



19000 MacArthur Boulevard, 3rd Floor
Irvine, CA 92612



Ratesheet Code: RS-WS

Effective Date: 5/3/24 7:54 AM

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Forward Lending Select Program	
*FL Select Special: All FNMA / FHLMC FICO => 700 & <= 80% LTV	0.300
*FL Select Special: All Gov't Loans FICO => 680 & TLA => \$250K (N/A All Fast 100 Products)	0.350

Contact list	
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Funding Department:	Phone: Email Only Email: funding@forwardlendingmtg.com
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Lock Expiration Days	
15 Day	05/17/24
30 Day	06/03/24
45 Day	06/17/24
60 Day	07/02/24

Allowable Fees
Click Here

Mortgagee Clause
OCMBC, INC. ISAOA / 19000 MACARTHUR BLVD SUITE 200 IRVINE, CA 92612

Relock Fee
(0.250)

Lock Extension Fees
0.02 Per Day
Max extension 30 days and / or 10 times, whichever comes first.

Conforming Loan Limits	
# of Units	Loan Limits
1	\$766,550
2	\$981,500
3	\$1,186,350
4	\$1,474,400

Lock Desk Hours
8:00 AM - 6:00 PM PST
Lock Request Hours
8:00 AM - 8:59 PM PST**

*For turn times, please reach out to your AE.

Price Movement			
Conventional	Previous	Current	Change
6.625	100.002	100.311	0.309
Government			
6.125	99.861	100.078	0.217
Alt			
7.250	100.000	100.000	0.000
DSCR			
7.125	100.000	100.000	0.000

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

Approved States

May Pricing Special	
25 BP improvement on FHA/VA, 620+ FICOs (Excludes DPA and CalHFA. Can be combined with Select)	0.250

Announcements:

Forward Lending Mortgage, 19000 MacArthur Blvd, Ste 300, Irvine, CA 92612 | Phone: (844) 941-5626 | Forward Lending Mortgage is a registered DBA of OCMBC, Inc. NMLS ID #2125. Programs and rates are subject to change without notice. Turn time estimates are not warranted or guaranteed. Intended for use by real estate and lending professionals only and not for distribution to consumers. OCMBC, Inc. is licensed in the following states that require specific licensing disclosures: AZ (#0909401), GA (#20571), MA Lender (#ML2125). Rhode Island Licensed Lender. Licensed by the N.J. Department of Banking and Insurance. Licensed by the Department of Financial Protection and Innovation under the California Residential Mortgage Lending Act (#4130724). Not licensed or conducting business in New York. For more licensing information, visit the Nationwide Multistate Licensing System's Consumer Access website www.nmlsconsumeraccess.org. Copyright 2023.

* Any lock requests submitted after hours will be subject to market movement.
** Lock Desk turn times are 2 hours.



Effective: May 3, 2024

FANNIE MAE CONFORMING FIXED RATE PRICING

Table with 3 columns: FANNIE MAE 30 YEAR FIXED (101), FANNIE MAE 25 YEAR FIXED (125), and FANNIE MAE 20 YEAR FIXED (120). Each column contains a grid of Rate vs. Term (15-Day, 30-Day, 45-Day, 60-Day) values.

Table with 3 columns: FANNIE MAE 15 YEAR FIXED (115), FANNIE MAE 10 YEAR FIXED (110), and HOME READY 30 YEAR FIXED (R101). Each column contains a grid of Rate vs. Term (15-Day, 30-Day, 45-Day, 60-Day) values.

REFI NOW CONFORMING PRICING

Table with 3 columns: Fannie Mae 30 Yr Fixed Refi Now, Fannie Mae 25 Yr Fixed Refi Now, and Fannie Mae 20 Yr Fixed Refi Now. Each column contains a grid of Rate vs. Term (15-Day, 30-Day, 45-Day, 60-Day) values.

REFI NOW CONFORMING PRICING

Table with 3 columns: Fannie Mae 15 Yr Fixed Refi Now, Fannie Mae 10 Yr Fixed Refi Now, and (empty). Each column contains a grid of Rate vs. Term (15-Day, 30-Day, 45-Day, 60-Day) values.



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FANNIE MAE HIGH BALANCE FIXED RATE PRICING

Table with 15 columns: Rate, 15-Day, 30-Day, 45-Day, 60-Day, Rate, 15-Day, 30-Day, 45-Day, 60-Day, Rate, 15-Day, 30-Day, 45-Day, 60-Day. It is divided into three sections: FANNIE MAE HB 30 YEAR FIXED (101HB), FANNIE MAE HB 25 YEAR FIXED (125HB), and FANNIE MAE HB 20 YEAR FIXED (120HB).

Table with 15 columns: Rate, 15-Day, 30-Day, 45-Day, 60-Day, Rate, 15-Day, 30-Day, 45-Day, 60-Day. It is divided into two sections: FANNIE MAE HB 15 YEAR FIXED (115HB) and FANNIE MAE HB 10 YEAR FIXED (110HB).

FANNIE MAE FIXED RATE BUYDOWN PRICING

Table with 15 columns: Rate, 15-Day, 30-Day, 45-Day, 60-Day, Rate, 15-Day, 30-Day, 45-Day, 60-Day, Rate, 15-Day, 30-Day, 45-Day, 60-Day. It is divided into three sections: FANNIE MAE 30 YR FIXED 2:1 BUYDOWN (101-BD), FANNIE MAE HB 30 YR FIXED 2:1 BUYDOWN (101 HB-BD), and FANNIE MAE HOMEREADY 30 YR FIXED 2:1 BUYDOWN (R101-BD).

Table with 15 columns: Rate, 15-Day, 30-Day, 45-Day, 60-Day, Rate, 15-Day, 30-Day, 45-Day, 60-Day, Rate, 15-Day, 30-Day, 45-Day, 60-Day. It is divided into three sections: FANNIE MAE 30 YR FIXED 1:0 BUYDOWN (101-BD10), FANNIE MAE HB 30 YR FIXED 1:0 BUYDOWN (101 HB-BD10), and FANNIE MAE HOMEREADY 30 YR FIXED 1:0 BUYDOWN (R101-BD10).



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FREDDIE MAC FIXED RATE PRICING

Table with columns for Rate, 15-Day, 30-Day, 45-Day, 60-Day for three series: FREDDIE MAC 30 YEAR FIXED (201), FREDDIE MAC 25 YEAR FIXED (225), and FREDDIE MAC 20 YEAR FIXED (220).

Table with columns for Rate, 15-Day, 30-Day, 45-Day, 60-Day for two series: FREDDIE MAC 15 YEAR FIXED (215) and FREDDIE MAC 10 YEAR FIXED (210).

FREDDIE MAC SUPER CONFORMING FIXED RATE PRICING

Table with columns for Rate, 15-Day, 30-Day, 45-Day, 60-Day for three series: FREDDIE MAC SC 30 YEAR FIXED (201SC), FREDDIE MAC SC 20 YEAR FIXED (220SC), and FREDDIE MAC SC 15 YEAR FIXED (215SC).



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HOME POSSIBLE CONFORMING PRICING

HOME POSSIBLE 30 YEAR FIXED (HP201)						
Rate	15-Day	30-Day	45-Day	60-Day		
5.500	94.075	94.071	94.057	94.042		
5.625	94.710	94.706	94.692	94.677		
5.750	95.273	95.269	95.255	95.240		
5.875	95.898	95.895	95.880	95.865		
6.000	96.493	96.490	96.475	96.460		
6.125	97.068	97.064	97.050	97.035		
6.250	97.330	97.318	97.289	97.259		
6.375	98.143	98.130	98.101	98.072		
6.500	98.685	98.672	98.643	98.614		
6.625	99.199	99.186	99.157	99.127		
6.750	99.306	99.282	99.245	99.209		
6.875	99.820	99.795	99.759	99.722		
7.000	100.288	100.264	100.227	100.190		
7.125	100.762	100.737	100.700	100.664		
7.250	100.577	100.534	100.468	100.403		
7.375	101.009	100.967	100.901	100.835		
7.500	101.388	101.346	101.280	101.214		
7.625	101.827	101.785	101.719	101.653		
7.750	101.170	101.123	101.057	100.991		
7.875	101.596	101.549	101.483	101.417		
8.000	102.025	101.977	101.911	101.845		
8.125	102.472	102.425	102.359	102.293		
8.250	101.977	101.898	101.810	101.722		



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Agency Loan Parameter Price Adjustments

Adjustments are to PRICE - Use all that apply. Adjustments are not representative of guidelines.

FICO/LTV Purchase Adjustments (Loan terms > 15 years)

	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	90.01-95%	>95%
780+	0.000	0.000	0.000	0.000	-0.375	-0.375	-0.250	-0.250	-0.125
760-779	0.000	0.000	0.000	-0.250	-0.625	-0.625	-0.500	-0.500	-0.250
740-759	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.500
720-739	0.000	0.000	-0.250	-0.750	-1.250	-1.250	-1.000	-0.875	-0.750
700-719	0.000	0.000	-0.375	-0.875	-1.375	-1.500	-1.250	-1.125	-0.875
680-699	0.000	0.000	-0.625	-1.125	-1.750	-1.875	-1.500	-1.375	-1.125
660-679	0.000	0.000	-0.750	-1.375	-1.875	-2.125	-1.750	-1.625	-1.250
640-659	0.000	0.000	-1.125	-1.500	-2.250	-2.500	-2.000	-1.875	-1.500
<=639	0.000	-0.125	-1.500	-2.125	-2.750	-2.875	-2.625	-2.250	-1.750

FICO/LTV Rate & Term Adjustments (Loan terms > 15 years)

	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	90.01-95%	>95%
780+	0.000	0.000	0.000	-0.125	-0.500	-0.625	-0.500	-0.375	-0.375
760-779	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.625
740-759	0.000	0.000	-0.250	-0.750	-1.125	-1.375	-1.125	-1.000	-1.000
720-739	0.000	0.000	-0.500	-1.000	-1.625	-1.750	-1.500	-1.250	-1.250
700-719	0.000	0.000	-0.625	-1.250	-1.875	-2.125	-1.750	-1.625	-1.625
680-699	0.000	0.000	-0.875	-1.625	-2.250	-2.500	-2.125	-1.750	-1.750
660-679	0.000	-0.125	-1.125	-1.875	-2.500	-3.000	-2.375	-2.125	-2.125
640-659	0.000	-0.250	-1.375	-2.125	-2.875	-3.375	-2.875	-2.500	-2.500
<=639	0.000	-0.375	-1.750	-2.500	-3.500	-3.875	-3.625	-2.500	-2.500

FICO/LTV Cashout Adjustments

	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%				
780+	-0.375	-0.375	-0.625	-0.875	-1.375				
760-779	-0.375	-0.375	-0.875	-1.250	-1.875				
740-759	-0.375	-0.375	-1.000	-1.625	-2.375				
720-739	-0.375	-0.500	-1.375	-2.000	-2.750				
700-719	-0.375	-0.500	-1.625	-2.625	-3.250				
680-699	-0.375	-0.625	-2.000	-2.875	-3.750				
660-679	-0.375	-0.875	-2.750	-4.000	-4.750				
640-659	-0.375	-1.375	-3.125	-4.625	-5.125				
<=639	-0.375	-1.375	-3.375	-4.875	-5.125				

Additional Agency Adjustments

	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	90.01-95%	>95%
ARM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250
Condo (excludes detached)	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750	-0.750	-0.750
Investment	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-4 Unit	0.000	0.000	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
Subordinate Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
High Balance Fixed Purchase/Rate & Term	-0.500	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000
High Balance ARM Purchase/Rate & Term	-1.250	-1.250	-1.500	-1.500	-2.500	-2.500	-2.500	-2.750	-2.750
High Balance Fixed Cashout	-1.250	-1.250	-1.500	-1.500	-1.750				
High Balance ARM Cashout	-2.000	-2.000	-2.250	-2.250	-3.250				

LOAN AMOUNT **

Loan Amt \$75,000 <= \$100,000	-1.000
Loan Amt >\$100,000 <= \$150,000	-0.375

HOMEREADY AND HOME POSSIBLE ADJUSTMENT CAPS*

LTV > 80% AND FICO >= 680	0.000
All other LTV & FICO combinations	0.000

* Prices are indicative and subject to change without notice.
 * Please log into FL portal to obtain live lock pricing.
 * Not all price adjustments are effective for all products. Please refer to FL 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**

MISCELLANEOUS

Texas Cash out	-1.000
HB 20YR & 25YR Term	-1.500
> 6 Financed Properties	-0.500
Escrow Waiver (Non-CA)	-0.250
State Adjustors: NC or WA	-0.375
FICO => 700 & LTV <= 80%	0.300

*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

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
HOMEREADY AND HOME POSSIBLE Amortization Term <= 20 Years (Fixed)	95.01 - 97	25%	-1.790	-2.550	-3.210	-3.770	-4.690	-6.270	-6.890	-7.600
	<=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	

Effective: May 3, 2024

CalHFA Pricing (California Only)

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

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

CalHFA Conv with MyHome only (C100)

Fees:

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

CalHFA Conv - CalPLUS with 2% ZIP (C102)

Fees:

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

CalHFA Conv - CalPLUS with 3% ZIP (C103)

Fees:

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

CalHFA Conv with MyHome only - HB (C106)

Fees:

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

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

Fees:

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

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

Fees:

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

CalHFA FHA with MyHome only (F200)

Fees:

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

CalHFA FHA - CalPLUS with 2% ZIP (F202)

Fees:

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

CalHFA FHA with MyHome only - HB (F206)

Fees:

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

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

Fees:

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

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FAST 100 Pricing

FAST 100+ - (301_1st_DPA_Plus)			
Rate	15 Day	30 Day	45 Day
6.750	98.385	98.270	98.061
6.875	98.919	98.804	98.595
6.990	99.432	99.317	99.108
7.000	99.432	99.317	99.108
7.125	99.888	99.773	99.564
7.250	100.334	100.219	100.010
7.375	100.439	100.268	100.003
7.500	100.912	100.741	100.476
7.625	101.338	101.167	100.902
7.750	101.744	101.573	101.308
7.875	101.271	101.044	100.724
8.000	101.704	101.477	101.157
8.125	102.100	101.873	101.553
8.250	102.466	102.239	101.919

FAST 100+ 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.

FAST 100 - (301_1st_DPA)			
Rate	15 Day	30 Day	45 Day
6.750	95.785	95.670	95.461
6.875	96.319	96.204	95.995
6.990	96.832	96.717	96.508
7.000	96.832	96.717	96.508
7.125	97.288	97.173	96.964
7.250	97.734	97.619	97.410
7.375	97.839	97.668	97.403
7.500	98.312	98.141	97.876
7.625	98.738	98.567	98.302
7.750	99.144	98.973	98.708
7.875	98.671	98.444	98.124
8.000	99.104	98.877	98.557
8.125	99.500	99.273	98.953
8.250	99.866	99.639	99.319

FAST 100 features a 2nd lien that has an interest rate 0%, NO monthly payments are required.

FAST 100+ HB - (301_1st_DPA_Plus_HB)			
Rate	15 Day	30 Day	45 Day
6.750	96.510	96.270	96.061
6.875	97.044	96.804	96.595
6.990	97.557	97.317	97.108
7.000	97.557	97.317	97.108
7.125	98.013	97.773	97.564
7.250	98.459	98.219	98.010
7.375	98.564	98.268	98.003
7.500	99.037	98.741	98.476
7.625	99.463	99.167	98.902
7.750	99.869	99.573	99.308
7.875	99.396	99.044	98.724
8.000	99.829	99.477	99.157
8.125	100.225	99.873	99.553
8.250	100.591	100.239	99.919

FAST 100+ 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.

FAST 100 HB - (301_1st_DPA_HB)			
Rate	15 Day	30 Day	45 Day
6.750	93.910	93.670	93.461
6.875	94.444	94.204	93.995
6.990	94.957	94.717	94.508
7.000	94.957	94.717	94.508
7.125	95.413	95.173	94.964
7.250	95.859	95.619	95.410
7.375	95.964	95.668	95.403
7.500	96.437	96.141	95.876
7.625	96.863	96.567	96.302
7.750	97.269	96.973	96.708
7.875	96.796	96.444	96.124
8.000	97.229	96.877	96.557
8.125	97.625	97.273	96.953
8.250	97.991	97.639	97.319

FAST 100 HB features a 2nd lien that has an interest rate 0%, NO monthly payments are required.

Fast 100 LLPAs

FICO ≥680	1.000
FICO 660 - 679	0.000
FICO 640 - 659	-0.500
FICO 620 - 639	-1.000
DTI >50	-0.250

Manufactured Home	-0.250
2-Units	-0.250
2-1 Buydown	-0.250
Kentucky	-0.500

Floor Price	98.000
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Effective: May 3, 2024

Forward Lending
10000 MacArthur Blvd, Suite 300
Irvine, CA 92612

FHA Pricing

FHA 30 - 25 Year Fixed - (301 & 325)				
Rate	15 Day	30 Day	45 Day	
5.750	98.547	98.540	98.482	
5.875	99.077	99.014	98.963	
6.000	99.681	99.618	99.567	
6.125	100.141	100.078	100.027	
6.250	100.456	100.393	100.342	
6.375	100.945	100.699	100.567	
6.500	101.509	101.263	101.131	
6.625	101.939	101.693	101.561	
6.750	102.214	101.968	101.836	
6.875	101.809	101.722	101.568	
7.000	102.333	102.246	102.092	
7.125	102.848	102.761	102.607	
7.250	102.833	102.746	102.592	
7.375	101.942	101.833	101.789	
7.500	102.426	102.317	102.273	
7.625	102.766	102.657	102.613	
7.750	102.836	102.727	102.683	

FHA 20 Year Fixed - (320)				
Rate	15 Day	30 Day	45 Day	
5.375	96.703	96.696	96.638	
5.500	97.077	97.070	97.012	
5.625	97.692	97.685	97.627	
5.750	98.172	98.165	98.107	
5.875	98.702	98.639	98.588	
6.000	99.306	99.243	99.192	
6.125	99.766	99.703	99.652	
6.250	100.081	100.018	99.967	
6.375	100.570	100.324	100.192	
6.500	101.134	100.888	100.756	
6.625	101.564	101.318	101.186	
6.750	101.839	101.593	101.461	
6.875	101.434	101.347	101.193	
7.000	101.958	101.871	101.717	
7.125	102.473	102.386	102.232	

FHA 15 Year Fixed - (315)				
Rate	15 Day	30 Day	45 Day	
5.000	97.290	97.271	97.231	
5.125	97.804	97.785	97.745	
5.250	98.308	98.289	98.249	
5.375	98.439	98.405	98.241	
5.500	98.693	98.659	98.495	
5.625	99.187	99.153	98.989	
5.750	99.546	99.512	99.348	
5.875	99.623	99.601	99.484	
6.000	100.097	100.075	99.958	

FHA 30 Year Fixed HB - (301HB)				
Rate	15 Day	30 Day	45 Day	
5.750	98.452	98.446	98.387	
5.875	98.701	98.638	98.587	
6.000	99.305	99.242	99.191	
6.125	99.765	99.702	99.651	
6.250	100.080	100.017	99.966	
6.375	100.913	100.667	100.535	
6.500	101.227	100.981	100.849	
6.625	101.782	101.536	101.404	
6.750	101.932	101.686	101.554	
6.875	101.495	101.408	101.254	
7.000	101.769	101.682	101.528	
7.125	102.159	102.072	101.918	
7.250	102.394	102.307	102.153	
7.375	101.566	101.457	101.413	
7.500	102.050	101.941	101.897	
7.625	102.390	102.281	102.237	
7.750	102.335	102.226	102.182	

FHA 30 Year Fixed 2:1 Buydown - (301-BD)				
Rate	15 Day	30 Day	45 Day	
5.750	98.422	98.415	98.357	
5.875	98.952	98.889	98.838	
6.000	99.556	99.493	99.442	
6.125	100.016	99.953	99.902	
6.250	100.331	100.268	100.217	
6.375	100.820	100.574	100.442	
6.500	101.384	101.138	101.006	
6.625	101.814	101.568	101.436	
6.750	102.089	101.843	101.711	
6.875	101.684	101.597	101.443	
7.000	102.208	102.121	101.967	
7.125	102.723	102.636	102.482	
7.250	102.708	102.621	102.467	
7.375	101.817	101.708	101.664	
7.500	102.301	102.192	102.148	
7.625	102.641	102.532	102.488	
7.750	102.711	102.602	102.558	

FHA 30 Year Fixed HB 2:1 Buydown - (301 HB-BD)				
Rate	15 Day	30 Day	45 Day	
5.750	98.202	98.196	98.137	
5.875	98.451	98.388	98.337	
6.000	99.055	98.992	98.941	
6.125	99.515	99.452	99.401	
6.250	99.830	99.767	99.716	
6.375	100.663	100.417	100.285	
6.500	100.977	100.731	100.599	
6.625	101.532	101.286	101.154	
6.750	101.682	101.436	101.304	
6.875	101.245	101.158	101.004	
7.000	101.519	101.432	101.278	
7.125	101.909	101.822	101.668	
7.250	102.144	102.057	101.903	
7.375	101.316	101.207	101.163	
7.500	101.800	101.691	101.647	
7.625	102.140	102.031	101.987	
7.750	102.085	101.976	101.932	

FHA 30 Year Fixed 1:0 Buydown - (301-BD10)				
Rate	15 Day	30 Day	45 Day	
5.750	98.422	98.415	98.357	
5.875	98.952	98.889	98.838	
6.000	99.556	99.493	99.442	
6.125	100.016	99.953	99.902	
6.250	100.331	100.268	100.217	
6.375	100.820	100.574	100.442	
6.500	101.384	101.138	101.006	
6.625	101.814	101.568	101.436	
6.750	102.089	101.843	101.711	
6.875	101.684	101.597	101.443	
7.000	102.208	102.121	101.967	
7.125	102.723	102.636	102.482	
7.250	102.708	102.621	102.467	
7.375	101.817	101.708	101.664	
7.500	102.301	102.192	102.148	
7.625	102.641	102.532	102.488	
7.750	102.711	102.602	102.558	

FHA 30 Year Fixed HB 1:0 Buydown - (301 HB-BD10)				
Rate	15 Day	30 Day	45 Day	
5.750	98.202	98.196	98.137	
5.875	98.451	98.388	98.337	
6.000	99.055	98.992	98.941	
6.125	99.515	99.452	99.401	
6.250	99.830	99.767	99.716	
6.375	100.663	100.417	100.285	
6.500	100.977	100.731	100.599	
6.625	101.532	101.286	101.154	
6.750	101.682	101.436	101.304	
6.875	101.245	101.158	101.004	
7.000	101.519	101.432	101.278	
7.125	101.909	101.822	101.668	
7.250	102.144	102.057	101.903	
7.375	101.316	101.207	101.163	
7.500	101.800	101.691	101.647	
7.625	102.140	102.031	101.987	
7.750	102.085	101.976	101.932	

LLPAs

FICO ≥680
0.250
FICO 660-679
0.250
FICO 640-659
0.000
FICO 620-639
-0.500
FICO 600-619
-1.000

FICO 580-599
-1.750
FICO 560-579
-3.000
No FICO Score
-3.000
Loan Amount ≥\$100,000 <\$150,000
-0.125
VA Loan Amount ≥\$950K
-1.000

Loan Amount <\$100,000
-0.375
VA Cashout ≥30% LTV
-3.000
Manufactured Home (Purchase/Rate-Term/Cashout)
-1.250
Manufactured Home (Streamline/RRRL)
-2.250
Select (FICO ≥680 & ≥\$250,000 & N/A on DPAs)
0.350

60 Day Lock (From 45 Day Price)
-0.500
3-4 Units
-0.500
NC Floor Price
99.750



Effective: May 3, 2024

Forward Lending
 19000 MacArthur Blvd, Suite 300
 Irvine, CA 92612

VA & USDA Pricing

VA 30 - 25 Year Fixed (401 & 425)				
Rate	15 Day	30 Day	45 Day	
5.750	98.340	98.333	98.275	
5.875	98.870	98.807	98.756	
6.000	99.474	99.411	99.360	
6.125	99.934	99.871	99.820	
6.250	100.249	100.186	100.135	
6.375	100.738	100.492	100.360	
6.500	101.302	101.056	100.924	
6.625	101.732	101.486	101.354	
6.750	102.007	101.761	101.629	
6.875	101.602	101.515	101.361	
7.000	102.126	102.039	101.885	
7.125	102.641	102.554	102.400	
7.250	102.626	102.539	102.385	
7.375	101.735	101.626	101.582	
7.500	102.219	102.110	102.066	
7.625	102.559	102.450	102.406	
7.750	102.629	102.520	102.476	

VA 20 Year Fixed - (420)				
Rate	15 Day	30 Day	45 Day	
5.375	96.496	96.489	96.431	
5.500	96.870	96.863	96.805	
5.625	97.485	97.478	97.420	
5.750	97.965	97.958	97.900	
5.875	98.495	98.432	98.381	
6.000	99.099	99.036	98.985	
6.125	99.559	99.496	99.445	
6.250	99.874	99.811	99.760	
6.375	100.363	100.117	99.985	
6.500	100.927	100.681	100.549	
6.625	101.357	101.111	100.979	
6.750	101.632	101.386	101.254	
6.875	101.227	101.140	100.986	
7.000	101.751	101.664	101.510	
7.125	102.266	102.179	102.025	

VA 15 Year Fixed - (415)				
Rate	15 Day	30 Day	45 Day	
5.000	97.083	97.064	97.024	
5.125	97.597	97.578	97.538	
5.250	98.101	98.082	98.042	
5.375	98.232	98.198	98.034	
5.500	98.486	98.452	98.288	
5.625	98.980	98.946	98.782	
5.750	99.339	99.305	99.141	
5.875	99.416	99.394	99.277	
6.000	99.890	99.868	99.751	

VA 30 Year Fixed HB - (401HB)				
Rate	15 Day	30 Day	45 Day	
5.750	98.120	98.114	98.055	
5.875	98.369	98.306	98.255	
6.000	98.973	98.910	98.859	
6.125	99.433	99.370	99.319	
6.250	99.748	99.685	99.634	
6.375	100.581	100.335	100.203	
6.500	100.895	100.649	100.517	
6.625	101.450	101.204	101.072	
6.750	101.600	101.354	101.222	
6.875	101.163	101.076	100.922	
7.000	101.437	101.350	101.196	
7.125	101.827	101.740	101.586	
7.250	102.062	101.975	101.821	
7.375	101.234	101.125	101.081	
7.500	101.718	101.609	101.565	
7.625	102.058	101.949	101.905	
7.750	102.003	101.894	101.850	

VA 30 Year Fixed 2:1 Buydown - (401-BD)				
Rate	15 Day	30 Day	45 Day	
5.750	98.215	98.208	98.150	
5.875	98.745	98.682	98.631	
6.000	99.349	99.286	99.235	
6.125	99.809	99.746	99.695	
6.250	100.124	100.061	100.010	
6.375	100.613	100.367	100.235	
6.500	101.177	100.931	100.799	
6.625	101.607	101.361	101.229	
6.750	101.882	101.636	101.504	
6.875	101.477	101.390	101.236	
7.000	102.001	101.914	101.760	
7.125	102.516	102.429	102.275	
7.250	102.501	102.414	102.260	
7.375	101.610	101.501	101.457	
7.500	102.094	101.985	101.941	
7.625	102.434	102.325	102.281	
7.750	102.504	102.395	102.351	

VA HB 30 Year Fixed 2:1 Buydown - (401HB-BD)				
Rate	15 Day	30 Day	45 Day	
5.750	97.870	97.864	97.805	
5.875	98.119	98.056	98.005	
6.000	98.723	98.660	98.609	
6.125	99.183	99.120	99.069	
6.250	99.498	99.435	99.384	
6.375	100.331	100.085	99.953	
6.500	100.645	100.399	100.267	
6.625	101.200	100.954	100.822	
6.750	101.350	101.104	100.972	
6.875	100.913	100.826	100.672	
7.000	101.187	101.100	100.946	
7.125	101.577	101.490	101.336	
7.250	101.812	101.725	101.571	
7.375	100.984	100.875	100.831	
7.500	101.468	101.359	101.315	
7.625	101.808	101.699	101.655	
7.750	101.753	101.644	101.600	

VA 30 Year Fixed 1:0 Buydown - (401-BD10)				
Rate	15 Day	30 Day	45 Day	
5.750	98.215	98.208	98.150	
5.875	98.745	98.682	98.631	
6.000	99.349	99.286	99.235	
6.125	99.809	99.746	99.695	
6.250	100.124	100.061	100.010	
6.375	100.613	100.367	100.235	
6.500	101.177	100.931	100.799	
6.625	101.607	101.361	101.229	
6.750	101.882	101.636	101.504	
6.875	101.477	101.390	101.236	
7.000	102.001	101.914	101.760	
7.125	102.516	102.429	102.275	
7.250	102.501	102.414	102.260	
7.375	101.610	101.501	101.457	
7.500	102.094	101.985	101.941	
7.625	102.434	102.325	102.281	
7.750	102.504	102.395	102.351	

VA HB 30 Year Fixed 1:0 Buydown - (401HB-BD10)				
Rate	15 Day	30 Day	45 Day	
5.750	97.870	97.864	97.805	
5.875	98.119	98.056	98.005	
6.000	98.723	98.660	98.609	
6.125	99.183	99.120	99.069	
6.250	99.498	99.435	99.384	
6.375	100.331	100.085	99.953	
6.500	100.645	100.399	100.267	
6.625	101.200	100.954	100.822	
6.750	101.350	101.104	100.972	
6.875	100.913	100.826	100.672	
7.000	101.187	101.100	100.946	
7.125	101.577	101.490	101.336	
7.250	101.812	101.725	101.571	
7.375	100.984	100.875	100.831	
7.500	101.468	101.359	101.315	
7.625	101.808	101.699	101.655	
7.750	101.753	101.644	101.600	

USDA 30 - 25 Year Fixed - (501)				
Rate	15 Day	30 Day	45 Day	
5.375	96.328	96.321	96.263	
5.500	96.702	96.695	96.637	
5.625	97.317	97.310	97.252	
5.750	97.797	97.790	97.732	
5.875	98.327	98.264	98.213	
6.000	98.931	98.868	98.817	
6.125	99.391	99.328	99.277	
6.250	99.706	99.643	99.592	
6.375	100.195	99.949	99.817	
6.500	100.759	100.513	100.381	
6.625	101.189	100.943	100.811	
6.750	101.464	101.218	101.086	
6.875	101.059	100.972	100.818	
7.000	101.583	101.496	101.342	
7.125	102.098	102.011	101.857	

LLPAs

FICO ≥880	FICO 580-599	Loan Amount <\$100,000	60 Day Lock (From 45 Day Price)
0.250	-1.750	-0.375	-0.500
FICO 660-679	FICO 550-579	VA Cashout >90% LTV	3-4 Units
0.250	-3.000	-3.000	-0.500
FICO 640-659	No FICO Score	Manufactured Home (Purchase/Rate-Term/Cashout)	NC Floor Price
0.000	-3.000	-1.250	99.750
FICO 620-639	Loan Amount >=\$100,000 <\$150,000	Manufactured Home (Streamline/RRRL)	
-0.500	-0.125	-2.250	
FICO 600-619	VA Loan Amount >=\$950K	Select (FICO ≥680 & ≥\$250,000 & N/A on DPAs)	
-1.000	-1.000	0.350	



Effective: May 3, 2024

Forward Lending
19000 MacArthur Blvd, Suite 300
Irvine, CA 92612

FHA Streamline & VA IRRRL Pricing

FHA Streamline 30 - 25 Year Fixed - (301SL & 325SL)				
Rate	15 Day	30 Day	45 Day	
5.250	96.162	96.181	96.130	
5.375	96.953	96.946	96.888	
5.500	97.327	97.320	97.262	
5.625	97.942	97.935	97.877	
5.750	98.422	98.415	98.357	
5.875	98.952	98.889	98.838	
6.000	99.556	99.493	99.442	
6.125	100.016	99.953	99.902	
6.250	100.331	100.268	100.217	
6.375	100.820	100.574	100.442	
6.500	101.384	101.138	101.006	
6.625	101.814	101.568	101.436	
6.750	102.089	101.843	101.711	
6.875	101.684	101.597	101.443	
7.000	102.208	102.121	101.967	
7.125	102.723	102.636	102.482	
7.250	102.708	102.621	102.467	

FHA Streamline 20 Year Fixed - (320SL)				
Rate	15 Day	30 Day	45 Day	
5.375	96.453	96.446	96.388	
5.500	96.827	96.820	96.762	
5.625	97.442	97.435	97.377	
5.750	97.922	97.915	97.857	
5.875	98.452	98.389	98.338	
6.000	99.056	98.993	98.942	
6.125	99.516	99.453	99.402	
6.250	99.831	99.768	99.717	
6.375	100.320	100.074	99.942	
6.500	100.884	100.638	100.506	
6.625	101.314	101.068	100.936	
6.750	101.589	101.343	101.211	
6.875	101.184	101.097	100.943	
7.000	101.708	101.621	101.467	
7.125	102.223	102.136	101.982	

FHA Streamline 15 Year Fixed - (315SL)				
Rate	15 Day	30 Day	45 Day	
5.000	97.040	97.021	96.981	
5.125	97.554	97.535	97.495	
5.250	98.058	98.039	97.999	
5.375	98.189	98.155	97.991	
5.500	98.443	98.409	98.245	
5.625	98.937	98.903	98.739	
5.750	99.296	99.262	99.098	
5.875	99.373	99.351	99.234	
6.000	99.847	99.825	99.708	

FHA Streamline 30 Year Fixed HB - (301SLHB)				
Rate	15 Day	30 Day	45 Day	
5.250	95.472	95.466	95.407	
5.375	96.483	96.477	96.418	
5.500	97.107	97.101	97.042	
5.625	97.472	97.466	97.407	
5.750	98.202	98.196	98.137	
5.875	98.451	98.388	98.337	
6.000	99.055	98.992	98.941	
6.125	99.515	99.452	99.401	
6.250	99.830	99.767	99.716	
6.375	100.663	100.417	100.285	
6.500	100.977	100.731	100.599	
6.625	101.532	101.286	101.154	
6.750	101.682	101.436	101.304	
6.875	101.245	101.158	101.004	
7.000	101.519	101.432	101.278	
7.125	101.909	101.822	101.668	
7.250	102.144	102.057	101.903	

VA IRRRL 30 - 25 Year Fixed (401RL & 425RL)				
Rate	15 Day	30 Day	45 Day	
5.250	95.955	95.974	95.923	
5.375	96.746	96.739	96.681	
5.500	97.120	97.113	97.055	
5.625	97.735	97.728	97.670	
5.750	98.215	98.208	98.150	
5.875	98.745	98.682	98.631	
6.000	99.349	99.286	99.235	
6.125	99.809	99.746	99.695	
6.250	100.124	100.061	100.010	
6.375	100.613	100.367	100.235	
6.500	101.177	100.931	100.799	
6.625	101.607	101.361	101.229	
6.750	101.882	101.636	101.504	
6.875	101.477	101.390	101.236	
7.000	102.001	101.914	101.760	
7.125	102.516	102.429	102.275	
7.250	102.501	102.414	102.260	

VA IRRRL 20 Year Fixed - (420RL)				
Rate	15 Day	30 Day	45 Day	
5.375	96.246	96.239	96.181	
5.500	96.620	96.613	96.555	
5.625	97.235	97.228	97.170	
5.750	97.715	97.708	97.650	
5.875	98.245	98.182	98.131	
6.000	98.849	98.786	98.735	
6.125	99.309	99.246	99.195	
6.250	99.624	99.561	99.510	
6.375	100.113	99.867	99.735	
6.500	100.677	100.431	100.299	
6.625	101.107	100.861	100.729	
6.750	101.382	101.136	101.004	
6.875	100.977	100.890	100.736	
7.000	101.501	101.414	101.260	
7.125	102.016	101.929	101.775	

VA IRRRL 15 Year Fixed - (415RL)				
Rate	15 Day	30 Day	45 Day	
5.000	96.833	96.814	96.774	
5.125	97.347	97.328	97.288	
5.250	97.851	97.832	97.792	
5.375	97.982	97.948	97.784	
5.500	98.236	98.202	98.038	
5.625	98.730	98.696	98.532	
5.750	99.089	99.055	98.891	
5.875	99.166	99.144	99.027	
6.000	99.640	99.618	99.501	

VA IRRRL 30 Year Fixed HB - (401RLHB)				
Rate	15 Day	30 Day	45 Day	
5.250	95.140	95.134	95.075	
5.375	96.151	96.145	96.086	
5.500	96.775	96.769	96.710	
5.625	97.140	97.134	97.075	
5.750	97.870	97.864	97.805	
5.875	98.119	98.056	98.005	
6.000	98.723	98.660	98.609	
6.125	99.183	99.120	99.069	
6.250	99.498	99.435	99.384	
6.375	100.331	100.085	99.953	
6.500	100.645	100.399	100.267	
6.625	101.200	100.954	100.822	
6.750	101.350	101.104	100.972	
6.875	100.913	100.826	100.672	
7.000	101.187	101.100	100.946	
7.125	101.577	101.490	101.336	
7.250	101.812	101.725	101.571	

LLPAs

FICO ≥680	
0.250	
FICO 660-679	
0.250	
FICO 640-659	
0.000	
FICO 620-639	
-0.500	
FICO 600-619	
-1.000	

FICO 580-599	
-1.750	
FICO 550-579	
-3.000	
No FICO Score	
-3.000	
Loan Amount ≥\$100,000 <\$150,000	
-0.125	
VA Loan Amount ≥\$950K	
-1.000	

Loan Amount <\$100,000	
-0.375	
VA Cashout >90% LTV	
-3.000	
Manufactured Home (Purchase/Rate-Term/Cashout)	
-1.250	
Manufactured Home (Streamline/IRRL)	
-2.250	
Select (FICO ≥680 & ≥\$250,000 & N/A on DPAs)	
0.350	

60 Day Lock (From 45 Day Price)	
-0.500	
3-4 Units	
-0.500	
VA IRRRL >100% CLTV	
-1.000	
NC Floor Price	
\$9,750	



Effective: Friday, May 3, 2024

Jumbo Nitro XL Pricing

Jumbo Nitro XL 30 Year Fixed - (901DI)				
Note Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.375	97.600	97.506	97.319	97.131
6.500	98.115	98.021	97.834	97.646
6.625	98.434	98.341	98.153	97.966
6.750	98.730	98.636	98.449	98.261
6.875	99.002	98.909	98.721	98.534
7.000	99.251	99.157	98.970	98.782
7.125	99.549	99.455	99.267	99.080
7.250	99.825	99.731	99.544	99.356
7.375	100.129	100.035	99.847	99.660
7.500	100.363	100.270	100.082	99.895
7.625	100.581	100.487	100.300	100.112
7.750	100.830	100.736	100.548	100.361
7.875	101.074	100.981	100.793	100.606
8.000	101.292	101.199	101.011	100.824
8.125	101.517	101.423	101.236	101.048
8.250	101.744	101.651	101.463	101.276
8.375	101.972	101.878	101.690	101.503
8.500	102.199	102.105	101.918	101.730
8.625	102.408	102.315	102.127	101.940

Jumbo Nitro XL 10/6 ARM - (9106DI)				
Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.250	93.985	93.891	93.703	93.516
6.375	94.432	94.339	94.151	93.964
6.500	94.881	94.787	94.599	94.412
6.625	95.334	95.240	95.052	94.865
6.750	95.784	95.690	95.502	95.315
6.875	96.238	96.144	95.957	95.769
7.000	96.690	96.596	96.409	96.221
7.125	97.143	97.049	96.861	96.674
7.250	97.596	97.502	97.315	97.127
7.375	98.050	97.956	97.769	97.581
7.500	98.508	98.415	98.227	98.040
7.625	98.964	98.870	98.683	98.495
7.750	99.424	99.330	99.143	98.955
7.875	99.881	99.787	99.600	99.412
8.000	100.342	100.248	100.061	99.873

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		1.000	0.900	0.750	0.550	0.150	-3.000	-4.300
FICO 760 - 799		0.850	0.750	0.650	0.400	-0.150	-3.500	-5.050
FICO 740 - 759		0.800	0.700	0.500	0.250	-0.500	-4.000	-5.600
FICO 720 - 739		0.650	0.550	0.350	-0.100	-1.000	-4.350	-5.900
FICO 700 - 719		-0.050	-0.150	-0.350	-0.600	-1.500	-5.000	-6.750
FICO 680 - 699		-1.250	-1.500	-1.750	-2.250	-3.000	-6.250	-7.750
FICO 660 - 679		-1.750	-2.000	-2.250	-3.000	-4.250		
Other Adjusters		<= 60%	60.01 - 65%	65.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%	85.01 - 90%
Investment Property		-1.250	-1.500	-2.000	-2.500	-3.000		
Purchase		0.500	0.375	0.250	0.125	0.000	0.000	0.000
Cashout Refinance		-0.375	-0.500	-0.750	-1.000	-1.250		
Second Home		-0.125	-0.250	-0.375	-0.500	-0.750	-1.500	-1.750
Condo (LR and HR)		0.050	0.000	-0.100	-0.200	-0.300	-0.500	
2-4 Unit		0.000	-0.050	-0.100	-0.250	-0.500	-0.750	-1.000
Self-Employed		0.050	0.000	-0.050	-0.100	-0.150	-0.200	-0.250

ARM Notes		NC Floor Price	Maximum Net Price
Margin:	2.75%	99.750	102.000
Floor:	2.75%		
Caps:	5/1/5		
Index:	SOFR		

Must be Conditionally Approved to lock

Effective: Friday, May 3, 2024

Jumbo Nitro Plus Pricing

Jumbo Nitro Plus 30 Year Fixed - (901EM)				
Rate	15 Day	30 Day	45 Day	60 Day
6.000	96.257	96.132	96.007	95.820
6.125	96.854	96.729	96.604	96.417
6.250	97.407	97.282	97.157	96.970
6.375	97.877	97.752	97.627	97.440
6.500	98.323	98.198	98.073	97.886
6.625	98.739	98.614	98.489	98.301
6.750	99.137	99.012	98.887	98.700
6.875	99.522	99.397	99.272	99.084
7.000	99.914	99.789	99.664	99.476
7.125	100.287	100.162	100.037	99.849
7.250	100.564	100.439	100.314	100.127
7.375	100.819	100.694	100.569	100.381
7.500	101.062	100.937	100.812	100.625
7.625	101.269	101.144	101.019	100.832
7.750	101.443	101.318	101.193	101.005
7.875	101.594	101.469	101.344	101.156
8.000	101.625	101.602	101.477	101.289
8.125	101.625	101.625	101.588	101.401
8.250	101.625	101.625	101.625	101.504
8.375	101.625	101.625	101.625	101.605
8.500	101.625	101.625	101.625	101.625
8.625	101.625	101.625	101.625	101.625

Jumbo Nitro Plus 30 Year Fixed 2:1 Buydown - (901EM-BD)				
Rate	15 Day	30 Day	45 Day	60 Day
6.000	96.257	96.132	96.007	95.820
6.125	96.854	96.729	96.604	96.417
6.250	97.407	97.282	97.157	96.970
6.375	97.877	97.752	97.627	97.440
6.500	98.323	98.198	98.073	97.886
6.625	98.739	98.614	98.489	98.301
6.750	99.137	99.012	98.887	98.700
6.875	99.522	99.397	99.272	99.084
7.000	99.914	99.789	99.664	99.476
7.125	100.287	100.162	100.037	99.849
7.250	100.564	100.439	100.314	100.127
7.375	100.819	100.694	100.569	100.381
7.500	101.062	100.937	100.812	100.625
7.625	101.269	101.144	101.019	100.832
7.750	101.443	101.318	101.193	101.005
7.875	101.594	101.469	101.344	101.156
8.000	101.625	101.602	101.477	101.289
8.125	101.625	101.625	101.588	101.401
8.250	101.625	101.625	101.625	101.504
8.375	101.625	101.625	101.625	101.605
8.500	101.625	101.625	101.625	101.625
8.625	101.625	101.625	101.625	101.625

Jumbo Nitro Plus 30 Year Fixed 1:0 Buydown - (901EM-BD10)				
Rate	15 Day	30 Day	45 Day	60 Day
6.000	96.257	96.132	96.007	95.820
6.125	96.854	96.729	96.604	96.417
6.250	97.407	97.282	97.157	96.970
6.375	97.877	97.752	97.627	97.440
6.500	98.323	98.198	98.073	97.886
6.625	98.739	98.614	98.489	98.301
6.750	99.137	99.012	98.887	98.700
6.875	99.522	99.397	99.272	99.084
7.000	99.914	99.789	99.664	99.476
7.125	100.287	100.162	100.037	99.849
7.250	100.564	100.439	100.314	100.127
7.375	100.819	100.694	100.569	100.381
7.500	101.062	100.937	100.812	100.625
7.625	101.269	101.144	101.019	100.832
7.750	101.443	101.318	101.193	101.005
7.875	101.594	101.469	101.344	101.156
8.000	101.625	101.602	101.477	101.289
8.125	101.625	101.625	101.588	101.401
8.250	101.625	101.625	101.625	101.504
8.375	101.625	101.625	101.625	101.605
8.500	101.625	101.625	101.625	101.625
8.625	101.625	101.625	101.625	101.625

Jumbo Nitro Plus 30 Year Fixed Interest Only - (901EM-IO)				
Rate	15 Day	30 Day	45 Day	60 Day
6.000	96.257	96.132	96.007	95.820
6.125	96.854	96.729	96.604	96.417
6.250	97.407	97.282	97.157	96.970
6.375	97.877	97.752	97.627	97.440
6.500	98.323	98.198	98.073	97.886
6.625	98.739	98.614	98.489	98.301
6.750	99.137	99.012	98.887	98.700
6.875	99.522	99.397	99.272	99.084
7.000	99.914	99.789	99.664	99.476
7.125	100.287	100.162	100.037	99.849
7.250	100.564	100.439	100.314	100.127
7.375	100.819	100.694	100.569	100.381
7.500	101.062	100.937	100.812	100.625
7.625	101.269	101.144	101.019	100.832
7.750	101.443	101.318	101.193	101.005
7.875	101.594	101.469	101.344	101.156
8.000	101.625	101.602	101.477	101.289
8.125	101.625	101.625	101.588	101.401
8.250	101.625	101.625	101.625	101.504
8.375	101.625	101.625	101.625	101.605
8.500	101.625	101.625	101.625	101.625
8.625	101.625	101.625	101.625	101.625

Jumbo Nitro Plus 15 Year Fixed - (915EM)				
Rate	15 Day	30 Day	45 Day	60 Day
6.500	99.058	98.933	98.808	98.620
6.625	99.427	99.302	99.177	98.989
6.750	99.777	99.652	99.527	99.339
6.875	100.108	99.983	99.858	99.671
7.000	100.415	100.290	100.165	99.978
7.125	100.643	100.518	100.393	100.206
7.250	100.850	100.725	100.600	100.412
7.375	101.011	100.886	100.761	100.573
7.500	101.162	101.037	100.912	100.724
7.625	101.270	101.145	101.020	100.833
7.750	101.414	101.289	101.164	100.976
7.875	101.514	101.389	101.264	101.077
8.000	101.611	101.486	101.361	101.173
8.125	101.625	101.555	101.430	101.242
8.250	101.625	101.618	101.493	101.306

Jumbo Nitro Plus 10/6 ARM - (9106EM)				
Rate	15 Day	30 Day	45 Day	60 Day
6.500	97.500	97.375	97.250	97.063
6.625	97.933	97.808	97.683	97.496
6.750	98.339	98.214	98.089	97.902
6.875	98.719	98.594	98.469	98.281
7.000	99.074	98.949	98.824	98.637
7.125	99.344	99.219	99.094	98.907
7.250	99.646	99.521	99.396	99.208
7.375	99.835	99.710	99.585	99.398
7.500	100.034	99.909	99.784	99.597
7.625	100.204	100.079	99.954	99.767
7.750	100.311	100.186	100.061	99.874
7.875	100.396	100.271	100.146	99.958
8.000	100.501	100.376	100.251	100.063
8.125	100.584	100.459	100.334	100.146
8.250	100.661	100.536	100.411	100.223

Loan Level Price Adjustments (LLPAs)

FICO	CLTV							
	0.00-55.00	55.01-60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00
660-679	-0.500	-0.750	-1.250	-1.750	-2.750	-4.000		
680-699	0.000	-0.125	-0.250	-0.875	-1.500	-2.500	-4.250	-4.875
700-719	0.250	0.125	0.000	-0.250	-0.500	-1.000	-3.625	-4.250
720-739	0.500	0.375	0.250	0.125	0.000	-0.375	-3.250	-4.000
740-759	0.625	0.625	0.500	0.375	0.250	0.000	-3.125	-3.750
760-779	0.750	0.750	0.625	0.500	0.375	0.250	-3.000	-3.625
780-850	0.750	0.750	0.750	0.625	0.500	0.375	-2.875	-3.375
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							-2.000	-2.500
Interest Only	-0.500	-0.500	-1.000	-1.000	-1.500	-1.500		
Investment Property	-0.250	-0.500	-0.500	-0.750	-1.000	-1.500		
Second Home	0.000	0.000	-0.250	-0.250	-0.500	-0.500	-1.750	-1.750
Cash-Out/Debt Consolidation	0.000	0.000	0.000	-0.250	-0.500	-0.750		
Cash-Out/Home Improvement	0.000	0.000	0.000	-0.250	-0.500	-0.750		
Cash-Out/Other	0.000	0.000	0.000	-0.250	-0.500	-0.750		
Purchase	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
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	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
780-850	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

NC Floor Price
99.750

Maximum Net Price
102.000

Must be Conditionally Approved to lock