



19000 MacArthur Boulevard, 3rd Floor  
Irvine, CA 92612



Ratesheet Code: RS-WS

Effective Date: 6/24/24 8:01 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	
<b>Corporate Headquarters:</b>	Phone: 800-760-1833 Email: <a href="mailto:inquiries@forwardlendingmtg.com">inquiries@forwardlendingmtg.com</a>
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<b>NonQm Lock Desk:</b>	Phone: Email Only Email: <a href="mailto:nonqmlockdesk@forwardlendingmtg.com">nonqmlockdesk@forwardlendingmtg.com</a>
<b>Prime Loan Scenarios:</b>	Phone: Email Only Email: <a href="mailto:scenarios@forwardlendingmtg.com">scenarios@forwardlendingmtg.com</a>
<b>NoNQm Scenarios:</b>	Phone: Email Only Email: <a href="mailto:nonqmscenarios@forwardlendingmtg.com">nonqmscenarios@forwardlendingmtg.com</a>
<b>Bank Statement Calc:</b>	Phone: Email Only Email: <a href="mailto:bankstatementreview@forwardlendingmtg.com">bankstatementreview@forwardlendingmtg.com</a>
<b>Jumbo Scenarios:</b>	Phone: Email Only Email: <a href="mailto:jumbosenario@forwardlendingmtg.com">jumbosenario@forwardlendingmtg.com</a>
<b>CD Desk:</b>	Phone: Email Only Email: <a href="mailto:cd@forwardlendingmtg.com">cd@forwardlendingmtg.com</a>
<b>Funding Department:</b>	Phone: Email Only Email: <a href="mailto:funding@forwardlendingmtg.com">funding@forwardlendingmtg.com</a>
<b>Submission Desk</b>	Phone: Email Only Email: <a href="mailto:submissions@forwardlendingmtg.com">submissions@forwardlendingmtg.com</a>

Lock Expiration Days	
15 Day	07/09/24
30 Day	07/24/24
45 Day	08/08/24
60 Day	08/23/24

Allowable Fees
<a href="#">Click Here</a>

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

Relock Fee
(0.250)

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

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

Lock Desk Hours
8:00 AM - 6:00 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

Price Movement			
Conventional	Previous	Current	Change
6.375	100.127	100.222	0.095
Government			
6.000	100.332	100.529	0.197
Alt			
7.250	100.000	100.000	0.000
DSCR			
7.125	100.000	100.000	0.000

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

Approved States

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

**Announcements:**

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



Effective: June 24, 2024

**FANNIE MAE CONFORMING FIXED RATE PRICING**

FANNIE MAE 30 YEAR FIXED (101)					FANNIE MAE 25 YEAR FIXED (125)					FANNIE MAE 20 YEAR FIXED (120)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.500	96.727	96.727	96.713	96.698	5.500	96.602	96.602	96.588	96.573	5.250	96.949	96.917	96.878	96.835
5.625	97.343	97.343	97.329	97.314	5.625	97.218	97.218	97.204	97.189	5.375	97.553	97.521	97.482	97.439
5.750	97.688	97.688	97.679	97.669	5.750	97.563	97.563	97.554	97.544	5.500	98.144	98.111	98.073	98.030
5.875	98.294	98.294	98.284	98.274	5.875	98.169	98.169	98.159	98.149	5.625	98.705	98.673	98.635	98.591
6.000	98.863	98.863	98.854	98.844	6.000	98.738	98.738	98.729	98.719	5.750	99.259	99.227	99.188	99.145
6.125	99.407	99.407	99.398	99.387	6.125	99.282	99.282	99.273	99.262	5.875	99.793	99.761	99.722	99.679
6.250	99.441	99.441	99.437	99.432	6.250	99.316	99.316	99.312	99.307	6.000	100.295	100.262	100.224	100.180
6.375	100.222	100.222	100.218	100.213	6.375	100.097	100.097	100.093	100.088	6.125	100.788	100.756	100.717	100.674
6.500	100.733	100.733	100.729	100.724	6.500	100.608	100.608	100.604	100.599	6.250	100.845	100.813	100.779	100.741
6.625	101.204	101.204	101.199	101.194	6.625	101.079	101.079	101.074	101.069	6.375	101.562	101.530	101.496	101.458
6.750	101.058	101.042	101.023	101.002	6.750	100.933	100.917	100.898	100.877	6.500	101.999	101.967	101.933	101.894
6.875	101.541	101.525	101.506	101.485	6.875	101.416	101.400	101.381	101.360	6.625	102.401	102.369	102.335	102.297
7.000	101.962	101.946	101.927	101.905	7.000	101.837	101.821	101.802	101.780	6.750	101.690	101.641	101.593	101.538
7.125	102.381	102.365	102.346	102.324	7.125	102.256	102.240	102.221	102.199	6.875	102.091	102.042	101.994	101.939
7.250	102.019	101.995	101.968	101.938	7.250	101.894	101.870	101.843	101.813	7.000	102.459	102.411	102.362	102.308
7.375	102.435	102.411	102.385	102.355	7.375	102.310	102.286	102.260	102.230	7.125	102.838	102.790	102.741	102.686
7.500	102.835	102.810	102.784	102.754	7.500	102.710	102.685	102.659	102.629					
7.625	103.162	103.138	103.112	103.082	7.625	103.037	103.013	102.987	102.957					
7.750	102.422	102.398	102.353	102.302	7.750	102.297	102.273	102.228	102.177					
7.875	102.811	102.787	102.742	102.691	7.875	102.686	102.662	102.617	102.566					
8.000	103.177	103.153	103.108	103.057	8.000	103.052	103.028	102.983	102.932					
8.125	103.532	103.508	103.463	103.412	8.125	103.407	103.383	103.338	103.287					
8.250	103.012	102.915	102.819	102.709	8.250	102.887	102.790	102.694	102.584					

FANNIE MAE 15 YEAR FIXED (115)					FANNIE MAE 10 YEAR FIXED (110)					HOME READY 30 YEAR FIXED (R101)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.000	97.674	97.666	97.655	97.642	5.000	98.007	97.999	97.988	97.975	5.750	96.813	96.813	96.804	96.794
5.125	98.026	98.018	98.007	97.994	5.125	98.362	98.354	98.343	98.330	5.875	97.419	97.419	97.409	97.399
5.250	98.355	98.347	98.336	98.323	5.250	98.696	98.687	98.676	98.664	6.000	97.988	97.988	97.979	97.969
5.375	98.685	98.677	98.666	98.653	5.375	99.028	99.020	99.009	98.996	6.125	98.532	98.532	98.523	98.512
5.500	99.001	98.993	98.982	98.969	5.500	99.347	99.338	99.327	99.315	6.250	98.566	98.566	98.562	98.557
5.625	99.278	99.269	99.258	99.246	5.625	99.628	99.620	99.609	99.596	6.375	99.347	99.347	99.343	99.338
5.750	99.524	99.507	99.482	99.452	5.750	99.855	99.821	99.781	99.735	6.500	99.858	99.858	99.854	99.849
5.875	99.816	99.799	99.773	99.744	5.875	100.149	100.115	100.075	100.029	6.625	100.329	100.329	100.324	100.319
6.000	100.079	100.062	100.036	100.007	6.000	100.417	100.383	100.343	100.297	6.750	100.183	100.167	100.148	100.127
6.125	100.346	100.329	100.304	100.275	6.125	100.684	100.651	100.610	100.564	6.875	100.666	100.650	100.631	100.610
6.250	100.395	100.378	100.352	100.323	6.250	100.591	100.540	100.499	100.452	7.000	101.087	101.071	101.052	101.030
6.375	100.891	100.875	100.849	100.820	6.375	101.092	101.042	101.001	100.954	7.125	101.506	101.490	101.471	101.449
6.500	101.125	101.108	101.082	101.053	6.500	101.336	101.285	101.244	101.197	7.250	101.144	101.120	101.093	101.063
6.625	101.354	101.337	101.311	101.282	6.625	101.579	101.528	101.487	101.440	7.375	101.560	101.536	101.510	101.480
										7.500	101.960	101.935	101.909	101.879
										7.625	102.287	102.263	102.237	102.207
										7.750	101.547	101.523	101.478	101.427
										7.875	101.936	101.912	101.867	101.816
										8.000	102.302	102.278	102.233	102.182
										8.125	102.657	102.633	102.588	102.537

REFI NOW CONFORMING PRICING														
Fannie Mae 30 Yr Fixed Refi Now					Fannie Mae 25 Yr Fixed Refi Now					Fannie Mae 20 Yr Fixed Refi Now				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.500	96.602	96.602	96.588	96.573	5.500	96.602	96.602	96.588	96.573	5.250	96.949	96.917	96.878	96.835
5.625	97.218	97.218	97.204	97.189	5.625	97.218	97.218	97.204	97.189	5.375	97.553	97.521	97.482	97.439
5.750	97.563	97.563	97.554	97.544	5.750	97.563	97.563	97.554	97.544	5.500	98.144	98.111	98.073	98.030
5.875	98.169	98.169	98.159	98.149	5.875	98.169	98.169	98.159	98.149	5.625	98.705	98.673	98.635	98.591
6.000	98.738	98.738	98.729	98.719	6.000	98.738	98.738	98.729	98.719	5.750	99.259	99.227	99.188	99.145
6.125	99.282	99.282	99.273	99.262	6.125	99.282	99.273	99.262	99.252	5.875	99.793	99.761	99.722	99.679
6.250	99.316	99.316	99.312	99.307	6.250	99.316	99.316	99.312	99.307	6.000	100.295	100.262	100.224	100.180
6.375	100.097	100.097	100.093	100.088	6.375	100.097	100.097	100.093	100.088	6.125	100.788	100.756	100.717	100.674
6.500	100.608	100.608	100.604	100.599	6.500	100.608	100.608	100.604	100.599	6.250	100.845	100.813	100.779	100.741
6.625	101.079	101.079	101.074	101.069	6.625	101.079	101.079	101.074	101.069	6.375	101.562	101.530	101.496	101.458
6.750	100.933	100.917	100.898	100.877	6.750	100.933	100.917	100.898	100.877	6.500	101.999	101.967	101.933	101.894
6.875	101.416	101.400	101.381	101.360	6.875	101.416	101.400	101.381	101.360	6.625	102.401	102.369	102.335	102.297
7.000	101.837	101.821	101.802	101.780	7.000	101.837	101.821	101.802	101.780	6.750	101.690	101.641	101.593	101.538
7.125	102.256	102.240	102.221	102.199	7.125	102.256	102.240	102.221	102.199	6.875	102.091	102.042	101.994	101.939
7.250	101.894	101.870	101.843	101.813	7.250	101.894	101.870	101.843	101.813	7.000	102.459	102.411	102.362	102.308
7.375	102.310	102.286	102.260	102.230	7.375	102.310	102.286	102.260	102.230	7.125	102.838	102.790	102.741	102.686
7.500	102.710	102.685	102.659	102.629	7.500	102.710	102.685	102.659	102.629	7.250	102.534	102.494	102.444	102.387
7.625	103.037	103.013	102.987	102.957	7.625	103.037	103.013	102.987	102.957	7.375	102.901	102.860	102.810	102.753
7.750	102.297	102.273	102.228	102.177	7.750	102.297	102.273	102.228	102.177	7.500	103.265	103.224	103.174	103.117
7.875	102.686	102.662	102.617	102.566	7.875	102.686	102.662	102.617	102.566					
8.000	103.052	103.028	102.983	102.932	8.000	103.052	103.028	102.983	102.932					
8.125	103.407	103.383	103.338	103.287	8.125	103.407	103.383	103.338	103.287					
8.250	102.887	102.790	102.694	102.584	8.250	102.887	102.790	102.694	102.584					

REFI NOW CONFORMING PRICING														
Fannie Mae 15 Yr Fixed Refi Now					Fannie Mae 10 Yr Fixed Refi Now									
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.000	97.924	97.916	97.905	97.892	5.000	98.382	98.374	98.363	98.350					
5.125	98.276	98.268	98.257	98.244	5.125	98.737	98.729	98.718	98.705					
5.250	98.605	98.597	98.586	98.573	5.250	99.071	99.062	99.051	99.039					
5.375	98.935	98.927	98.916	98.903	5.375	99.4								



Effective: June 24, 2024

**FANNIE MAE HIGH BALANCE FIXED RATE PRICING**

FANNIE MAE HB 30 YEAR FIXED (101HB)					FANNIE MAE HB 25 YEAR FIXED (125HB)					FANNIE MAE HB 20 YEAR FIXED (120HB)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.625	95.757	95.709	95.638	95.557	5.625	94.382	94.334	94.263	94.182	4.875	94.768	90.013	89.927	89.829
5.750	96.463	96.431	96.378	96.319	5.750	95.088	95.056	95.003	94.944	5.000	90.751	90.671	90.584	90.486
5.875	97.027	96.994	96.942	96.883	5.875	95.652	95.619	95.567	95.508	5.125	91.347	91.266	91.179	91.081
6.000	97.558	97.526	97.474	97.415	6.000	96.183	96.151	96.099	96.040	5.250	92.920	92.872	92.800	92.719
6.125	98.077	98.045	97.993	97.933	6.125	96.702	96.670	96.618	96.558	5.375	93.504	93.456	93.384	93.304
6.250	98.700	98.663	98.609	98.549	6.250	97.325	97.288	97.234	97.174	5.500	94.083	94.035	93.964	93.883
6.375	99.213	99.165	99.098	99.022	6.375	97.838	97.790	97.723	97.647	5.625	94.632	94.584	94.513	94.432
6.500	99.691	99.643	99.576	99.500	6.500	98.316	98.268	98.201	98.125	5.750	95.338	95.306	95.253	95.194
6.625	100.133	100.085	100.018	99.943	6.625	98.758	98.710	98.643	98.568	5.875	95.889	95.857	95.805	95.746
6.750	100.534	100.485	100.418	100.343	6.750	99.159	99.110	99.043	98.968	6.000	96.421	96.388	96.336	96.277
6.875	100.888	100.839	100.772	100.697	6.875	99.513	99.464	99.397	99.322	6.125	96.940	96.907	96.855	96.796
7.000	101.206	101.157	101.090	101.015	7.000	99.831	99.782	99.715	99.640	6.250	97.550	97.513	97.459	97.399
7.125	101.510	101.462	101.395	101.319	7.125	100.135	100.087	100.020	99.944	6.375	98.051	98.002	97.935	97.860
7.250	101.837	101.837	101.763	101.679	7.250	100.518	100.462	100.388	100.304	6.500	98.529	98.480	98.413	98.338
7.375	102.338	102.281	102.207	102.124	7.375	100.963	100.906	100.832	100.749	6.625	98.971	98.922	98.856	98.780
7.500	102.633	102.576	102.502	102.418	7.500	101.258	101.201	101.127	101.043	6.750	99.359	99.310	99.243	99.168
7.625	102.732	102.675	102.601	102.517	7.625	101.357	101.300	101.226	101.142	6.875	99.715	99.666	99.600	99.524
7.750	101.819	101.714	101.606	101.483	7.750	100.444	100.339	100.231	100.108	7.000	100.040	99.991	99.925	99.849
7.875	102.095	101.990	101.881	101.759						7.125	100.367	100.318	100.252	100.176
8.000	102.367	102.262	102.154	102.031										
8.125	102.651	102.546	102.437	102.314										
8.250	101.730	101.552	101.383	101.191										

FANNIE MAE HB 15 YEAR FIXED (115HB)					FANNIE MAE HB 10 YEAR FIXED (110HB)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.000	95.260	95.235	95.209	95.180	5.000	94.672	94.647	94.621	94.592
5.125	95.551	95.526	95.500	95.471	5.125	94.981	94.956	94.930	94.901
5.250	96.202	96.169	96.128	96.082	5.250	95.623	95.590	95.549	95.503
5.375	96.508	96.474	96.434	96.388	5.375	95.931	95.898	95.857	95.811
5.500	96.800	96.767	96.726	96.680	5.500	96.226	96.193	96.152	96.106
5.625	97.093	97.060	97.019	96.973	5.625	96.507	96.474	96.433	96.387
5.750	97.525	97.492	97.451	97.405	5.750	96.953	96.920	96.879	96.833
5.875	97.804	97.770	97.729	97.683	5.875	97.234	97.201	97.160	97.114
6.000	98.050	98.017	97.976	97.930	6.000	97.495	97.462	97.421	97.375
6.125	98.275	98.242	98.201	98.155	6.125	97.735	97.701	97.661	97.614
6.250	98.619	98.585	98.545	98.499	6.250	98.080	98.047	98.006	97.960
6.375	98.799	98.766	98.725	98.679	6.375	98.275	98.242	98.201	98.155
6.500	98.967	98.933	98.893	98.847	6.500	98.460	98.426	98.386	98.340
6.625	99.138	99.105	99.064	99.018	6.625	98.648	98.615	98.574	98.528

**FANNIE MAE FIXED RATE BUYDOWN PRICING**

FANNIE MAE 30 YR FIXED 2:1 BUYDOWN (101-BD)					FANNIE MAE HB 30 YR FIXED 2:1 BUYDOWN (101 HB-BD)					FANNIE MAE HOMEREADY 30 YR FIXED 2:1 BUYDOWN (R101-BD)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.500	96.727	96.727	96.713	96.698	5.625	95.757	95.709	95.638	95.557	5.500	95.602	95.602	95.588	95.573
5.625	97.343	97.343	97.329	97.314	5.750	96.463	96.431	96.378	96.319	5.625	96.218	96.218	96.204	96.189
5.750	97.688	97.688	97.679	97.669	5.875	97.027	96.994	96.942	96.883	5.750	96.563	96.563	96.554	96.544
5.875	98.294	98.294	98.284	98.274	6.000	97.558	97.526	97.474	97.415	5.875	97.169	97.169	97.159	97.149
6.000	98.863	98.863	98.854	98.844	6.125	98.077	98.045	97.993	97.933	6.000	97.738	97.738	97.729	97.719
6.125	99.407	99.407	99.398	99.387	6.250	98.700	98.663	98.609	98.549	6.125	98.282	98.282	98.273	98.262
6.250	99.441	99.441	99.437	99.432	6.375	99.213	99.165	99.098	99.022	6.250	98.316	98.316	98.312	98.307
6.375	100.222	100.222	100.218	100.213	6.500	99.691	99.643	99.576	99.500	6.375	99.097	99.097	99.093	99.088
6.500	100.733	100.733	100.724	100.724	6.625	100.133	100.085	100.018	99.943	6.500	99.608	99.608	99.604	99.599
6.625	101.204	101.204	101.199	101.194	6.750	100.534	100.485	100.418	100.343	6.625	100.079	100.079	100.074	100.069
6.750	101.058	101.042	101.023	101.002	6.875	100.888	100.839	100.772	100.697	6.750	99.933	99.917	99.898	99.879
6.875	101.541	101.525	101.506	101.485	7.000	101.206	101.157	101.090	101.015	6.875	100.416	100.400	100.381	100.360
7.000	101.962	101.946	101.927	101.905	7.125	101.510	101.462	101.395	101.319	7.000	100.837	100.821	100.802	100.780
7.125	102.381	102.365	102.346	102.324	7.250	101.893	101.837	101.763	101.679	7.125	101.256	101.240	101.221	101.199
7.250	102.019	101.995	101.968	101.938	7.375	102.338	102.281	102.207	102.124	7.250	100.894	100.870	100.843	100.813
7.375	102.435	102.411	102.385	102.355	7.500	102.633	102.576	102.502	102.418	7.375	101.310	101.286	101.260	101.230
7.500	102.835	102.810	102.784	102.754	7.625	102.732	102.675	102.601	102.517	7.500	101.710	101.685	101.659	101.629
7.625	103.162	103.138	103.112	103.082	7.750	101.819	101.714	101.606	101.483	7.625	102.037	102.013	101.987	101.957
7.750	102.422	102.398	102.353	102.302	7.875	102.095	101.990	101.881	101.759	7.750	101.297	101.273	101.228	101.177
7.875	102.811	102.787	102.742	102.691	8.000	102.367	102.262	102.154	102.031	7.875	101.686	101.662	101.617	101.566
8.000	103.177	103.153	103.108	103.057	8.125	102.651	102.546	102.437	102.314	8.000	102.052	102.028	101.983	101.932
8.125	103.532	103.508	103.463	103.412	8.250	101.730	101.552	101.383	101.191	8.125	102.407	102.383	102.338	102.287
8.250	103.012	102.915	102.819	102.709						8.250	101.887	101.790	101.694	101.584

FANNIE MAE 30 YR FIXED 1:0 BUYDOWN (101-BD10)					FANNIE MAE HB 30 YR FIXED 1:0 BUYDOWN (101 HB-BD10)					FANNIE MAE HOMEREADY 30 YR FIXED 1:0 BUYDOWN (R101-BD10)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.500	96.727	96.727	96.713	96.698	5.625	95.757	95.709	95.638	95.557	5.500	95.602	95.602	95.588	95.573
5.625	97.343	97.343	97.329	97.314	5.750	96.463	96.431	96.378	96.319	5.625	96.218	96.218	96.204	96.189
5.750	97.688	97.688	97.679	97.669	5.875	97.027	96.994	96.942	96.883	5.750	96.563	96.563	96.554	96.544
5.875	98.294	98.294	98.284	98.274	6.000	97.558	97.526	97.474	97.415	5.875	97.169	97.169	97.159	97.149
6.000	98.863	98.863	98.854	98.844	6.125	98.077	98.045	97.993	97.933	6.000	97.738	97.738	97.729	97.719
6.125	99.407	99.407	99.398	99.387	6.250	98.700	98.663	98.609	98.549	6.125	98.282	98.282	98.273	98.262
6.250	99.441	99.441	99.437	99.432	6.375	99.213	99.165	99.098	99.022	6.250	98.316	98.316	98.312	98.307
6.375	100.222	100.222	100.218	100.213	6.500	99.691	99.643	99.576	99.500	6.375	99.097	99.097	99.093	99.088
6.500	100.733	100.733	100.724	100.724	6.625	100.133	100.085	100.018	99.943	6.500	99.608	99.608	99.604	99.599
6.625	101.204	101.204	101.199	101.194	6.750	100.534	100.485	100.418	100.343	6.625	100.079	100.079	100.074	100.069
6.750	101.058	101.042	101.023	101.002	6.875	100.888	100.839	100.772	100.697	6.750	99.933	99.917	99.898	99.879
6.875	101.541	101.525	101.506	101.485	7.000	101.206	101.157	101.090	101.015	6.875	100.416	100.400	100.381	100





Effective: June 24, 2024

**FREDDIE MAC FIXED RATE BUYDOWN PRICING**

FREDDIE MAC 30 YR FIXED 2:1 BUYDOWN (201-BD)					FREDDIE MAC SC 30 YR FIXED 2:1 BUYDOWN (201-SC-BD)					FREDDIE MAC HOME POSSIBLE 30 YR FIXED 2:1 BUYDOWN (R201-BD)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.500	96.352	96.352	96.338	96.323	5.625	94.732	94.684	94.613	94.532	5.500	95.602	95.602	95.588	95.573
5.625	96.968	96.968	96.954	96.939	5.750	95.438	95.406	95.353	95.294	5.625	96.218	96.218	96.204	96.189
5.750	97.313	97.313	97.304	97.294	5.875	96.002	95.969	95.917	95.858	5.750	96.563	96.563	96.554	96.544
5.875	97.919	97.919	97.909	97.899	6.000	96.533	96.501	96.449	96.390	5.875	97.169	97.169	97.159	97.149
6.000	98.488	98.488	98.479	98.469	6.125	97.052	97.020	96.968	96.908	6.000	97.738	97.738	97.729	97.719
6.125	99.032	99.032	99.023	99.012	6.250	97.675	97.638	97.584	97.524	6.125	98.282	98.282	98.273	98.262
6.250	99.066	99.066	99.062	99.057	6.375	98.188	98.140	98.073	97.997	6.250	98.316	98.316	98.312	98.307
6.375	99.847	99.847	99.843	99.838	6.500	98.666	98.618	98.551	98.475	6.375	99.097	99.097	99.093	99.088
6.500	100.358	100.358	100.354	100.349	6.625	99.108	99.060	98.993	98.918	6.500	99.608	99.608	99.604	99.599
6.625	100.829	100.829	100.824	100.819	6.750	99.509	99.460	99.393	99.318	6.625	100.079	100.079	100.074	100.069
6.750	100.683	100.667	100.648	100.627	6.875	99.863	99.814	99.747	99.672	6.750	99.933	99.917	99.898	99.877
6.875	101.166	101.150	101.131	101.110	7.000	100.181	100.132	100.065	99.990	6.875	100.416	100.400	100.381	100.360
7.000	101.587	101.571	101.552	101.530	7.125	100.485	100.437	100.370	100.294	7.000	100.837	100.821	100.802	100.780
7.125	102.006	101.990	101.971	101.949	7.250	100.868	100.812	100.738	100.654	7.125	101.256	101.240	101.221	101.199
7.250	101.644	101.620	101.593	101.563	7.375	101.313	101.256	101.182	101.099	7.250	100.894	100.870	100.843	100.813
7.375	102.060	102.036	102.010	101.980	7.500	101.608	101.551	101.477	101.393	7.375	101.310	101.286	101.260	101.230
7.500	102.460	102.435	102.409	102.379	7.625	101.707	101.650	101.576	101.492	7.500	101.710	101.685	101.659	101.629
7.625	102.787	102.763	102.737	102.707	7.750	100.794	100.689	100.581	100.458	7.625	102.037	102.013	101.987	101.957
7.750	102.047	102.023	101.978	101.927						7.750	101.297	101.273	101.228	101.177
7.875	102.436	102.412	102.367	102.316						7.875	101.686	101.662	101.617	101.566
8.000	102.802	102.778	102.733	102.682						8.000	102.052	102.028	101.983	101.932
8.125	103.157	103.133	103.088	103.037						8.125	102.407	102.383	102.338	102.287
8.250	102.637	102.540	102.444	102.334						8.250	101.887	101.790	101.694	101.584

FREDDIE MAC 30 YR FIXED 1:0 BUYDOWN (201-BD10)					FREDDIE MAC SC 30 YR FIXED 1:0 BUYDOWN (201-SC-BD10)					FREDDIE MAC HOME POSSIBLE 30 YR FIXED 1:0 BUYDOWN (R201-BD10)				
Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day	Rate	15-Day	30-Day	45-Day	60-Day
5.500	96.352	96.352	96.338	96.323	5.625	94.732	94.684	94.613	94.532	5.500	95.602	95.602	95.588	95.573
5.625	96.968	96.968	96.954	96.939	5.750	95.438	95.406	95.353	95.294	5.625	96.218	96.218	96.204	96.189
5.750	97.313	97.313	97.304	97.294	5.875	96.002	95.969	95.917	95.858	5.750	96.563	96.563	96.554	96.544
5.875	97.919	97.919	97.909	97.899	6.000	96.533	96.501	96.449	96.390	5.875	97.169	97.169	97.159	97.149
6.000	98.488	98.488	98.479	98.469	6.125	97.052	97.020	96.968	96.908	6.000	97.738	97.738	97.729	97.719
6.125	99.032	99.032	99.023	99.012	6.250	97.675	97.638	97.584	97.524	6.125	98.282	98.282	98.273	98.262
6.250	99.066	99.066	99.062	99.057	6.375	98.188	98.140	98.073	97.997	6.250	98.316	98.316	98.312	98.307
6.375	99.847	99.847	99.843	99.838	6.500	98.666	98.618	98.551	98.475	6.375	99.097	99.097	99.093	99.088
6.500	100.358	100.358	100.354	100.349	6.625	99.108	99.060	98.993	98.918	6.500	99.608	99.608	99.604	99.599
6.625	100.829	100.829	100.824	100.819	6.750	99.509	99.460	99.393	99.318	6.625	100.079	100.079	100.074	100.069
6.750	100.683	100.667	100.648	100.627	6.875	99.863	99.814	99.747	99.672	6.750	99.933	99.917	99.898	99.877
6.875	101.166	101.150	101.131	101.110	7.000	100.181	100.132	100.065	99.990	6.875	100.416	100.400	100.381	100.360
7.000	101.587	101.571	101.552	101.530	7.125	100.485	100.437	100.370	100.294	7.000	100.837	100.821	100.802	100.780
7.125	102.006	101.990	101.971	101.949	7.250	100.868	100.812	100.738	100.654	7.125	101.256	101.240	101.221	101.199
7.250	101.644	101.620	101.593	101.563	7.375	101.313	101.256	101.182	101.099	7.250	100.894	100.870	100.843	100.813
7.375	102.060	102.036	102.010	101.980	7.500	101.608	101.551	101.477	101.393	7.375	101.310	101.286	101.260	101.230
7.500	102.460	102.435	102.409	102.379	7.625	101.707	101.650	101.576	101.492	7.500	101.710	101.685	101.659	101.629
7.625	102.787	102.763	102.737	102.707	7.750	100.794	100.689	100.581	100.458	7.625	102.037	102.013	101.987	101.957
7.750	102.047	102.023	101.978	101.927						7.750	101.297	101.273	101.228	101.177
7.875	102.436	102.412	102.367	102.316						7.875	101.686	101.662	101.617	101.566
8.000	102.802	102.778	102.733	102.682						8.000	102.052	102.028	101.983	101.932
8.125	103.157	103.133	103.088	103.037						8.125	102.407	102.383	102.338	102.287
8.250	102.637	102.540	102.444	102.334						8.250	101.887	101.790	101.694	101.584



Effective: June 24, 2024

**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 \*\***

**HOMEREADY AND HOME POSSIBLE ADJUSTMENT CAPS\***

Loan Amt \$75,000 <= \$100,000	-1.000	LTV > 80% AND FICO >= 680	0.000						
Loan Amt >\$100,000 <= \$150,000	-0.375	All other LTV & FICO combinations	0.000						
<b>MISCELLANEOUS</b>		<b>*Adjustment caps are only applicable to standard Agency Fixed/ARM and Subordinate Financing adjustments</b>			<b>* Prices are indicative and subject to change without notice.</b>				
Texas Cash out	-1.000	<b>**Minimum Loan Amount \$75,000**</b>			<b>* Please log into FL portal to obtain live lock pricing.</b>				
HB 20YR & 25YR Term	-1.500	<b>***All loan level price adjustments are cumulative***</b>			<b>* Not all price adjustments are effective for all products. Please refer to FL guide for complete eligibility rules.</b>				
> 6 Financed Properties	-0.500	<b>Max Final Price including comp Cannot Exceed (4.00) for all Agency Programs</b>			<b>* Intended for use by mortgage professionals only and should not be distributed to borrowers, as defined by Section 226.2 of Regulation Z**</b>				
Escrow Waiver (Non-CA)	-0.250				NC Floor Price				
State Adjustors: NC or WA	-0.375				99.750				
<b>FICO =&gt; 700 &amp; LTV &lt;= 80%</b>	<b>0.300</b>								

**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
HOMEREADY AND HOME POSSIBLE Amortization Term <= 20 Years (Fixed)	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: June 24, 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

Effective: June 24, 2024

**FAST 100 Pricing**

FAST 100+ - (301_1st_DPA_Plus)			
Rate	15 Day	30 Day	45 Day
6.750	98.472	98.436	98.267
6.875	99.016	98.980	98.811
6.990	99.539	99.503	99.334
7.000	99.539	99.503	99.334
7.125	100.005	99.969	99.800
7.250	100.461	100.425	100.256
7.375	100.588	100.487	100.254
7.500	101.071	100.970	100.737
7.625	101.507	101.406	101.173
7.750	101.923	101.822	101.589
7.875	101.503	101.338	101.042
8.000	101.946	101.781	101.485
8.125	102.342	102.177	101.881
8.250	102.728	102.563	102.267

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	95.872	95.836	95.667
6.875	96.416	96.380	96.211
6.990	96.939	96.903	96.734
7.000	96.939	96.903	96.734
7.125	97.405	97.369	97.200
7.250	97.861	97.825	97.656
7.375	97.988	97.887	97.654
7.500	98.471	98.370	98.137
7.625	98.907	98.806	98.573
7.750	99.323	99.222	98.989
7.875	98.903	98.738	98.442
8.000	99.346	99.181	98.885
8.125	99.742	99.577	99.281
8.250	100.128	99.963	99.667

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	96.597	96.436	96.267
6.875	97.141	96.980	96.811
6.990	97.664	97.503	97.334
7.000	97.664	97.503	97.334
7.125	98.130	97.969	97.800
7.250	98.586	98.425	98.256
7.375	98.713	98.487	98.254
7.500	99.196	98.970	98.737
7.625	99.632	99.406	99.173
7.750	100.048	99.822	99.589
7.875	99.628	99.338	99.042
8.000	100.071	99.781	99.485
8.125	100.467	100.177	99.881
8.250	100.853	100.563	100.267

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	93.997	93.836	93.667
6.875	94.541	94.380	94.211
6.990	95.064	94.903	94.734
7.000	95.064	94.903	94.734
7.125	95.530	95.369	95.200
7.250	95.986	95.825	95.656
7.375	96.113	95.887	95.654
7.500	96.596	96.370	96.137
7.625	97.032	96.806	96.573
7.750	97.448	97.222	96.989
7.875	97.028	96.738	96.442
8.000	97.471	97.181	96.885
8.125	97.867	97.577	97.281
8.250	98.253	97.963	97.667

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

**Fast 100 LLPAs**

FICO ≥680
0.500
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





Effective: June 24, 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	
5.625	99.209	99.209	99.208	
5.750	99.699	99.699	99.698	
5.875	99.947	99.915	99.875	
6.000	100.561	100.529	100.489	
6.125	101.021	100.989	100.949	
6.250	101.356	101.324	101.284	
6.375	100.863	100.846	100.813	
6.500	101.437	101.420	101.387	
6.625	101.867	101.850	101.817	
6.750	102.162	102.145	102.112	
6.875	101.598	101.574	101.519	
7.000	102.132	102.108	102.053	
7.125	102.687	102.663	102.608	
7.250	102.692	102.668	102.613	
7.375	101.815	101.759	101.697	
7.500	102.329	102.273	102.211	
7.625	102.689	102.633	102.571	

FHA 20 Year Fixed - (320)				
Rate	15 Day	30 Day	45 Day	
5.375	97.825	97.825	97.824	
5.500	98.219	98.219	98.218	
5.625	98.834	98.834	98.833	
5.750	99.324	99.324	99.323	
5.875	99.572	99.540	99.500	
6.000	100.186	100.154	100.114	
6.125	100.646	100.614	100.574	
6.250	100.981	100.949	100.909	
6.375	100.488	100.471	100.438	
6.500	101.062	101.045	101.012	
6.625	101.492	101.475	101.442	
6.750	101.787	101.770	101.737	
6.875	101.223	101.199	101.144	
7.000	101.757	101.733	101.678	
7.125	102.312	102.288	102.233	

FHA 15 Year Fixed - (315)				
Rate	15 Day	30 Day	45 Day	
5.000	97.601	97.601	97.583	
5.125	98.105	98.105	98.087	
5.250	98.599	98.599	98.581	
5.375	98.599	98.591	98.540	
5.500	98.833	98.825	98.774	
5.625	99.307	99.299	99.248	
5.750	99.636	99.628	99.577	
5.875	99.590	99.582	99.539	
6.000	100.034	100.026	99.983	

FHA 30 Year Fixed HB - (301HB)				
Rate	15 Day	30 Day	45 Day	
5.625	98.677	98.677	98.676	
5.750	99.417	99.417	99.416	
5.875	99.571	99.539	99.499	
6.000	100.185	100.153	100.113	
6.125	100.645	100.613	100.573	
6.250	100.855	100.823	100.783	
6.375	100.705	100.689	100.655	
6.500	101.029	101.013	100.979	
6.625	101.584	101.568	101.534	
6.750	101.754	101.738	101.704	
6.875	101.160	101.136	101.080	
7.000	101.444	101.420	101.364	
7.125	101.874	101.850	101.794	
7.250	102.129	102.105	102.049	
7.375	101.470	101.414	101.352	
7.500	101.984	101.928	101.866	
7.625	102.344	102.288	102.226	

FHA 30 Year Fixed 2:1 Buydown - (301-BD)				
Rate	15 Day	30 Day	45 Day	
5.625	99.084	99.084	99.083	
5.750	99.574	99.574	99.573	
5.875	99.822	99.790	99.750	
6.000	100.436	100.404	100.364	
6.125	100.896	100.864	100.824	
6.250	101.231	101.199	101.159	
6.375	100.738	100.721	100.688	
6.500	101.312	101.295	101.262	
6.625	101.742	101.725	101.692	
6.750	102.037	102.020	101.987	
6.875	101.473	101.449	101.394	
7.000	102.007	101.983	101.928	
7.125	102.562	102.538	102.483	
7.250	102.567	102.543	102.488	
7.375	101.690	101.634	101.572	
7.500	102.204	102.148	102.086	
7.625	102.564	102.508	102.446	

FHA 30 Year Fixed HB 2:1 Buydown - (301 HB-BD)				
Rate	15 Day	30 Day	45 Day	
5.625	98.427	98.427	98.426	
5.750	99.167	99.167	99.166	
5.875	99.321	99.289	99.249	
6.000	99.335	99.303	99.263	
6.125	100.395	100.363	100.323	
6.250	100.605	100.573	100.533	
6.375	100.455	100.439	100.405	
6.500	100.779	100.763	100.729	
6.625	101.334	101.318	101.284	
6.750	101.504	101.488	101.454	
6.875	100.910	100.886	100.830	
7.000	101.194	101.170	101.114	
7.125	101.624	101.600	101.544	
7.250	101.879	101.855	101.799	
7.375	101.220	101.164	101.102	
7.500	101.734	101.678	101.616	
7.625	102.094	102.038	101.976	

FHA 30 Year Fixed 1:0 Buydown - (301-BD10)				
Rate	15 Day	30 Day	45 Day	
5.625	99.084	99.084	99.083	
5.750	99.574	99.574	99.573	
5.875	99.822	99.790	99.750	
6.000	100.436	100.404	100.364	
6.125	100.896	100.864	100.824	
6.250	101.231	101.199	101.159	
6.375	100.738	100.721	100.688	
6.500	101.312	101.295	101.262	
6.625	101.742	101.725	101.692	
6.750	102.037	102.020	101.987	
6.875	101.473	101.449	101.394	
7.000	102.007	101.983	101.928	
7.125	102.562	102.538	102.483	
7.250	102.567	102.543	102.488	
7.375	101.690	101.634	101.572	
7.500	102.204	102.148	102.086	
7.625	102.564	102.508	102.446	

FHA 30 Year Fixed HB 1:0 Buydown - (301 HB-BD10)				
Rate	15 Day	30 Day	45 Day	
5.625	98.427	98.427	98.426	
5.750	99.167	99.167	99.166	
5.875	99.321	99.289	99.249	
6.000	99.335	99.303	99.263	
6.125	100.395	100.363	100.323	
6.250	100.605	100.573	100.533	
6.375	100.455	100.439	100.405	
6.500	100.779	100.763	100.729	
6.625	101.334	101.318	101.284	
6.750	101.504	101.488	101.454	
6.875	100.910	100.886	100.830	
7.000	101.194	101.170	101.114	
7.125	101.624	101.600	101.544	
7.250	101.879	101.855	101.799	
7.375	101.220	101.164	101.102	
7.500	101.734	101.678	101.616	
7.625	102.094	102.038	101.976	

**LLPAs**

FICO ≥700
0.375
FICO 680-699
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 ≥80% 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+ Units
-0.500
NC Floor Price
99.750



Effective: June 24, 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	
5.625	99.002	99.002	99.001	
5.750	99.492	99.492	99.491	
5.875	99.740	99.708	99.668	
6.000	100.354	100.322	100.282	
6.125	100.814	100.782	100.742	
6.250	101.149	101.117	101.077	
6.375	100.656	100.639	100.606	
6.500	101.230	101.213	101.180	
6.625	101.660	101.643	101.610	
6.750	101.955	101.938	101.905	
6.875	101.391	101.367	101.312	
7.000	101.925	101.901	101.846	
7.125	102.480	102.456	102.401	
7.250	102.485	102.461	102.406	
7.375	101.608	101.552	101.490	
7.500	102.122	102.066	102.004	
7.625	102.482	102.426	102.364	

VA 20 Year Fixed - (420)				
Rate	15 Day	30 Day	45 Day	
5.375	97.618	97.618	97.617	
5.500	98.012	98.012	98.011	
5.625	98.627	98.627	98.626	
5.750	99.117	99.117	99.116	
5.875	99.365	99.333	99.293	
6.000	99.979	99.947	99.907	
6.125	100.439	100.407	100.367	
6.250	100.774	100.742	100.702	
6.375	100.281	100.264	100.231	
6.500	100.855	100.838	100.805	
6.625	101.285	101.268	101.235	
6.750	101.580	101.563	101.530	
6.875	101.016	100.992	100.937	
7.000	101.550	101.526	101.471	
7.125	102.105	102.081	102.026	

VA 15 Year Fixed - (415)				
Rate	15 Day	30 Day	45 Day	
5.000	97.394	97.394	97.376	
5.125	97.898	97.898	97.880	
5.250	98.392	98.392	98.374	
5.375	98.392	98.384	98.333	
5.500	98.626	98.616	98.567	
5.625	99.100	99.092	99.041	
5.750	99.429	99.421	99.370	
5.875	99.383	99.375	99.332	
6.000	99.827	99.819	99.776	

VA 30 Year Fixed HB - (401HB)				
Rate	15 Day	30 Day	45 Day	
5.625	98.345	98.345	98.344	
5.750	99.085	99.085	99.084	
5.875	99.239	99.207	99.167	
6.000	99.853	99.821	99.781	
6.125	100.313	100.281	100.241	
6.250	100.523	100.491	100.451	
6.375	100.373	100.357	100.323	
6.500	100.697	100.681	100.647	
6.625	101.252	101.236	101.202	
6.750	101.422	101.406	101.372	
6.875	100.828	100.804	100.748	
7.000	101.112	101.088	101.032	
7.125	101.542	101.518	101.462	
7.250	101.797	101.773	101.717	
7.375	101.138	101.082	101.020	
7.500	101.652	101.596	101.534	
7.625	102.012	101.956	101.894	

VA 30 Year Fixed 2:1 Buydown - (401-BD)				
Rate	15 Day	30 Day	45 Day	
5.625	98.877	98.877	98.876	
5.750	99.367	99.367	99.366	
5.875	99.615	99.583	99.543	
6.000	100.229	100.197	100.157	
6.125	100.689	100.657	100.617	
6.250	101.024	100.992	100.952	
6.375	100.531	100.514	100.481	
6.500	101.105	101.088	101.055	
6.625	101.535	101.518	101.485	
6.750	101.830	101.813	101.780	
6.875	101.266	101.242	101.187	
7.000	101.800	101.776	101.721	
7.125	102.355	102.331	102.276	
7.250	102.360	102.336	102.281	
7.375	101.483	101.427	101.365	
7.500	101.997	101.941	101.879	
7.625	102.357	102.301	102.239	

VA HB 30 Year Fixed 2:1 Buydown - (401HB-BD)				
Rate	15 Day	30 Day	45 Day	
5.625	98.095	98.095	98.094	
5.750	98.835	98.835	98.834	
5.875	98.989	98.957	98.917	
6.000	99.603	99.571	99.531	
6.125	100.063	100.031	99.991	
6.250	100.273	100.241	100.201	
6.375	100.123	100.107	100.073	
6.500	100.447	100.431	100.397	
6.625	101.002	100.986	100.952	
6.750	101.172	101.156	101.122	
6.875	100.578	100.554	100.498	
7.000	100.862	100.838	100.782	
7.125	101.292	101.268	101.212	
7.250	101.547	101.523	101.467	
7.375	100.888	100.832	100.770	
7.500	101.402	101.346	101.284	
7.625	101.762	101.706	101.644	

VA 30 Year Fixed 1:0 Buydown - (401-BD10)				
Rate	15 Day	30 Day	45 Day	
5.625	98.877	98.877	98.876	
5.750	99.367	99.367	99.366	
5.875	99.615	99.583	99.543	
6.000	100.229	100.197	100.157	
6.125	100.689	100.657	100.617	
6.250	101.024	100.992	100.952	
6.375	100.531	100.514	100.481	
6.500	101.105	101.088	101.055	
6.625	101.535	101.518	101.485	
6.750	101.830	101.813	101.780	
6.875	101.266	101.242	101.187	
7.000	101.800	101.776	101.721	
7.125	102.355	102.331	102.276	
7.250	102.360	102.336	102.281	
7.375	101.483	101.427	101.365	
7.500	101.997	101.941	101.879	
7.625	102.357	102.301	102.239	

VA HB 30 Year Fixed 1:0 Buydown - (401HB-BD10)				
Rate	15 Day	30 Day	45 Day	
5.625	98.095	98.095	98.094	
5.750	98.835	98.835	98.834	
5.875	98.989	98.957	98.917	
6.000	99.603	99.571	99.531	
6.125	100.063	100.031	99.991	
6.250	100.273	100.241	100.201	
6.375	100.123	100.107	100.073	
6.500	100.447	100.431	100.397	
6.625	101.002	100.986	100.952	
6.750	101.172	101.156	101.122	
6.875	100.578	100.554	100.498	
7.000	100.862	100.838	100.782	
7.125	101.292	101.268	101.212	
7.250	101.547	101.523	101.467	
7.375	100.888	100.832	100.770	
7.500	101.402	101.346	101.284	
7.625	101.762	101.706	101.644	

USDA 30 - 25 Year Fixed - (501)				
Rate	15 Day	30 Day	45 Day	
5.375	97.450	97.450	97.449	
5.500	97.844	97.844	97.843	
5.625	98.459	98.459	98.458	
5.750	98.949	98.949	98.948	
5.875	99.197	99.165	99.125	
6.000	99.811	99.779	99.739	
6.125	100.271	100.239	100.199	
6.250	100.606	100.574	100.534	
6.375	100.113	100.096	100.063	
6.500	100.687	100.670	100.637	
6.625	101.117	101.100	101.067	
6.750	101.412	101.395	101.362	
6.875	100.848	100.824	100.769	
7.000	101.382	101.358	101.303	
7.125	101.937	101.913	101.858	

**LLPAs**

FICO ≥700	FICO 600-619	VA Loan Amount >\$950K	Select (FICO ≥680 & ≥\$250,000 & N/A on DPAs)
0.375	-1.000	-1.000	0.350
FICO 680-699	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	



Effective: June 24, 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	97.565	97.589	97.607	
5.375	98.075	98.075	98.074	
5.500	98.469	98.469	98.468	
5.625	99.084	99.084	99.083	
5.750	99.574	99.574	99.573	
5.875	99.822	99.790	99.750	
6.000	100.436	100.404	100.364	
6.125	100.896	100.864	100.824	
6.250	101.231	101.199	101.159	
6.375	100.738	100.721	100.688	
6.500	101.312	101.295	101.262	
6.625	101.742	101.725	101.692	
6.750	102.037	102.020	101.987	
6.875	101.473	101.449	101.394	
7.000	102.007	101.983	101.928	
7.125	102.562	102.538	102.483	
7.250	102.567	102.543	102.488	

FHA Streamline 20 Year Fixed - (320SL)				
Rate	15 Day	30 Day	45 Day	
5.375	97.575	97.575	97.574	
5.500	97.969	97.969	97.968	
5.625	98.584	98.584	98.583	
5.750	99.074	99.074	99.073	
5.875	99.322	99.290	99.250	
6.000	99.936	99.904	99.864	
6.125	100.396	100.364	100.324	
6.250	100.731	100.699	100.659	
6.375	100.238	100.221	100.188	
6.500	100.812	100.795	100.762	
6.625	101.242	101.225	101.192	
6.750	101.537	101.520	101.487	
6.875	100.973	100.949	100.894	
7.000	101.507	101.483	101.428	
7.125	102.062	102.038	101.983	

FHA Streamline 15 Year Fixed - (315SL)				
Rate	15 Day	30 Day	45 Day	
5.000	97.351	97.351	97.333	
5.125	97.855	97.855	97.837	
5.250	98.349	98.349	98.331	
5.375	98.349	98.341	98.290	
5.500	98.583	98.575	98.524	
5.625	99.057	99.049	98.998	
5.750	99.386	99.378	99.327	
5.875	99.340	99.332	99.289	
6.000	99.784	99.776	99.733	

FHA Streamline 30 Year Fixed HB - (301SLHB)				
Rate	15 Day	30 Day	45 Day	
5.250	96.407	96.407	96.406	
5.375	97.418	97.418	97.417	
5.500	98.062	98.062	98.061	
5.625	98.427	98.427	98.426	
5.750	99.167	99.167	99.166	
5.875	99.321	99.289	99.249	
6.000	99.935	99.903	99.863	
6.125	100.395	100.363	100.323	
6.250	100.605	100.573	100.533	
6.375	100.455	100.439	100.405	
6.500	100.779	100.763	100.729	
6.625	101.334	101.318	101.284	
6.750	101.504	101.488	101.454	
6.875	100.910	100.886	100.830	
7.000	101.194	101.170	101.114	
7.125	101.624	101.600	101.544	
7.250	101.879	101.855	101.799	

VA IRRRL 30 - 25 Year Fixed (401RL & 425RL)				
Rate	15 Day	30 Day	45 Day	
5.250	97.358	97.382	97.400	
5.375	97.868	97.868	97.867	
5.500	98.262	98.262	98.261	
5.625	98.877	98.877	98.876	
5.750	99.367	99.367	99.366	
5.875	99.615	99.583	99.543	
6.000	100.229	100.197	100.157	
6.125	100.689	100.657	100.617	
6.250	101.024	100.992	100.952	
6.375	100.531	100.514	100.481	
6.500	101.105	101.088	101.055	
6.625	101.535	101.518	101.485	
6.750	101.830	101.813	101.780	
6.875	101.266	101.242	101.187	
7.000	101.800	101.776	101.721	
7.125	102.355	102.331	102.276	
7.250	102.360	102.336	102.281	

VA IRRRL 20 Year Fixed - (420RL)				
Rate	15 Day	30 Day	45 Day	
5.375	97.368	97.368	97.367	
5.500	97.762	97.762	97.761	
5.625	98.377	98.377	98.376	
5.750	98.867	98.867	98.866	
5.875	99.115	99.083	99.043	
6.000	99.729	99.697	99.657	
6.125	100.189	100.157	100.117	
6.250	100.524	100.492	100.452	
6.375	100.031	100.014	99.981	
6.500	100.605	100.588	100.555	
6.625	101.035	101.018	100.985	
6.750	101.330	101.313	101.280	
6.875	100.766	100.742	100.687	
7.000	101.300	101.276	101.221	
7.125	101.855	101.831	101.776	

VA IRRRL 15 Year Fixed - (415RL)				
Rate	15 Day	30 Day	45 Day	
5.000	97.144	97.144	97.126	
5.125	97.648	97.648	97.630	
5.250	98.142	98.142	98.124	
5.375	98.142	98.134	98.083	
5.500	98.376	98.368	98.317	
5.625	98.850	98.842	98.791	
5.750	99.179	99.171	99.120	
5.875	99.133	99.125	99.082	
6.000	99.577	99.569	99.526	

VA IRRRL 30 Year Fixed HB - (401RLHB)				
Rate	15 Day	30 Day	45 Day	
5.250	96.075	96.075	96.074	
5.375	97.086	97.086	97.085	
5.500	97.730	97.730	97.729	
5.625	98.095	98.095	98.094	
5.750	98.835	98.835	98.834	
5.875	99.989	99.957	99.917	
6.000	99.603	99.571	99.531	
6.125	100.063	100.031	99.991	
6.250	100.273	100.241	100.201	
6.375	100.123	100.107	100.073	
6.500	100.447	100.431	100.397	
6.625	101.002	100.986	100.952	
6.750	101.172	101.156	101.122	
6.875	100.578	100.554	100.498	
7.000	100.862	100.838	100.782	
7.125	101.292	101.268	101.212	
7.250	101.547	101.523	101.467	

**LLPAs**

FICO ≥700
0.375
FICO 680-699
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/IRRRL)
-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
99.750



Effective: **Monday, June 24, 2024**

### Jumbo Nitro XL Pricing

Jumbo Nitro XL 30 Year Fixed - (901DI)				
Note Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.375	97.958	97.864	97.677	97.489
6.500	98.375	98.281	98.093	97.906
6.625	98.608	98.514	98.327	98.139
6.750	98.883	98.789	98.602	98.414
6.875	99.142	99.049	98.861	98.674
7.000	99.378	99.285	99.097	98.910
7.125	99.752	99.658	99.470	99.283
7.250	99.996	99.902	99.715	99.527
7.375	100.204	100.110	99.923	99.735
7.500	100.407	100.313	100.125	99.938
7.625	100.615	100.521	100.333	100.146
7.750	100.864	100.770	100.582	100.395
7.875	101.071	100.977	100.789	100.602
8.000	101.269	101.175	100.987	100.800
8.125	101.467	101.374	101.186	100.999
8.250	101.670	101.576	101.389	101.201
8.375	101.866	101.772	101.585	101.397
8.500	102.063	101.969	101.781	101.594
8.625	102.266	102.172	101.984	101.797

Jumbo Nitro XL 10/6 ARM - (9106DI)				
Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.250	94.499	94.406	94.218	94.031
6.375	94.954	94.860	94.673	94.485
6.500	95.406	95.312	95.124	94.937
6.625	95.862	95.768	95.580	95.393
6.750	96.315	96.221	96.034	95.846
6.875	96.773	96.679	96.492	96.304
7.000	97.228	97.134	96.947	96.759
7.125	97.687	97.594	97.406	97.219
7.250	98.144	98.050	97.863	97.675
7.375	98.602	98.508	98.320	98.133
7.500	99.063	98.970	98.782	98.595
7.625	99.522	99.428	99.241	99.053
7.750	99.985	99.892	99.704	99.517
7.875	100.445	100.352	100.164	99.977
8.000	100.910	100.816	100.629	100.441

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 Purchase		-1.250	-1.500	-2.000	-2.500	-3.000		
Cashout Refinance		0.500	0.375	0.250	0.125	0.000	0.000	0.000
Second Home		-0.375	-0.500	-0.750	-1.000	-1.250		
Condo (LR and HR)		-0.125	-0.250	-0.375	-0.500	-0.750	-1.500	-1.750
2-4 Unit		0.050	0.000	-0.100	-0.200	-0.300	-0.500	
Self-Employed		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: Monday, June 24, 2024

**Jumbo Nitro Plus Pricing**

Jumbo Nitro Plus 30 Year Fixed - (901EM)				
Rate	15 Day	30 Day	45 Day	60 Day
6.000	96.860	96.735	96.610	96.423
6.125	97.423	97.298	97.173	96.985
6.250	97.820	97.695	97.570	97.383
6.375	98.228	98.103	97.978	97.791
6.500	98.623	98.498	98.373	98.185
6.625	99.003	98.878	98.753	98.566
6.750	99.374	99.249	99.124	98.936
6.875	99.708	99.583	99.458	99.270
7.000	100.007	99.882	99.757	99.570
7.125	100.288	100.163	100.038	99.851
7.250	100.546	100.421	100.296	100.108
7.375	100.780	100.655	100.530	100.343
7.500	100.984	100.859	100.734	100.546
7.625	101.122	100.997	100.872	100.684
7.750	101.237	101.112	100.987	100.799
7.875	101.345	101.220	101.095	100.907
8.000	101.398	101.273	101.148	100.961
8.125	101.430	101.305	101.180	100.992
8.250	101.452	101.327	101.202	101.015
8.375	101.462	101.337	101.212	101.024
8.500	101.463	101.338	101.213	101.026
8.625	101.471	101.346	101.221	101.034

Jumbo Nitro Plus 30 Year Fixed 2:1 Buydown - (901EM-BD)				
Rate	15 Day	30 Day	45 Day	60 Day
6.000	96.860	96.735	96.610	96.423
6.125	97.423	97.298	97.173	96.985
6.250	97.820	97.695	97.570	97.383
6.375	98.228	98.103	97.978	97.791
6.500	98.623	98.498	98.373	98.185
6.625	99.003	98.878	98.753	98.566
6.750	99.374	99.249	99.124	98.936
6.875	99.708	99.583	99.458	99.270
7.000	100.007	99.882	99.757	99.570
7.125	100.288	100.163	100.038	99.851
7.250	100.546	100.421	100.296	100.108
7.375	100.780	100.655	100.530	100.343
7.500	100.984	100.859	100.734	100.546
7.625	101.122	100.997	100.872	100.684
7.750	101.237	101.112	100.987	100.799
7.875	101.345	101.220	101.095	100.907
8.000	101.398	101.273	101.148	100.961
8.125	101.430	101.305	101.180	100.992
8.250	101.452	101.327	101.202	101.015
8.375	101.462	101.337	101.212	101.024
8.500	101.463	101.338	101.213	101.026
8.625	101.471	101.346	101.221	101.034

Jumbo Nitro Plus 30 Year Fixed 1:0 Buydown - (901EM-BD10)				
Rate	15 Day	30 Day	45 Day	60 Day
6.000	96.860	96.735	96.610	96.423
6.125	97.423	97.298	97.173	96.985
6.250	97.820	97.695	97.570	97.383
6.375	98.228	98.103	97.978	97.791
6.500	98.623	98.498	98.373	98.185
6.625	99.003	98.878	98.753	98.566
6.750	99.374	99.249	99.124	98.936
6.875	99.708	99.583	99.458	99.270
7.000	100.007	99.882	99.757	99.570
7.125	100.288	100.163	100.038	99.851
7.250	100.546	100.421	100.296	100.108
7.375	100.780	100.655	100.530	100.343
7.500	100.984	100.859	100.734	100.546
7.625	101.122	100.997	100.872	100.684
7.750	101.237	101.112	100.987	100.799
7.875	101.345	101.220	101.095	100.907
8.000	101.398	101.273	101.148	100.961
8.125	101.430	101.305	101.180	100.992
8.250	101.452	101.327	101.202	101.015
8.375	101.462	101.337	101.212	101.024
8.500	101.463	101.338	101.213	101.026
8.625	101.471	101.346	101.221	101.034

Jumbo Nitro Plus 30 Year Fixed Interest Only - (901EM-IO)				
Rate	15 Day	30 Day	45 Day	60 Day
6.000	96.860	96.735	96.610	96.423
6.125	97.423	97.298	97.173	96.985
6.250	97.820	97.695	97.570	97.383
6.375	98.228	98.103	97.978	97.791
6.500	98.623	98.498	98.373	98.185
6.625	99.003	98.878	98.753	98.566
6.750	99.374	99.249	99.124	98.936
6.875	99.708	99.583	99.458	99.270
7.000	100.007	99.882	99.757	99.570
7.125	100.288	100.163	100.038	99.851
7.250	100.546	100.421	100.296	100.108
7.375	100.780	100.655	100.530	100.343
7.500	100.984	100.859	100.734	100.546
7.625	101.122	100.997	100.872	100.684
7.750	101.237	101.112	100.987	100.799
7.875	101.345	101.220	101.095	100.907
8.000	101.398	101.273	101.148	100.961
8.125	101.430	101.305	101.180	100.992
8.250	101.452	101.327	101.202	101.015
8.375	101.462	101.337	101.212	101.024
8.500	101.463	101.338	101.213	101.026
8.625	101.471	101.346	101.221	101.034

Jumbo Nitro Plus 15 Year Fixed - (915EM)				
Rate	15 Day	30 Day	45 Day	60 Day
6.500	99.641	99.516	99.391	99.204
6.625	99.983	99.858	99.733	99.545
6.750	100.307	100.182	100.057	99.869
6.875	100.615	100.490	100.365	100.177
7.000	100.900	100.775	100.650	100.462
7.125	101.107	100.982	100.857	100.670
7.250	101.294	101.169	101.044	100.857
7.375	101.438	101.313	101.188	101.000
7.500	101.572	101.447	101.322	101.134
7.625	101.661	101.536	101.411	101.223
7.750	101.775	101.650	101.525	101.337
7.875	101.837	101.712	101.587	101.400
8.000	101.900	101.775	101.650	101.462
8.125	101.939	101.814	101.689	101.502
8.250	101.976	101.851	101.726	101.539

Jumbo Nitro Plus 10/6 ARM - (9106EM)				
Rate	15 Day	30 Day	45 Day	60 Day
6.500	98.138	98.013	97.888	97.701
6.625	98.538	98.413	98.288	98.101
6.750	98.914	98.789	98.664	98.476
6.875	99.266	99.141	99.016	98.828
7.000	99.595	99.470	99.345	99.158
7.125	99.840	99.715	99.590	99.403
7.250	100.120	99.995	99.870	99.682
7.375	100.288	100.163	100.038	99.851
7.500	100.467	100.342	100.217	100.030
7.625	100.615	100.490	100.365	100.177
7.750	100.701	100.576	100.451	100.263
7.875	100.767	100.642	100.517	100.329
8.000	100.840	100.715	100.590	100.403
8.125	100.886	100.761	100.636	100.448
8.250	100.930	100.805	100.680	100.492

**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
<b>Other Adjusters</b>	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
<b>Self Employed</b>	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
101.500

Must be Conditionally Approved to lock

## Forward Lending

19000 MacArthur Blvd, Suite 300

Irvine, CA 92612

Effective: Monday, June 24, 2024

### Jumbo Hauler Pricing

Jumbo Hauler 30 YR Fixed - (901)			
Note Rate	15 DAY	30 DAY	45 DAY
6.500	98.874	98.812	98.312
6.625	99.124	99.062	98.562
6.750	99.374	99.312	98.812
6.875	99.624	99.562	99.062
7.000	100.124	100.062	99.562
7.125	100.624	100.562	100.062
7.250	100.874	100.812	100.312
7.375	101.124	101.062	100.562
7.500	101.374	101.312	100.812
7.625	101.624	101.562	101.062
7.750	101.874	101.812	101.312
7.875	102.124	102.062	101.562
8.000	102.624	102.562	102.062
8.125	102.874	102.812	102.312
8.250	103.124	103.062	102.562
8.375	103.374	103.312	102.812
8.500	103.624	103.562	103.062
8.625	103.874	103.812	103.312
8.750	104.124	104.062	103.562

Jumbo Hauler 30 YR Fixed 2:1 Buydown - (901-BD)			
Note Rate	15 DAY	30 DAY	45 DAY
6.500	98.874	98.812	98.312
6.625	99.124	99.062	98.562
6.750	99.374	99.312	98.812
6.875	99.624	99.562	99.062
7.000	100.124	100.062	99.562
7.125	100.624	100.562	100.062
7.250	100.874	100.812	100.312
7.375	101.124	101.062	100.562
7.500	101.374	101.312	100.812
7.625	101.624	101.562	101.062
7.750	101.874	101.812	101.312
7.875	102.124	102.062	101.562
8.000	102.624	102.562	102.062
8.125	102.874	102.812	102.312
8.250	103.124	103.062	102.562
8.375	103.374	103.312	102.812
8.500	103.624	103.562	103.062
8.625	103.874	103.812	103.312
8.750	104.124	104.062	103.562

Jumbo Hauler 30 YR Fixed 1:0 Buydown - (901-BD10)			
Note Rate	15 DAY	30 DAY	45 DAY
6.500	98.874	98.812	98.312
6.625	99.124	99.062	98.562
6.750	99.374	99.312	98.812
6.875	99.624	99.562	99.062
7.000	100.124	100.062	99.562
7.125	100.624	100.562	100.062
7.250	100.874	100.812	100.312
7.375	101.124	101.062	100.562
7.500	101.374	101.312	100.812
7.625	101.624	101.562	101.062
7.750	101.874	101.812	101.312
7.875	102.124	102.062	101.562
8.000	102.624	102.562	102.062
8.125	102.874	102.812	102.312
8.250	103.124	103.062	102.562
8.375	103.374	103.312	102.812
8.500	103.624	103.562	103.062
8.625	103.874	103.812	103.312
8.750	104.124	104.062	103.562

Jumbo Hauler 15 YR Fixed - (915)			
Note Rate	15 DAY	30 DAY	45 DAY
6.500	99.124	99.062	98.562
6.625	99.374	99.312	98.812
6.750	99.624	99.562	99.062
6.875	99.874	99.812	99.312
7.000	100.374	100.312	99.812
7.125	100.874	100.812	100.312
7.250	101.124	101.062	100.562
7.375	101.374	101.312	100.812
7.500	101.624	101.562	101.062
7.625	101.874	101.812	101.312
7.750	102.124	102.062	101.562
7.875	102.374	102.312	101.812
8.000	102.874	102.812	102.312
8.125	103.124	103.062	102.562
8.250	103.374	103.312	102.812
8.375	103.624	103.562	103.062
8.500	103.874	103.812	103.312
8.625	104.124	104.062	103.562
8.750	104.374	104.312	103.812

Loan Level Price Adjustments (LLPAs)	CLTV						
FICO	<=50	50.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
780+	0.500	0.375	0.250	0.000	-0.125	-0.375	-2.250
760-779	0.375	0.250	0.000	-0.125	-0.375	-0.500	-2.500
740-759	0.250	0.000	-0.125	-0.375	-0.500	-0.750	-2.750
720-739	0.000	-0.125	-0.375	-0.500	-0.750	-1.000	-3.250
700-719	-0.125	-0.375	-0.500	-0.750	-1.250	-1.500	-4.000
680-699	-0.375	-0.500	-0.750	-1.250	-1.750	-2.500	-5.000
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	-0.500	-0.500	-0.500	-0.500	-1.000	-1.000	
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	-0.500	-0.500	-0.500	-0.500	-0.500		
Escrow Waived	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

<b>Maximum Net Price</b>
101.000