.972
6.625	99.324	99.243	99.167
6.750	99.649	99.569	99.492
6.875	100.109	100.002	99.896
6.990	100.499	100.392	100.286
7.125	100.568	100.461	100.356
7.250	100.537	100.430	100.324
7.375	100.642	100.562	100.485
7.500	100.957	100.877	100.800
7.625	101.424	101.344	101.267

SELECT VA HB 30 Year Fixed 1:0 Buydown - (401HB-B			
Rate	15 Day	30 Day	45 Day
5.990	96.305	96.251	96.202
6.125	96.892	96.838	96.789
6.250	98.243	98.162	98.086
6.375	98.729	98.648	98.572
6.500	99.129	99.048	98.972
6.625	99.324	99.243	99.167
6.750	99.649	99.569	99.492
6.875	100.109	100.002	99.896
6.990	100.499	100.392	100.286
7.125	100.568	100.461	100.356
7.250	100.537	100.430	100.324
7.375	100.642	100.562	100.485
7.500	100.957	100.877	100.800
7.625	101.424	101.344	101.267

SELECT VA IRRRL 30 - 25 Year Fixed (401RL & 425RL			
Rate	15 Day	30 Day	45 Day
5.990	97.826	97.772	97.723
6.125	98.413	98.359	98.310
6.250	99.433	99.380	99.330
6.375	99.948	99.868	99.791
6.500	100.359	100.279	100.202
6.625	100.626	100.545	100.469
6.750	100.903	100.822	100.746
6.875	101.203	101.096	100.990
6.990	101.544	101.436	101.331
7.125	101.733	101.626	101.520
7.250	101.731	101.624	101.518
7.375	101.916	101.836	101.759
7.500	102.072	101.992	101.915
7.625	102.301	102.221	102.144

SELECT VA IRRRL 30 Year Fixed HB - (401RLHB)			
Rate	15 Day	30 Day	45 Day
5.990	96.080	96.026	95.977
6.125	96.667	96.613	96.564
6.250	98.018	97.937	97.861
6.375	98.504	98.423	98.347
6.500	98.904	98.823	98.747
6.625	99.099	99.018	98.942
6.750	99.424	99.344	99.267
6.875	99.884	99.777	99.671
6.990	100.274	100.167	100.061
7.125	100.343	100.236	100.131
7.250	100.312	100.205	100.099
7.375	100.417	100.337	100.260
7.500	100.732	100.652	100.575
7.625	101.199	101.119	101.042

SELECT VA IRRRL 15 Year Fixed - (415RL)			
Rate	15 Day	30 Day	45 Day
5.990	98.671	98.551	98.430
6.125	99.106	98.986	98.865
6.250	99.956	99.835	99.715
6.375	99.267	99.220	99.173
6.500	99.517	99.470	99.423
6.625	99.622	99.575	99.528
6.750	99.728	99.681	99.634
6.875	100.543	100.496	100.449
6.990	100.712	100.666	100.619
7.125	100.750	100.703	100.656
7.250	100.587	100.540	100.493
7.375	101.698	101.651	101.604
7.500	101.693	101.646	101.599
7.625	102.220	102.173	102.126

SELECT USDA 30 - 25 Year Fixed - (501)			
Rate	15 Day	30 Day	45 Day
5.990	97.856	97.802	97.753
6.125	98.443	98.389	98.340
6.250	99.463	99.410	99.360
6.375	99.978	99.898	99.821
6.500	100.389	100.309	100.232
6.625	100.656	100.575	100.499
6.750	100.933	100.852	100.776
6.875	101.233	101.126	101.020
6.990	101.574	101.466	101.361
7.125	101.763	101.656	101.550
7.250	101.761	101.654	101.548
7.375	101.946	101.866	101.789
7.500	102.102	102.022	101.945
7.625	102.331	102.251	102.174

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

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

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

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

LENDINGPROS

LendingPros

19000 MacArthur Blvd, Suite 250
Irvine, CA 92612

Effective: November 20, 2026

FHA/VA ARM PRICING

FHA 5/1 ARM - (305)			
Rate	15 Day	30 Day	45 Day
4.500	94.421	94.301	94.301
4.625	85.239	85.119	85.119
4.750	95.648	95.513	95.513
4.875	95.986	95.851	95.851
5.000	96.313	96.178	96.178
5.125	87.200	87.065	87.065
5.250	97.431	97.280	97.280
5.375	97.857	97.706	97.706
5.500	98.170	98.020	98.020
5.625	88.971	88.821	88.821
5.750	98.900	98.734	98.734
5.875	99.370	99.205	99.205
6.000	99.848	99.682	99.682

5/1 ARM Caps	Amort (Mos)	Margin/Floor	Index
1/1/5	360	2.000	1 Yr Weekly CMT

FHA 5/1 ARM HB - (305HB)			
Rate	15 Day	30 Day	45 Day
4.500	94.096	93.976	93.976
4.625	84.903	84.783	84.783
4.750	95.340	95.205	95.205
4.875	95.667	95.532	95.532
5.000	95.983	95.848	95.848
5.125	86.855	86.720	86.720
5.250	97.119	96.969	96.969
5.375	97.529	97.378	97.378
5.500	97.822	97.671	97.671
5.625	88.598	88.447	88.447
5.750	98.578	98.412	98.412
5.875	99.023	98.857	98.857
6.000	99.469	99.303	99.303

5/1 ARM Caps	Amort (Mos)	Margin/Floor	Index
1/1/5	360	2.000	1 Yr Weekly CMT

VA 5/1 ARM - (405)			
Rate	15 Day	30 Day	45 Day
4.500	94.338	94.218	94.218
4.625	85.095	84.975	84.975
4.750	95.659	95.523	95.523
4.875	95.955	95.820	95.820
5.000	96.220	96.085	96.085
5.125	87.041	86.906	86.906
5.250	97.434	97.284	97.284
5.375	97.813	97.662	97.662
5.500	98.056	97.905	97.905
5.625	88.782	88.632	88.632

VA 5/1 ARM HB - (405HB)			
Rate	15 Day	30 Day	45 Day
4.500	93.986	93.866	93.866
4.625	84.732	84.612	84.612
4.750	95.323	95.188	95.188
4.875	95.607	95.472	95.472
5.000	95.856	95.721	95.721
5.125	86.658	86.523	86.523
5.250	97.089	96.939	96.939
5.375	97.447	97.296	97.296
5.500	97.662	97.512	97.512
5.625	88.356	88.206	88.206

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

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

FHA State Tier Adjustment		
Tier 1 States	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

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

LENDINGPROS

LendingPros
19000 MacArthur Blvd, Suite 250
Irvine, CA 92612

Effective: November 20, 2026

FHA Streamline & VA IRRRL Pricing

FHA Streamline 30 - 25 Year Fixed - (301SL & 325SL)

Rate	15 Day	30 Day	45 Day
5.990	97.336	97.283	97.233
6.125	97.923	97.870	97.820
6.250	99.010	98.957	98.907
6.375	99.412	99.332	99.255
6.500	99.825	99.744	99.668
6.625	100.162	100.082	100.005
6.750	100.573	100.493	100.416
6.875	101.052	100.945	100.839
6.990	101.536	101.429	101.323
7.125	101.899	101.792	101.686
7.250	101.174	101.067	100.961
7.375	101.342	101.261	101.185
7.500	101.797	101.716	101.640
7.625	101.907	101.827	101.751

FHA Streamline 20 Year Fixed - (320SL)

Rate	15 Day	30 Day	45 Day
5.990	96.611	96.558	96.508
6.125	97.198	97.145	97.095
6.250	98.285	98.232	98.182
6.375	98.687	98.607	98.530
6.500	99.100	99.019	98.943
6.625	99.437	99.357	99.280
6.750	99.848	99.768	99.691
6.875	100.327	100.220	100.114
6.990	100.811	100.704	100.598
7.125	101.174	101.067	100.961
7.250	100.449	100.342	100.236
7.375	100.617	100.536	100.460
7.500	101.072	100.991	100.915
7.625	101.182	101.102	101.026

FHA Streamline 15 Year Fixed - (315SL)

Rate	15 Day	30 Day	45 Day
5.990	98.407	98.286	98.166
6.125	98.842	98.721	98.601
6.250	99.758	99.637	99.517
6.375	98.956	98.909	98.862
6.500	99.208	99.161	99.114
6.625	99.383	99.336	99.289
6.750	99.623	99.576	99.529
6.875	100.617	100.570	100.523
6.990	100.930	100.883	100.836
7.125	101.141	101.094	101.047
7.250	100.255	100.208	100.161
7.375	101.349	101.302	101.255
7.500	101.643	101.596	101.549
7.625	102.051	102.004	101.958

FHA Streamline 30 Year Fixed HB - (301SLHB)

Rate	15 Day	30 Day	45 Day
5.990	95.512	95.458	95.409
6.125	96.099	96.045	95.996
6.250	97.340	97.259	97.183
6.375	97.927	97.847	97.770
6.500	98.294	98.214	98.137
6.625	98.595	98.514	98.438
6.750	98.843	98.762	98.686
6.875	99.371	99.264	99.158
6.990	99.737	99.630	99.524
7.125	99.876	99.769	99.663
7.250	99.900	99.793	99.687
7.375	100.076	99.995	99.919
7.500	100.350	100.270	100.193
7.625	100.657	100.576	100.500

VA IRRRL 30 - 25 Year Fixed (401RL & 425RL)

Rate	15 Day	30 Day	45 Day
5.990	97.526	97.472	97.423
6.125	98.113	98.059	98.010
6.250	99.133	99.080	99.030
6.375	99.648	99.568	99.491
6.500	100.059	99.979	99.902
6.625	100.326	100.245	100.169
6.750	100.603	100.522	100.446
6.875	100.903	100.796	100.690
6.990	101.244	101.136	101.031
7.125	101.433	101.326	101.220
7.250	101.431	101.324	101.218
7.375	101.616	101.536	101.459
7.500	101.772	101.692	101.615
7.625	102.001	101.921	101.844

VA IRRRL 20 Year Fixed - (420IRL)

Rate	15 Day	30 Day	45 Day
5.990	96.576	96.522	96.473
6.125	97.163	97.109	97.060
6.250	98.183	98.130	98.080
6.375	98.698	98.618	98.541
6.500	99.109	99.029	98.952
6.625	99.376	99.295	99.219
6.750	99.653	99.572	99.496
6.875	99.953	99.846	99.740
6.990	100.294	100.186	100.081
7.125	100.483	100.376	100.270
7.250	100.481	100.374	100.268
7.375	100.666	100.586	100.509
7.500	100.822	100.742	100.665
7.625	101.051	100.971	100.894

VA IRRRL 15 Year Fixed - (415RL)

Rate	15 Day	30 Day	45 Day
5.990	98.371	98.251	98.130
6.125	98.806	98.686	98.565
6.250	99.656	99.535	99.415
6.375	98.967	98.920	98.873
6.500	99.217	99.170	99.123
6.625	99.322	99.275	99.228
6.750	99.428	99.381	99.334
6.875	100.243	100.196	100.149
6.990	100.412	100.366	100.319
7.125	100.450	100.403	100.356
7.250	100.287	100.240	100.193
7.375	101.398	101.351	101.304
7.500	101.393	101.346	101.299
7.625	101.920	101.873	101.826

VA IRRRL 30 Year Fixed HB - (401RLHB)

Rate	15 Day	30 Day	45 Day
5.990	95.780	95.726	95.677
6.125	96.367	96.313	96.264
6.250	97.718	97.637	97.561
6.375	98.204	98.123	98.047
6.500	98.604	98.523	98.447
6.625	98.799	98.718	98.642
6.750	99.124	99.044	98.967
6.875	99.584	99.477	99.371
6.990	99.974	99.867	99.761
7.125	100.043	99.936	99.831
7.250	100.012	99.905	99.799
7.375	100.117	100.037	99.960
7.500	100.432	100.352	100.275
7.625	100.899	100.819	100.742

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

FHA State Tier Adjustment		
Tier 1 States	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

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 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

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: November 20, 2026

Please contact your regional VP or AVP for product approval

PhysicianPro Pricing

Fixed 30 Year Term (921MD)

Rate	15-Day	30-Day	45-Day	60-Day
6.750	93.629	93.529	93.429	93.329
6.875	94.379	94.279	94.179	94.079
7.000	95.129	95.029	94.929	94.829
7.125	95.879	95.779	95.679	95.579
7.250	96.614	96.514	96.414	96.314
7.375	97.230	97.130	97.030	96.930
7.500	97.774	97.674	97.574	97.474
7.625	98.266	98.166	98.066	97.966
7.750	98.696	98.596	98.496	98.396
7.875	99.067	98.967	98.867	98.767
8.000	99.401	99.301	99.201	99.101
8.125	99.711	99.611	99.511	99.411
8.250	99.998	99.898	99.798	99.698
8.375	100.279	100.179	100.079	99.979
8.500	100.560	100.460	100.360	100.260
8.625	100.841	100.741	100.641	100.541
8.750	101.123	101.023	100.923	100.823

5/6 SOFR ARM 30 Yr 2/1/5 (92056MD-275)

Rate	15-Day	30-Day	45-Day	60-Day
6.625	95.646	95.546	95.446	95.346
6.750	96.334	96.234	96.134	96.034
6.875	97.001	96.901	96.801	96.701
7.000	97.586	97.486	97.386	97.286
7.125	98.086	97.986	97.886	97.786
7.250	98.526	98.426	98.326	98.226
7.375	98.839	98.739	98.639	98.539
7.500	99.151	99.051	98.951	98.851
7.625	99.464	99.364	99.264	99.164
7.750	99.801	99.701	99.601	99.501
7.875	100.167	100.067	99.967	99.867
8.000	100.455	100.355	100.255	100.155
8.125	100.689	100.589	100.489	100.389
8.250	100.898	100.798	100.698	100.598
8.375	101.055	100.955	100.855	100.755
8.500	101.211	101.111	101.011	100.911
8.625	101.367	101.267	101.167	101.067

7/6 SOFR ARM 30yr 5/1/5 (92076MD-275)

Rate	15-Day	30-Day	45-Day	60-Day
6.750	96.059	95.959	95.859	95.759
6.875	96.746	96.646	96.546	96.446
7.000	97.376	97.276	97.176	97.076
7.125	97.886	97.786	97.686	97.586
7.250	98.386	98.286	98.186	98.086
7.375	98.714	98.614	98.514	98.414
7.500	99.026	98.926	98.826	98.726
7.625	99.339	99.239	99.139	99.039
7.750	99.651	99.551	99.451	99.351
7.875	100.036	99.936	99.836	99.736
8.000	100.355	100.255	100.155	100.055
8.125	100.667	100.567	100.467	100.367
8.250	100.980	100.880	100.780	100.680
8.375	101.220	101.120	101.020	100.920
8.500	101.455	101.355	101.255	101.155
8.625	101.617	101.517	101.417	101.317
8.750	101.773	101.673	101.573	101.473

10/6 SOFR ARM 30yr 5/1/5 (92106MD-275)

Rate	15-Day	30-Day	45-Day	60-Day
6.750	95.509	95.409	95.309	95.209
6.875	96.196	96.096	95.996	95.896
7.000	96.876	96.776	96.676	96.576
7.125	97.486	97.386	97.286	97.186
7.250	97.986	97.886	97.786	97.686
7.375	98.464	98.364	98.264	98.164
7.500	98.776	98.676	98.576	98.476
7.625	99.089	98.989	98.889	98.789
7.750	99.401	99.301	99.201	99.101
7.875	99.723	99.623	99.523	99.423
8.000	100.105	100.005	99.905	99.805
8.125	100.417	100.317	100.217	100.117
8.250	100.730	100.630	100.530	100.430
8.375	101.042	100.942	100.842	100.742
8.500	101.355	101.255	101.155	101.055
8.625	101.658	101.558	101.458	101.358
8.750	101.892	101.792	101.692	101.592

PhysicianPro Adjustments

Purchase Adjustments for LTV / CLTV / HCLTV

FICO	<=80%	80.01-85%	85.01-90%	90.01-95%	95.01-97%	97.01-100%
≥780	0.900	0.800	0.700	0.600	0.500	0.400
760-779	0.800	0.700	0.600	0.500	0.400	0.250
740-759	0.650	0.550	0.450	0.250	0.000	0.000
720-739	0.000	-0.300	-0.550	-0.750	-1.000	-1.250
700-719	-0.500	-0.750	-1.250	-1.750	-2.250	-2.500
680-699	NA	NA	NA	NA	NA	NA
660-679	NA	NA	NA	NA	NA	NA

Rate and Term Adjustments for LTV / CLTV / HCLTV

FICO	<=80%	80.01-85%	85.01-90%	90.01-95%	95.01-97%	97.01-100%
≥780	0.400	0.200	0.100	0.000	-0.250	-0.375
760-779	0.300	0.100	0.100	0.000	-0.375	-0.500
740-759	0.150	0.050	-0.050	-0.250	-0.500	-0.750
720-739	-0.625	-0.925	-1.175	-1.375	-1.625	-1.875
700-719	-1.250	-1.500	-2.000	-2.500	-3.000	-3.250
680-699	NA	NA	NA	NA	NA	NA
660-679	NA	NA	NA	NA	NA	NA

Loan Amount Adjustments for LTV / CLTV / HCLTV

Loan Amount	<=80%	80.01-85%	85.01-90%	90.01-95%	95.01-97%	97.01-100%
<=500,000	0.000	0.000	0.000	0.125	0.250	0.250
500,001-1,000,000	0.000	0.000	0.000	0.125	0.125	0.125
1,000,001-1,500,000	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
1,500,001-2,000,000	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500

Miscellaneous Adjustments for LTV / CLTV / HCLTV

Feature	<=80%	80.01-85%	85.01-90%	90.01-95%	95.01-97%	97.01-100%
Condo	0.000	0.000	0.000	0.000	0.000	0.000

DTI Adjustments for LTV / CLTV / HCLTV

DTI	<=80%	80.01-85%	85.01-90%	90.01-95%	95.01-97%	97.01-100%
< 35%	0.000	0.000	0.000	0.000	0.000	0.000
35%-43%	0.000	0.000	0.000	0.000	0.000	0.000
> 43%	0.000	0.000	-0.100	-0.100	-0.250	-0.250

Maximum All in Price

LTV / CLTV / HCLTV	Max Price
30 Yr	100.500
10/6, 7/6, 5/6 SOFR ARMs	100.375

Fee Schedule

No Escrow	-0.125
Daily Suspense Fee	-0.010
Daily Extension Fee	-0.020

*Maximum cumulative extensions is 30 days
Extensions beyond 30 days are granted on case by case basis and must be requested directly with lock desk

LENDINGPROS

LendingPros
19000 MacArthur Blvd, Suite 250
Irvine, CA 92612

Effective: Friday, November 20, 2026

Jumbo Signature Pricing

Jumbo Signature 30 Year Fixed - (901DI)				
Note Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.125	95.865	95.772	95.584	95.397
6.250	96.410	96.317	96.129	95.942
6.375	96.916	96.823	96.635	96.448
6.500	97.461	97.367	97.179	96.992
6.625	98.065	97.971	97.783	97.596
6.750	98.672	98.578	98.391	98.203
6.875	99.252	99.158	98.971	98.783
7.000	99.724	99.630	99.443	99.255
7.125	100.083	99.990	99.802	99.615
7.250	100.295	100.201	100.014	99.826
7.375	100.411	100.317	100.130	99.942
7.500	100.505	100.411	100.224	100.036
7.625	100.593	100.500	100.312	100.125
7.750	100.704	100.610	100.422	100.235
7.875	100.813	100.720	100.532	100.345
8.000	100.923	100.830	100.642	100.455
8.125	100.998	100.904	100.716	100.529
8.250	101.072	100.978	100.791	100.603
8.375	101.146	101.052	100.865	100.677

Jumbo Signature 10/6 ARM - (9106DI)				
Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.250	94.707	94.613	94.426	94.238
6.375	95.469	95.375	95.188	95.000
6.500	96.668	96.575	96.387	96.200
6.625	97.307	97.213	97.025	96.838
6.750	97.768	97.675	97.487	97.300
6.875	98.231	98.137	97.950	97.762
7.000	98.695	98.601	98.413	98.226
7.125	99.159	99.065	98.878	98.690
7.250	99.624	99.530	99.343	99.155
7.375	100.089	99.995	99.808	99.620
7.500	100.554	100.460	100.273	100.085
7.625	101.019	100.925	100.738	100.550
7.750	101.484	101.390	101.203	101.015
7.875	101.949	101.855	101.668	101.480
8.000	102.414	102.320	102.133	101.945

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

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

NC Floor Price
99.750

Maximum Net Price
102.000

Must be Conditionally Approved to lock

LendingPros
19000 MacArthur Blvd, Suite 250
Irvine, CA 92612

Effective: Friday, November 20, 2026

Jumbo Pro Pricing

Jumbo Pro 30 Year Fixed - (901SP)

Rate	15 Day	30 Day	45 Day	60 Day
6.250	96.813	96.704	96.532	96.313
6.375	97.236	97.126	96.954	96.736
6.500	97.658	97.548	97.376	97.158
6.625	98.079	97.969	97.798	97.579
6.750	98.500	98.391	98.219	98.000
6.875	98.875	98.766	98.594	98.375
7.000	99.251	99.141	98.969	98.751
7.125	99.590	99.481	99.309	99.090
7.250	99.929	99.820	99.648	99.429
7.375	100.151	100.041	99.870	99.651
7.500	100.373	100.264	100.092	99.873

Jumbo Pro 30 Year Fixed 2:1 Buydown - (901SP-BD)

Rate	15 Day	30 Day	45 Day	60 Day
6.250	96.813	96.704	96.532	96.313
6.375	97.236	97.126	96.954	96.736
6.500	97.658	97.548	97.376	97.158
6.625	98.079	97.969	97.798	97.579
6.750	98.500	98.391	98.219	98.000
6.875	98.875	98.766	98.594	98.375
7.000	99.251	99.141	98.969	98.751
7.125	99.590	99.481	99.309	99.090
7.250	99.929	99.820	99.648	99.429
7.375	100.151	100.041	99.870	99.651
7.500	100.373	100.264	100.092	99.873

Jumbo Pro 30 Year Fixed 1:0 Buydown - (901SP-BD10)

Rate	15 Day	30 Day	45 Day	60 Day
6.250	96.813	96.704	96.532	96.313
6.375	97.236	97.126	96.954	96.736
6.500	97.658	97.548	97.376	97.158
6.625	98.079	97.969	97.798	97.579
6.750	98.500	98.391	98.219	98.000
6.875	98.875	98.766	98.594	98.375
7.000	99.251	99.141	98.969	98.751
7.125	99.590	99.481	99.309	99.090
7.250	99.929	99.820	99.648	99.429
7.375	100.151	100.041	99.870	99.651
7.500	100.373	100.264	100.092	99.873

Jumbo Pro 15 Year Fixed - (915SP)

Rate	15 Day	30 Day	45 Day	60 Day
5.500	94.002	93.893	93.721	93.502
5.625	94.449	94.340	94.168	93.949
5.750	94.896	94.787	94.615	94.396
5.875	95.241	95.132	94.960	94.741
6.000	95.587	95.477	95.305	95.087
6.125	95.865	95.756	95.584	95.365
6.250	96.144	96.034	95.863	95.644
6.375	96.386	96.277	96.105	95.886
6.500	96.629	96.520	96.348	96.129
6.625	96.930	96.820	96.649	96.430
6.750	97.231	97.122	96.950	96.731

Jumbo Pro 10/6 ARM - (910SP)

Rate	15 Day	30 Day	45 Day	60 Day
5.250	94.272	94.162	93.990	93.772
5.375	94.677	94.568	94.396	94.177
5.500	95.066	94.957	94.785	94.566
5.625	95.198	95.089	94.917	94.698
5.750	95.316	95.207	95.035	94.816
5.875	95.678	95.568	95.396	95.178
6.000	96.034	95.924	95.752	95.534
6.125	96.460	96.351	96.179	95.960
6.250	96.854	96.745	96.573	96.354
6.375	97.091	96.982	96.810	96.591
6.500	97.329	97.220	97.048	96.829
6.625	97.341	97.232	97.060	96.841
6.750	97.354	97.244	97.072	96.854
6.875	97.583	97.474	97.302	97.083
7.000	97.814	97.705	97.533	97.314

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	Maximum Net Price	
99.750	102.000	Must be Conditionally Approved to lock

LendingPros
19000 MacArthur Blvd, Suite 250
Irvine, CA 92612

Effective: Friday, November 20, 2026

Jumbo Elite Pricing

Jumbo Elite 30 Year Fixed - (901EM)

Rate	15 Day	30 Day	45 Day	60 Day
6.000	92.578	92.453	92.328	92.140
6.125	93.362	93.237	93.112	92.924
6.250	93.979	93.854	93.729	93.542
6.375	94.607	94.482	94.357	94.169
6.500	95.224	95.099	94.974	94.786
6.625	95.860	95.735	95.610	95.423
6.750	96.568	96.443	96.318	96.130
6.875	97.155	97.030	96.905	96.718
7.000	97.695	97.570	97.445	97.257
7.125	98.065	97.940	97.815	97.627
7.250	98.354	98.229	98.104	97.917
7.375	98.573	98.448	98.323	98.135
7.500	98.782	98.657	98.532	98.345
7.625	99.011	98.886	98.761	98.573
7.750	99.260	99.135	99.010	98.823
7.875	99.509	99.384	99.259	99.072
8.000	99.730	99.605	99.480	99.293
8.125	99.980	99.855	99.730	99.542
8.250	100.169	100.044	99.919	99.732
8.375	100.289	100.164	100.039	99.852
8.500	100.331	100.206	100.081	99.893
8.625	100.391	100.266	100.141	99.953

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

Rate	15 Day	30 Day	45 Day	60 Day
6.000	92.578	92.453	92.328	92.140
6.125	93.362	93.237	93.112	92.924
6.250	93.979	93.854	93.729	93.542
6.375	94.607	94.482	94.357	94.169
6.500	95.224	95.099	94.974	94.786
6.625	95.860	95.735	95.610	95.423
6.750	96.568	96.443	96.318	96.130
6.875	97.155	97.030	96.905	96.718
7.000	97.695	97.570	97.445	97.257
7.125	98.065	97.940	97.815	97.627
7.250	98.354	98.229	98.104	97.917
7.375	98.573	98.448	98.323	98.135
7.500	98.782	98.657	98.532	98.345
7.625	99.011	98.886	98.761	98.573
7.750	99.260	99.135	99.010	98.823
7.875	99.509	99.384	99.259	99.072
8.000	99.730	99.605	99.480	99.293
8.125	99.980	99.855	99.730	99.542
8.250	100.169	100.044	99.919	99.732
8.375	100.289	100.164	100.039	99.852
8.500	100.331	100.206	100.081	99.893
8.625	100.391	100.266	100.141	99.953

Jumbo Elite 15 Year Fixed - (915EM)

Rate	15 Day	30 Day	45 Day	60 Day
6.000	92.691	92.566	92.441	92.254
6.125	93.457	93.332	93.207	93.020
6.250	94.075	93.950	93.825	93.638
6.375	94.693	94.568	94.443	94.256
6.500	95.312	95.187	95.062	94.874
6.625	95.949	95.824	95.699	95.511
6.750	96.657	96.532	96.407	96.219
6.875	97.185	97.060	96.935	96.748
7.000	97.705	97.580	97.455	97.267
7.125	97.984	97.859	97.734	97.546
7.250	98.263	98.138	98.013	97.825
7.375	98.572	98.447	98.322	98.134
7.500	98.881	98.756	98.631	98.444

Jumbo Elite 10/6 ARM - (9106EM)

Rate	15 Day	30 Day	45 Day	60 Day
6.000	92.126	92.001	91.876	91.688
6.125	92.891	92.766	92.641	92.454
6.250	93.509	93.384	93.259	93.071
6.375	94.137	94.012	93.887	93.699
6.500	94.904	94.779	94.654	94.466
6.625	95.271	95.146	95.021	94.834
6.750	95.451	95.326	95.201	95.013
6.875	95.640	95.515	95.390	95.203
7.000	96.088	95.963	95.838	95.650
7.125	96.237	96.112	95.987	95.800
7.250	96.367	96.242	96.117	95.930

Loan Level Price Adjustments (LLPAs)

FICO	CLTV 0.00-55.00	CLTV 55.01-60.00	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
660-679	0.000	0.000	-0.500	-0.750	-1.500	-2.500		
680-699	0.000	0.000	0.000	-0.500	-1.000	-1.500	-2.000	-2.500
700-719	0.250	0.250	0.000	0.000	0.000	-0.500	-1.500	-2.000
720-739	0.500	0.375	0.250	0.000	0.000	0.000	-1.000	-2.000
740-759	0.500	0.500	0.375	0.250	0.000	0.000	-0.750	-1.750
760-779	0.625	0.625	0.500	0.375	0.250	0.000	-0.500	-1.500
780-850	0.750	0.625	0.500	0.375	0.375	0.125	-0.500	-1.000
Other Adjusters	**CLTV 0.00-55.00**	**CLTV 55.01-60.00**	**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**
MI Source Type							0.000	0.000
Interest Only	0.000	0.000	-0.250	-0.250	-0.500	-0.500		
Investment Property	0.000	0.000	0.000	-0.250	-0.500	-0.750		
Second Home	0.000	0.000	0.000	-0.250	-0.500	-0.500	-1.750	-1.750
Cash-Out/Debt Consolidation	0.000	-0.125	-0.125	-0.375	-0.750	-1.000	-1.000	-1.500
Cash-Out/Home Improvement	0.000	-0.125	-0.125	-0.375	-0.750	-1.000	-1.000	-1.500
Cash-Out/Other	0.000	-0.125	-0.125	-0.375	-0.750	-1.000	-1.000	-1.500
Purchase	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
DTI	**CLTV 0.00-55.00**	**CLTV 55.01-60.00**	**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**
0.000-30.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
30.010-43.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
43.010-45.000	0.000	0.000	-0.125	-0.250	-0.250	-0.250	-0.500	-0.750
45.01	0.000	-0.250	-0.250	-0.750	-1.000	-1.000		
Self Employed	**CLTV 0.00-55.00**	**CLTV 55.01-60.00**	**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**
660-679	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500		
680-699	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
700-719	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
720-739	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
740-759	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
760-779	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125

LendingPros
19000 MacArthur Blvd, Suite 250
Irvine, CA 92612

Effective: Friday, November 20, 2026

Jumbo Elite Pro Pricing

Jumbo Elite Pro 30 YR Fixed - (901)

Note Rate	15 DAY	30 DAY	45 DAY
6.125	95.662	95.600	95.725
6.250	96.200	96.138	96.263
6.375	96.050	95.988	96.113
6.500	96.550	96.488	96.613
6.625	96.324	96.262	96.387
6.750	96.887	96.825	96.950
6.875	97.387	97.325	97.450
7.000	97.887	97.825	97.950
7.125	98.387	98.325	98.450
7.250	98.824	98.762	98.887
7.375	99.262	99.200	99.325
7.500	99.699	99.637	99.762
7.625	100.137	100.075	100.200
7.750	100.512	100.450	100.575
7.875	100.887	100.825	100.950
8.000	101.262	101.200	101.325
8.125	101.637	101.575	101.700
8.250	101.949	101.887	102.012
8.375	102.262	102.200	102.325

Jumbo Elite Pro 30 YR Fixed 2:1 Buydown - (901-BD)

Note Rate	15 DAY	30 DAY	45 DAY
6.125	95.662	95.600	95.725
6.250	96.200	96.138	96.263
6.375	96.050	95.988	96.113
6.500	96.550	96.488	96.613
6.625	96.324	96.262	96.387
6.750	96.887	96.825	96.950
6.875	97.387	97.325	97.450
7.000	97.887	97.825	97.950
7.125	98.387	98.325	98.450
7.250	98.824	98.762	98.887
7.375	99.262	99.200	99.325
7.500	99.699	99.637	99.762
7.625	100.137	100.075	100.200
7.750	100.512	100.450	100.575
7.875	100.887	100.825	100.950
8.000	101.262	101.200	101.325
8.125	101.637	101.575	101.700
8.250	101.949	101.887	102.012
8.375	102.262	102.200	102.325

Jumbo Elite Pro 30 YR Fixed 1:0 Buydown - (901-BD10)

Note Rate	15 DAY	30 DAY	45 DAY
6.125	95.662	95.600	95.725
6.250	96.200	96.138	96.263
6.375	96.050	95.988	96.113
6.500	96.550	96.488	96.613
6.625	96.324	96.262	96.387
6.750	96.887	96.825	96.950
6.875	97.387	97.325	97.450
7.000	97.887	97.825	97.950
7.125	98.387	98.325	98.450
7.250	98.824	98.762	98.887
7.375	99.262	99.200	99.325
7.500	99.699	99.637	99.762
7.625	100.137	100.075	100.200
7.750	100.512	100.450	100.575
7.875	100.887	100.825	100.950
8.000	101.262	101.200	101.325
8.125	101.637	101.575	101.700
8.250	101.949	101.887	102.012
8.375	102.262	102.200	102.325

Jumbo Elite Pro 15 YR Fixed - (915)

Note Rate	15 DAY	30 DAY	45 DAY
6.125	95.912	95.850	95.975
6.250	96.450	96.388	96.513
6.375	96.300	96.238	96.363
6.500	96.800	96.738	96.863
6.625	96.574	96.512	96.637
6.750	97.137	97.075	97.200
6.875	97.637	97.575	97.700
7.000	98.137	98.075	98.200
7.125	98.637	98.575	98.700
7.250	99.074	99.012	99.137
7.375	99.512	99.450	99.575
7.500	99.949	99.887	100.012
7.625	100.387	100.325	100.450
7.750	100.762	100.700	100.825
7.875	101.137	101.075	101.200
8.000	101.512	101.450	101.575
8.125	101.887	101.825	101.950
8.250	102.199	102.137	102.262
8.375	102.512	102.450	102.575

Loan Level Price Adjustments (LLPAs)

FICO	CLTV <=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