



19000 MacArthur Boulevard, 3rd Floor
Irvine, CA 92612



Ratesheet Code: RS-WS

Effective Date: 9/19/24 9:13 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 | |
|--------------------------------|--|
| Corporate Headquarters: | Phone: 800-760-1833 Email: inquiries@forwardlendingmtg.com |
| Lock Desk: | Phone: 949-679-7400 Email: lockdesk@forwardlendingmtg.com |
| NonQm Lock Desk: | Phone: Email Only Email: nongmlockdesk@forwardlendingmtg.com |
| Prime Loan Scenarios: | Phone: Email Only Email: scenarios@forwardlendingmtg.com |
| NoNQm Scenarios: | Phone: Email Only Email: nongmscenarios@forwardlendingmtg.com |
| Bank Statement Calc: | Phone: Email Only Email: bankstatementreview@forwardlendingmtg.com |
| Jumbo Scenarios: | Phone: Email Only Email: jumboscenarios@forwardlendingmtg.com |
| CD Desk: | Phone: Email Only Email: cd@forwardlendingmtg.com |
| Funding Department: | Phone: Email Only Email: funding@forwardlendingmtg.com |
| Submission Desk | Phone: Email Only Email: submissions@forwardlendingmtg.com |

| Lock Expiration Days | |
|----------------------|----------|
| 15 Day | 10/04/24 |
| 30 Day | 10/18/24 |
| 45 Day | 11/04/24 |
| 60 Day | 11/18/24 |

| Allowable Fees |
|----------------------------|
| Click Here |

| 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** |

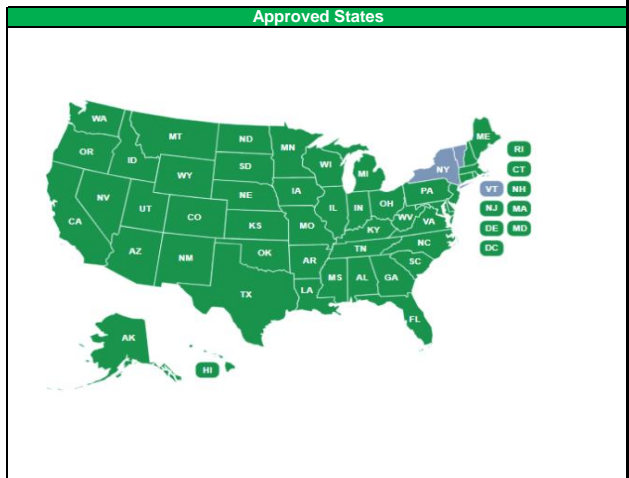
| Maximum Loan Limits |
|--|
| FHA Mortgage Limits for all Counties |

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

| FHA Condo Search |
|---|
| FHA Approved Condo Search |

| Price Movement | | | |
|----------------|----------|---------|--------|
| Conventional | Previous | Current | Change |
| 5.500 | 100.277 | 100.278 | 0.001 |
| Government | | | |
| 5.125 | 100.262 | 100.211 | -0.051 |
| Alt | #N/A | #N/A | #N/A |
| DSCR | #N/A | #N/A | #N/A |

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



| September Pricing Specials | |
|--|--------------|
| 25 BP improvement on FHA/VA/DPA, ALL FICOs (Excludes CalHFA, Std Bal FHA SL and VA IRRRLs. Can be combined with Select) | 0.250 |
| 37.5 BP improvement on Std Bal FHA SL and VA IRRRL products (Can be combined with Select) | 0.375 |

| Annual Mortgage Insurance Premium (MIP) | | | |
|---|------------------|-----------|--------------|
| Mortgage Term: 20, 25, 30 Years | | | |
| Base Loan | LTV | MIP | Duration |
| ≤ \$726,200 | ≤ 90.00% | 50 | 11 years |
| | 90.01% - 95.00% | 50 | Life of Loan |
| | 95.01% and above | 55 | Life of Loan |
| > \$726,200 | ≤ 90.00% | 70 | 11 years |
| | 90.01% - 95.00% | 70 | Life of Loan |
| | 95.01% and above | 75 | Life of Loan |
| Mortgage Term of Less than or Equal to 15 Years | | | |
| Base Loan | LTV | MIP (bps) | Duration |
| ≤ 726200 | ≤ 90.00% | 15 | 11 years |
| | > 90.00% | 40 | Life of Loan |
| > \$726,200 | ≤ 78.00% | 15 | 11 years |
| | 78.01% - 90.00% | 40 | 11 years |
| | 90.01% and above | 65 | Life of Loan |

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: September 19, 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 |
| 4.875 | 97.625 | 97.625 | 97.625 | 97.625 | 4.875 | 97.500 | 97.500 | 97.500 | 97.500 | 5.750 | 101.488 | 101.444 | 101.399 | 101.351 |
| 5.000 | 98.288 | 98.288 | 98.288 | 98.288 | 5.000 | 98.163 | 98.163 | 98.163 | 98.163 | 5.875 | 101.948 | 101.904 | 101.860 | 101.812 |
| 5.125 | 98.863 | 98.863 | 98.863 | 98.863 | 5.125 | 98.738 | 98.738 | 98.738 | 98.738 | 6.000 | 102.384 | 102.340 | 102.295 | 102.247 |
| 5.250 | 99.147 | 99.125 | 99.105 | 99.083 | 5.250 | 99.022 | 99.000 | 98.980 | 98.958 | 6.125 | 102.786 | 102.742 | 102.697 | 102.649 |
| 5.375 | 99.744 | 99.722 | 99.702 | 99.680 | 5.375 | 99.608 | 99.586 | 99.566 | 99.544 | 6.250 | 102.255 | 102.211 | 102.166 | 102.119 |
| 5.500 | 100.300 | 100.278 | 100.258 | 100.236 | 5.500 | 100.149 | 100.127 | 100.107 | 100.085 | 6.375 | 102.908 | 102.864 | 102.820 | 102.772 |
| 5.625 | 100.802 | 100.781 | 100.760 | 100.739 | 5.625 | 100.699 | 100.637 | 100.617 | 100.595 | 6.500 | 103.289 | 103.245 | 103.200 | 103.153 |
| 5.750 | 100.542 | 100.542 | 100.537 | 100.533 | 5.750 | 100.406 | 100.406 | 100.402 | 100.397 | 6.625 | 103.651 | 103.607 | 103.562 | 103.515 |
| 5.875 | 101.033 | 101.033 | 101.029 | 101.024 | 5.875 | 100.902 | 100.902 | 100.898 | 100.893 | 6.750 | 103.143 | 103.099 | 103.055 | 103.007 |
| 6.000 | 101.509 | 101.508 | 101.504 | 101.500 | 6.000 | 101.384 | 101.383 | 101.379 | 101.375 | 6.875 | 103.504 | 103.460 | 103.416 | 103.368 |
| 6.125 | 101.932 | 101.932 | 101.928 | 101.923 | 6.125 | 101.807 | 101.807 | 101.803 | 101.798 | 7.000 | 103.824 | 103.781 | 103.736 | 103.688 |
| 6.250 | 101.597 | 101.596 | 101.592 | 101.588 | 6.250 | 101.472 | 101.471 | 101.467 | 101.463 | 7.125 | 104.142 | 104.098 | 104.054 | 104.006 |
| 6.375 | 102.268 | 102.268 | 102.263 | 102.259 | 6.375 | 102.143 | 102.143 | 102.138 | 102.134 | 7.250 | 103.667 | 103.659 | 103.645 | 103.630 |
| 6.500 | 102.654 | 102.654 | 102.650 | 102.645 | 6.500 | 102.529 | 102.529 | 102.525 | 102.520 | 7.375 | 103.983 | 103.975 | 103.961 | 103.946 |
| 6.625 | 103.017 | 103.016 | 103.012 | 103.008 | 6.625 | 102.892 | 102.891 | 102.887 | 102.883 | 7.500 | 104.279 | 104.271 | 104.257 | 104.243 |
| 6.750 | 102.684 | 102.684 | 102.680 | 102.675 | 6.750 | 102.559 | 102.559 | 102.555 | 102.550 | 7.625 | 104.571 | 104.564 | 104.550 | 104.535 |
| 6.875 | 103.045 | 103.045 | 103.041 | 103.037 | 6.875 | 102.920 | 102.920 | 102.916 | 102.912 | | | | | |
| 7.000 | 103.392 | 103.391 | 103.387 | 103.383 | 7.000 | 103.267 | 103.266 | 103.262 | 103.258 | | | | | |
| 7.125 | 103.718 | 103.718 | 103.713 | 103.709 | 7.125 | 103.593 | 103.593 | 103.588 | 103.584 | | | | | |
| 7.250 | 103.328 | 103.327 | 103.319 | 103.310 | 7.250 | 103.203 | 103.202 | 103.194 | 103.185 | | | | | |
| 7.375 | 103.605 | 103.605 | 103.596 | 103.587 | 7.375 | 103.480 | 103.480 | 103.471 | 103.462 | | | | | |
| 7.500 | 103.873 | 103.872 | 103.864 | 103.855 | 7.500 | 103.748 | 103.747 | 103.739 | 103.730 | | | | | |
| 7.625 | 104.133 | 104.132 | 104.124 | 104.115 | 7.625 | 104.008 | 104.007 | 103.999 | 103.990 | | | | | |

| 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 |
| 6.000 | 101.670 | 101.670 | 101.670 | 101.670 | 6.000 | 102.077 | 102.064 | 102.050 | 102.035 | 5.250 | 98.272 | 98.250 | 98.230 | 98.208 |
| 6.125 | 101.917 | 101.917 | 101.917 | 101.917 | 6.125 | 102.324 | 102.310 | 102.297 | 102.282 | 5.375 | 98.869 | 98.847 | 98.827 | 98.805 |
| 6.250 | 101.993 | 101.993 | 101.993 | 101.993 | 6.250 | 102.228 | 102.215 | 102.201 | 102.186 | 5.500 | 99.425 | 99.403 | 99.383 | 99.361 |
| 6.375 | 102.482 | 102.482 | 102.482 | 102.482 | 6.375 | 102.717 | 102.703 | 102.690 | 102.675 | 5.625 | 99.927 | 99.906 | 99.885 | 99.864 |
| 6.500 | 102.756 | 102.756 | 102.756 | 102.756 | 6.500 | 102.992 | 102.978 | 102.964 | 102.949 | 5.750 | 99.667 | 99.667 | 99.662 | 99.658 |
| 6.625 | 102.965 | 102.965 | 102.965 | 102.965 | 6.625 | 103.200 | 103.187 | 103.173 | 103.158 | 5.875 | 100.158 | 100.158 | 100.154 | 100.149 |
| 6.750 | 102.905 | 102.899 | 102.892 | 102.884 | 6.750 | 103.031 | 103.011 | 102.990 | 102.968 | 6.000 | 100.634 | 100.633 | 100.629 | 100.625 |
| 6.875 | 103.115 | 103.108 | 103.101 | 103.094 | 6.875 | 103.241 | 103.220 | 103.200 | 103.178 | 6.125 | 101.057 | 101.057 | 101.053 | 101.048 |
| 7.000 | 103.311 | 103.304 | 103.297 | 103.290 | 7.000 | 103.437 | 103.416 | 103.396 | 103.374 | 6.250 | 100.722 | 100.721 | 100.717 | 100.713 |
| 7.125 | 103.507 | 103.500 | 103.493 | 103.486 | 7.125 | 103.632 | 103.612 | 103.591 | 103.569 | 6.375 | 101.393 | 101.393 | 101.388 | 101.384 |
| 7.250 | 103.200 | 103.118 | 103.036 | 102.949 | 7.250 | 103.236 | 103.154 | 103.072 | 102.985 | 6.500 | 101.779 | 101.779 | 101.775 | 101.770 |
| 7.375 | 103.372 | 103.290 | 103.208 | 103.120 | 7.375 | 103.387 | 103.305 | 103.223 | 103.135 | 6.625 | 102.142 | 102.141 | 102.137 | 102.133 |
| 7.500 | 103.569 | 103.487 | 103.404 | 103.317 | 7.500 | 103.584 | 103.502 | 103.419 | 103.332 | 6.750 | 101.809 | 101.809 | 101.805 | 101.800 |
| 7.625 | 103.762 | 103.680 | 103.598 | 103.510 | 7.625 | 103.777 | 103.695 | 103.613 | 103.525 | 6.875 | 102.170 | 102.170 | 102.166 | 102.162 |
| | | | | | | | | | | 7.000 | 102.517 | 102.516 | 102.512 | 102.508 |
| | | | | | | | | | | 7.125 | 102.843 | 102.843 | 102.838 | 102.834 |
| | | | | | | | | | | 7.250 | 102.453 | 102.452 | 102.444 | 102.435 |
| | | | | | | | | | | 7.375 | 102.730 | 102.730 | 102.721 | 102.712 |
| | | | | | | | | | | 7.500 | 102.998 | 102.997 | 102.989 | 102.980 |
| | | | | | | | | | | 7.625 | 103.258 | 103.257 | 103.249 | 103.240 |

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 |
| 4.875 | 97.500 | 97.500 | 97.500 | 97.500 | 4.875 | 97.500 | 97.500 | 97.500 | 97.500 | 5.375 | 100.885 | 100.834 | 100.779 | 100.722 |
| 5.000 | 98.163 | 98.163 | 98.163 | 98.163 | 5.000 | 98.163 | 98.163 | 98.163 | 98.163 | 5.500 | 101.389 | 101.337 | 101.283 | 101.225 |
| 5.125 | 98.738 | 98.738 | 98.738 | 98.738 | 5.125 | 98.738 | 98.738 | 98.738 | 98.738 | 5.625 | 101.850 | 101.799 | 101.745 | 101.687 |
| 5.250 | 99.022 | 99.000 | 98.980 | 98.958 | 5.250 | 99.022 | 99.000 | 98.980 | 98.958 | 5.750 | 101.488 | 101.444 | 101.399 | 101.351 |
| 5.375 | 99.619 | 99.597 | 99.577 | 99.555 | 5.375 | 99.608 | 99.586 | 99.566 | 99.544 | 5.875 | 101.948 | 101.904 | 101.860 | 101.812 |
| 5.500 | 100.175 | 100.153 | 100.133 | 100.111 | 5.500 | 100.149 | 100.127 | 100.107 | 100.085 | 6.000 | 102.384 | 102.340 | 102.295 | 102.247 |
| 5.625 | 100.677 | 100.656 | 100.635 | 100.614 | 5.625 | 100.659 | 100.637 | 100.617 | 100.595 | 6.125 | 102.786 | 102.742 | 102.697 | 102.649 |
| 5.750 | 100.417 | 100.417 | 100.412 | 100.408 | 5.750 | 100.406 | 100.406 | 100.402 | 100.397 | 6.250 | 102.255 | 102.211 | 102.166 | 102.119 |
| 5.875 | 100.908 | 100.908 | 100.904 | 100.899 | 5.875 | 100.902 | 100.902 | 100.898 | 100.893 | 6.375 | 102.908 | 102.864 | 102.820 | 102.772 |
| 6.000 | 101.384 | 101.383 | 101.379 | 101.375 | 6.000 | 101.384 | 101.383 | 101.379 | 101.375 | 6.500 | 103.289 | 103.245 | 103.200 | 103.153 |
| 6.125 | 101.807 | 101.807 | 101.803 | 101.798 | 6.125 | 101.807 | 101.807 | 101.803 | 101.798 | 6.625 | 103.651 | 103.607 | 103.562 | 103.515 |
| 6.250 | 101.472 | 101.471 | 101.467 | 101.463 | 6.250 | 101.472 | 101.471 | 101.467 | 101.463 | 6.750 | 103.143 | 103.099 | 103.055 | 103.007 |
| 6.375 | 102.143 | 102.143 | 102.138 | 102.134 | 6.375 | 102.143 | 102.143 | 102.138 | 102.134 | 6.875 | 103.504 | 103.460 | 103.416 | 103.368 |
| 6.500 | 102.529 | 102.529 | 102.525 | 102.520 | 6.500 | 102.529 | 102.529 | 102.525 | 102.520 | 7.000 | 103.824 | 103.781 | 103.736 | 103.688 |
| 6.625 | 102.892 | 102.891 | 102.887 | 102.883 | 6.625 | 102.892 | 102.891 | 102.887 | 102.883 | 7.125 | 104.142 | 104.098 | 104.054 | 104.006 |
| 6.750 | 102.559 | 102.559 | 102.555 | 102.550 | 6.750 | 102.559 | 102.559 | 102.555 | 102.550 | 7.250 | 103.667 | 103.659 | 103.645 | 103.630 |
| 6.875 | 102.920 | 102.920 | 102.916 | 102.912 | 6.875 | 102.920 | 102.920 | 102.916 | 102.912 | 7.375 | 103.983 | 103.975 | 103.961 | 103.946 |
| 7.000 | 103.267 | 103.266 | 103.262 | 103.258 | 7.000 | 103.267 | 103.266 | 103.262 | 103.258 | 7.500 | 104.279 | 104.271 | 104.257 | 104.243 |
| 7.125 | 103.593 | 103.593 | 103.588 | 103.584 | 7.125 | 103.593 | 103.593 | 103.588 | 103.584 | 7.625 | 104.571 | 104.564 | 104.550 | 104.535 |
| 7.250 | 103.203 | 103.202 | 103.194 | 103.185 | 7.250 | 103.203 | 103.202 | 103.194 | 103.185 | | | | | |
| 7.375 | 103.480 | 103.480 | 103.471 | 103.462 | 7.375 | 103.480 | 103.480 | 103.471 | 103.462 | | | | | |
| 7.500 | 103.748 | 103.747 | 103.739 | 103.730 | 7.500 | 103.748 | 103.747 | 103.739 | 103.730 | | | | | |
| 7.625 | 104.008 | 104.007 | 103.999 | 103.990 | 7.625 | 104.008 | 104.007 | 103.999 | 103.990 | | | | | |

REFI NOW CONFORMING PRICING

| Fannie Mae 15 Yr Fixed Refi Now | | | | | Fannie Mae 10 Yr Fixed Refi Now | | | | |
|---------------------------------|---------|---------|---------|---------|---------------------------------|---------|---------|---------|---------|
| Rate | 15-Day | 30-Day | 45-Day | 60-Day | Rate | 15-Day | 30-Day | 45-Day | 60-Day |
| 6.500 | 103.006 | 103.006 | 103.006 | 103.006 | 6.500 | 103.367 | 103.353 | 103.339 | 103.324 |
| 6.625 | 103.215 | 103.215 | 103.215 | 103.215 | 6.625 | 103.575 | 103.562 | 103.548 | 103.533 |
| 6.750 | 103.155 | 103.149 | 103.142 | 103.134 | 6.750 | 103.406 | 103.386 | 103.365 | |



Effective: September 19, 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 |
| 5.000 | 95.668 | 95.573 | 95.479 | 95.378 | 5.500 | 96.994 | 96.949 | 96.892 | 96.831 | 5.375 | 100.885 | 96.655 | 96.598 | 96.536 |
| 5.125 | 96.183 | 96.088 | 95.994 | 95.893 | 5.625 | 97.456 | 97.412 | 97.354 | 97.293 | 5.500 | 97.192 | 97.147 | 97.090 | 97.029 |
| 5.250 | 97.354 | 97.309 | 97.252 | 97.191 | 5.750 | 97.886 | 97.842 | 97.784 | 97.723 | 5.625 | 97.660 | 97.616 | 97.559 | 97.497 |
| 5.375 | 97.881 | 97.837 | 97.779 | 97.718 | 5.875 | 98.284 | 98.239 | 98.184 | 98.125 | 5.750 | 98.097 | 98.053 | 97.996 | 97.934 |
| 5.500 | 98.369 | 98.324 | 98.267 | 98.206 | 6.000 | 98.671 | 98.641 | 98.598 | 98.553 | 5.875 | 98.500 | 98.455 | 98.400 | 98.341 |
| 5.625 | 98.831 | 98.787 | 98.729 | 98.668 | 6.125 | 99.072 | 99.042 | 99.000 | 98.954 | 6.000 | 98.893 | 98.863 | 98.820 | 98.775 |
| 5.750 | 99.261 | 99.217 | 99.159 | 99.098 | 6.250 | 99.421 | 99.391 | 99.348 | 99.303 | 6.125 | 99.301 | 99.271 | 99.229 | 99.184 |
| 5.875 | 99.659 | 99.614 | 99.559 | 99.500 | 6.375 | 99.739 | 99.709 | 99.667 | 99.622 | 6.250 | 99.672 | 99.642 | 99.600 | 99.555 |
| 6.000 | 100.046 | 100.016 | 99.973 | 99.928 | 6.500 | 100.023 | 99.993 | 99.951 | 99.905 | 6.375 | 100.001 | 99.971 | 99.929 | 99.883 |
| 6.125 | 100.447 | 100.417 | 100.375 | 100.329 | 6.625 | 100.267 | 100.237 | 100.195 | 100.149 | 6.500 | 100.293 | 100.263 | 100.220 | 100.175 |
| 6.250 | 100.796 | 100.766 | 100.723 | 100.678 | 6.750 | 100.358 | 100.328 | 100.286 | 100.240 | 6.625 | 100.559 | 100.529 | 100.487 | 100.442 |
| 6.375 | 101.114 | 101.084 | 101.042 | 100.997 | 6.875 | 100.628 | 100.598 | 100.556 | 100.510 | 6.750 | 100.675 | 100.645 | 100.602 | 100.557 |
| 6.500 | 101.398 | 101.368 | 101.326 | 101.280 | 7.000 | 100.846 | 100.816 | 100.773 | 100.728 | 6.875 | 100.946 | 100.916 | 100.874 | 100.829 |
| 6.625 | 101.642 | 101.612 | 101.570 | 101.524 | 7.125 | 101.063 | 101.033 | 100.991 | 100.945 | 7.000 | 101.184 | 101.154 | 101.112 | 101.067 |
| 6.750 | 101.733 | 101.703 | 101.661 | 101.615 | 7.250 | 101.158 | 101.128 | 101.081 | 101.032 | 7.125 | 101.407 | 101.377 | 101.334 | 101.289 |
| 6.875 | 102.003 | 101.973 | 101.931 | 101.885 | 7.375 | 101.466 | 101.435 | 101.389 | 101.339 | 7.250 | 101.496 | 101.466 | 101.419 | 101.370 |
| 7.000 | 102.237 | 102.207 | 102.165 | 102.120 | 7.500 | 101.631 | 101.600 | 101.554 | 101.504 | 7.375 | 101.800 | 101.770 | 101.723 | 101.674 |
| 7.125 | 102.460 | 102.430 | 102.387 | 102.342 | 7.625 | 101.681 | 101.650 | 101.604 | 101.554 | 7.500 | 101.962 | 101.931 | 101.885 | 101.835 |
| 7.250 | 102.549 | 102.519 | 102.472 | 102.423 | | | | | | 7.625 | 102.006 | 101.975 | 101.929 | 101.879 |
| 7.375 | 102.853 | 102.823 | 102.776 | 102.727 | | | | | | | | | | |
| 7.500 | 103.015 | 102.984 | 102.938 | 102.888 | | | | | | | | | | |
| 7.625 | 103.056 | 103.025 | 102.979 | 102.929 | | | | | | | | | | |

| 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 |
| 6.000 | 99.870 | 99.857 | 99.843 | 99.828 | 6.000 | 99.429 | 99.416 | 99.402 | 99.387 |
| 6.125 | 99.982 | 99.968 | 99.955 | 99.940 | 6.125 | 99.562 | 99.548 | 99.535 | 99.520 |
| 6.250 | 100.154 | 100.134 | 100.113 | 100.091 | 6.250 | 99.766 | 99.745 | 99.725 | 99.703 |
| 6.375 | 100.267 | 100.250 | 100.233 | 100.215 | 6.375 | 99.892 | 99.875 | 99.858 | 99.840 |
| 6.500 | 100.436 | 100.422 | 100.408 | 100.394 | 6.500 | 100.074 | 100.061 | 100.047 | 100.032 |
| 6.625 | 100.558 | 100.544 | 100.531 | 100.516 | 6.625 | 100.223 | 100.210 | 100.196 | 100.181 |
| 6.750 | 100.947 | 100.851 | 100.755 | 100.653 | 6.750 | 100.640 | 100.544 | 100.448 | 100.345 |
| 6.875 | 101.113 | 101.017 | 100.922 | 100.819 | 6.875 | 100.808 | 100.712 | 100.617 | 100.514 |
| 7.000 | 101.261 | 101.165 | 101.069 | 100.967 | 7.000 | 100.968 | 100.872 | 100.776 | 100.674 |
| 7.125 | 101.399 | 101.304 | 101.208 | 101.105 | 7.125 | 101.117 | 101.022 | 100.926 | 100.823 |
| 7.250 | 101.909 | 101.813 | 101.717 | 101.615 | 7.250 | 101.638 | 101.542 | 101.446 | 101.344 |
| 7.375 | 102.165 | 102.069 | 101.974 | 101.871 | 7.375 | 101.737 | 101.641 | 101.545 | 101.443 |
| 7.500 | 102.291 | 102.196 | 102.100 | 101.997 | 7.500 | 101.879 | 101.784 | 101.688 | 101.585 |
| 7.625 | 102.295 | 102.199 | 102.103 | 102.001 | 7.625 | 101.892 | 101.796 | 101.700 | 101.598 |

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 |
| 4.875 | 97.625 | 97.625 | 97.625 | 97.625 | 5.000 | 95.668 | 95.573 | 95.479 | 95.378 | 4.875 | 96.500 | 96.500 | 96.500 | 96.500 |
| 5.000 | 98.288 | 98.288 | 98.288 | 98.288 | 5.125 | 96.183 | 96.088 | 95.994 | 95.893 | 5.000 | 97.163 | 97.163 | 97.163 | 97.163 |
| 5.125 | 98.863 | 98.863 | 98.863 | 98.863 | 5.250 | 97.354 | 97.309 | 97.252 | 97.191 | 5.125 | 97.738 | 97.738 | 97.738 | 97.738 |
| 5.250 | 99.147 | 99.125 | 99.105 | 99.083 | 5.375 | 97.881 | 97.837 | 97.779 | 97.718 | 5.250 | 98.022 | 98.000 | 97.980 | 97.958 |
| 5.375 | 99.744 | 99.722 | 99.702 | 99.680 | 5.500 | 98.369 | 98.324 | 98.267 | 98.206 | 5.375 | 98.619 | 98.597 | 98.577 | 98.555 |
| 5.500 | 100.300 | 100.278 | 100.258 | 100.236 | 5.625 | 98.831 | 98.787 | 98.729 | 98.668 | 5.500 | 99.175 | 99.153 | 99.133 | 99.111 |
| 5.625 | 100.802 | 100.781 | 100.760 | 100.739 | 5.750 | 99.261 | 99.217 | 99.159 | 99.098 | 5.625 | 99.677 | 99.656 | 99.635 | 99.614 |
| 5.750 | 100.542 | 100.542 | 100.537 | 100.533 | 5.875 | 99.659 | 99.614 | 99.559 | 99.500 | 5.750 | 99.417 | 99.417 | 99.412 | 99.408 |
| 5.875 | 101.033 | 101.033 | 101.029 | 101.024 | 6.000 | 100.046 | 100.016 | 99.973 | 99.928 | 5.875 | 99.908 | 99.908 | 99.904 | 99.899 |
| 6.000 | 101.509 | 101.508 | 101.504 | 101.500 | 6.125 | 100.447 | 100.417 | 100.375 | 100.329 | 6.000 | 100.384 | 100.383 | 100.379 | 100.375 |
| 6.125 | 101.932 | 101.932 | 101.928 | 101.923 | 6.250 | 100.796 | 100.766 | 100.723 | 100.678 | 6.125 | 100.807 | 100.807 | 100.803 | 100.798 |
| 6.250 | 101.597 | 101.596 | 101.592 | 101.588 | 6.375 | 101.114 | 101.084 | 101.042 | 100.997 | 6.250 | 100.472 | 100.471 | 100.467 | 100.463 |
| 6.375 | 102.268 | 102.268 | 102.263 | 102.259 | 6.500 | 101.398 | 101.368 | 101.326 | 101.280 | 6.375 | 101.143 | 101.143 | 101.138 | 101.134 |
| 6.500 | 102.654 | 102.654 | 102.650 | 102.645 | 6.625 | 101.642 | 101.612 | 101.570 | 101.524 | 6.500 | 101.529 | 101.529 | 101.525 | 101.520 |
| 6.625 | 103.017 | 103.016 | 103.012 | 103.008 | 6.750 | 101.733 | 101.703 | 101.661 | 101.615 | 6.625 | 101.892 | 101.891 | 101.887 | 101.883 |
| 6.750 | 102.684 | 102.684 | 102.680 | 102.675 | 6.875 | 102.003 | 101.973 | 101.931 | 101.885 | 6.750 | 101.559 | 101.559 | 101.555 | 101.550 |
| 6.875 | 103.045 | 103.045 | 103.041 | 103.037 | 7.000 | 102.237 | 102.207 | 102.165 | 102.120 | 6.875 | 101.920 | 101.920 | 101.916 | 101.912 |
| 7.000 | 103.392 | 103.391 | 103.387 | 103.383 | 7.125 | 102.460 | 102.430 | 102.387 | 102.342 | 7.000 | 102.267 | 102.266 | 102.262 | 102.258 |
| 7.125 | 103.718 | 103.718 | 103.713 | 103.709 | 7.250 | 102.549 | 102.519 | 102.472 | 102.423 | 7.125 | 102.593 | 102.593 | 102.588 | 102.584 |
| 7.250 | 103.328 | 103.327 | 103.319 | 103.310 | 7.375 | 102.853 | 102.823 | 102.776 | 102.727 | 7.250 | 102.203 | 102.202 | 102.194 | 102.185 |
| 7.375 | 103.605 | 103.605 | 103.596 | 103.587 | 7.500 | 103.015 | 102.984 | 102.938 | 102.888 | 7.375 | 102.480 | 102.480 | 102.471 | 102.462 |
| 7.500 | 103.873 | 103.872 | 103.864 | 103.855 | 7.625 | 103.056 | 103.025 | 102.979 | 102.929 | 7.500 | 102.748 | 102.747 | 102.739 | 102.730 |
| 7.625 | 104.133 | 104.132 | 104.124 | 104.115 | | | | | | 7.625 | 103.008 | 103.007 | 102.999 | 102.990 |

| 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 |
| 4.875 | 97.625 | 97.625 | 97.625 | 97.625 | 5.000 | 95.668 | 95.573 | 95.479 | 95.378 | 4.875 | 96.500 | 96.500 | 96.500 | 96.500 |
| 5.000 | 98.288 | 98.288 | 98.288 | 98.288 | 5.125 | 96.183 | 96.088 | 95.994 | 95.893 | 5.000 | 97.163 | 97.163 | 97.163 | 97.163 |
| 5.125 | 98.863 | 98.863 | 98.863 | 98.863 | 5.250 | 97.354 | 97.309 | 97.252 | 97.191 | 5.125 | 97.738 | 97.738 | 97.738 | 97.738 |
| 5.250 | 99.147 | 99.125 | 99.105 | 99.083 | 5.375 | 97.881 | 97.837 | 97.779 | 97.718 | 5.250 | 98.022 | 98.000 | 97.980 | 97.958 |
| 5.375 | 99.744 | 99.722 | 99.702 | 99.680 | 5.500 | 98.369 | 98.324 | 98.267 | 98.206 | 5.375 | 98.619 | 98.597 | 98.577 | 98.555 |
| 5.500 | 100.300 | 100.278 | 100.258 | 100.236 | 5.625 | 98.831 | 98.787 | 98.729 | 98.668 | 5.500 | 99.175 | 99.153 | 99.133 | 99.111 |
| 5.625 | 100.802 | 100.781 | 100.760 | 100.739 | 5.750 | 99.261 | 99.217 | 99.159 | 99.098 | 5.625 | 99.677 | 99.656 | 99.635 | 99.614 |
| 5.750 | 100.542 | 100.542 | 100.537 | 100.533 | 5.875 | 99.659 | 99.614 | 99.559 | 99.500 | 5.750 | 99.417 | 99.417 | 99.412 | 99.408 |
| 5.875 | 101.033 | 101.033 | 101.029 | 101.024 | 6.000 | 100.046 | 100.016 | 99.973 | 99.928 | 5.875 | 99.908 | 99.908 | 99.904 | 99.899 |
| 6.000 | 101.509 | 101.508 | 101.504 | 101.500 | 6.125 | 100.447 | 100.417 | 100.375 | 100.329 | 6.000 | 100.384 | 100.383 | 100.379 | 100.375 |
| 6.125 | 101.932 | 101.932 | 101.928 | 101.923 | 6.250 | 100.796 | 100.766 | 100.723 | 100.678 | 6.125 | 100.807 | 100.807 | 100.803 | 100.798 |
| 6.250 | | | | | | | | | | | | | | |



Effective: September 19, 2024

FREDDIE MAC FIXED RATE PRICING

| FREDDIE MAC 30 YEAR FIXED (201) | | | | | FREDDIE MAC 25 YEAR FIXED (225) | | | | | FREDDIE MAC 20 YEAR FIXED (220) | | | | |
|---------------------------------|---------|---------|---------|---------|---------------------------------|---------|---------|---------|---------|---------------------------------|---------|---------|---------|---------|
| Rate | 15-Day | 30-Day | 45-Day | 60-Day | Rate | 15-Day | 30-Day | 45-Day | 60-Day | Rate | 15-Day | 30-Day | 45-Day | 60-Day |
| 4.875 | 97.250 | 97.250 | 97.250 | 97.250 | 4.875 | 97.250 | 97.250 | 97.250 | 97.250 | 5.750 | 100.988 | 100.944 | 100.899 | 100.851 |
| 5.000 | 97.913 | 97.913 | 97.913 | 97.913 | 5.000 | 97.913 | 97.913 | 97.913 | 97.913 | 5.875 | 101.448 | 101.404 | 101.360 | 101.312 |
| 5.125 | 98.488 | 98.488 | 98.488 | 98.488 | 5.125 | 98.488 | 98.488 | 98.488 | 98.488 | 6.000 | 101.884 | 101.840 | 101.795 | 101.747 |
| 5.250 | 98.772 | 98.750 | 98.730 | 98.708 | 5.250 | 98.772 | 98.750 | 98.730 | 98.708 | 6.125 | 102.286 | 102.242 | 102.197 | 102.149 |
| 5.375 | 99.369 | 99.347 | 99.327 | 99.305 | 5.375 | 99.368 | 99.336 | 99.316 | 99.294 | 6.250 | 101.755 | 101.711 | 101.666 | 101.619 |
| 5.500 | 99.925 | 99.903 | 99.883 | 99.861 | 5.500 | 99.899 | 99.877 | 99.857 | 99.835 | 6.375 | 102.408 | 102.364 | 102.320 | 102.272 |
| 5.625 | 100.427 | 100.406 | 100.385 | 100.364 | 5.625 | 100.409 | 100.387 | 100.367 | 100.345 | 6.500 | 102.789 | 102.745 | 102.700 | 102.653 |
| 5.750 | 100.167 | 100.167 | 100.162 | 100.158 | 5.750 | 100.156 | 100.156 | 100.152 | 100.147 | 6.625 | 103.151 | 103.107 | 103.062 | 103.015 |
| 5.875 | 100.658 | 100.658 | 100.654 | 100.649 | 5.875 | 100.652 | 100.652 | 100.648 | 100.643 | 6.750 | 102.643 | 102.599 | 102.555 | 102.507 |
| 6.000 | 101.134 | 101.133 | 101.129 | 101.125 | 6.000 | 101.134 | 101.133 | 101.129 | 101.125 | 6.875 | 103.004 | 102.960 | 102.916 | 102.868 |
| 6.125 | 101.557 | 101.557 | 101.553 | 101.548 | 6.125 | 101.557 | 101.557 | 101.553 | 101.548 | 7.000 | 103.324 | 103.281 | 103.236 | 103.188 |
| 6.250 | 101.222 | 101.221 | 101.217 | 101.213 | 6.250 | 101.222 | 101.221 | 101.217 | 101.213 | 7.125 | 103.642 | 103.598 | 103.554 | 103.506 |
| 6.375 | 101.893 | 101.893 | 101.888 | 101.884 | 6.375 | 101.893 | 101.893 | 101.888 | 101.884 | 7.250 | 103.167 | 103.159 | 103.145 | 103.130 |
| 6.500 | 102.279 | 102.279 | 102.275 | 102.270 | 6.500 | 102.279 | 102.279 | 102.275 | 102.270 | 7.375 | 103.483 | 103.475 | 103.461 | 103.446 |
| 6.625 | 102.642 | 102.641 | 102.637 | 102.633 | 6.625 | 102.642 | 102.641 | 102.637 | 102.633 | 7.500 | 103.779 | 103.771 | 103.757 | 103.743 |
| 6.750 | 102.309 | 102.309 | 102.305 | 102.300 | 6.750 | 102.309 | 102.309 | 102.305 | 102.300 | 7.625 | 104.071 | 104.064 | 104.050 | 104.035 |
| 6.875 | 102.670 | 102.670 | 102.666 | 102.662 | 6.875 | 102.670 | 102.670 | 102.666 | 102.662 | | | | | |
| 7.000 | 103.017 | 103.016 | 103.012 | 103.008 | 7.000 | 103.017 | 103.016 | 103.012 | 103.008 | | | | | |
| 7.125 | 103.343 | 103.343 | 103.338 | 103.334 | 7.125 | 103.343 | 103.343 | 103.338 | 103.334 | | | | | |
| 7.250 | 102.953 | 102.952 | 102.944 | 102.935 | 7.250 | 102.953 | 102.952 | 102.944 | 102.935 | | | | | |
| 7.375 | 103.230 | 103.230 | 103.221 | 103.212 | 7.375 | 103.230 | 103.230 | 103.221 | 103.212 | | | | | |
| 7.500 | 103.498 | 103.497 | 103.489 | 103.480 | 7.500 | 103.498 | 103.497 | 103.489 | 103.480 | | | | | |
| 7.625 | 103.758 | 103.757 | 103.749 | 103.740 | 7.625 | 103.758 | 103.757 | 103.749 | 103.740 | | | | | |

| FREDDIE MAC 15 YEAR FIXED (215) | | | | | FREDDIE MAC 10 YEAR FIXED (210) | | | | | HOME POSSIBLE 30 YEAR FIXED (HP201) | | | | |
|---------------------------------|---------|---------|---------|---------|---------------------------------|---------|---------|---------|---------|-------------------------------------|---------|---------|---------|---------|
| 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 |
| 6.000 | 101.545 | 101.545 | 101.545 | 101.545 | 6.000 | 102.077 | 102.064 | 102.050 | 102.035 | 5.375 | 98.619 | 98.597 | 98.577 | 98.555 |
| 6.125 | 101.792 | 101.792 | 101.792 | 101.792 | 6.125 | 102.324 | 102.310 | 102.297 | 102.282 | 5.500 | 99.175 | 99.153 | 99.133 | 99.111 |
| 6.250 | 101.868 | 101.868 | 101.868 | 101.868 | 6.250 | 102.228 | 102.215 | 102.201 | 102.186 | 5.625 | 99.677 | 99.656 | 99.635 | 99.614 |
| 6.375 | 102.357 | 102.357 | 102.357 | 102.357 | 6.375 | 102.717 | 102.703 | 102.690 | 102.675 | 5.750 | 99.417 | 99.417 | 99.412 | 99.408 |
| 6.500 | 102.631 | 102.631 | 102.631 | 102.631 | 6.500 | 102.992 | 102.978 | 102.964 | 102.949 | 5.875 | 99.908 | 99.908 | 99.904 | 99.899 |
| 6.625 | 102.840 | 102.840 | 102.840 | 102.840 | 6.625 | 103.200 | 103.187 | 103.173 | 103.158 | 6.000 | 100.384 | 100.383 | 100.379 | 100.375 |
| 6.750 | 102.780 | 102.774 | 102.767 | 102.759 | 6.750 | 103.031 | 103.011 | 102.990 | 102.968 | 6.125 | 100.807 | 100.807 | 100.803 | 100.798 |
| 6.875 | 102.990 | 102.983 | 102.976 | 102.969 | 6.875 | 103.241 | 103.220 | 103.200 | 103.178 | 6.250 | 100.472 | 100.471 | 100.467 | 100.463 |
| 7.000 | 103.186 | 103.179 | 103.172 | 103.165 | 7.000 | 103.437 | 103.416 | 103.396 | 103.374 | 6.375 | 101.143 | 101.143 | 101.138 | 101.134 |
| 7.125 | 103.382 | 103.375 | 103.368 | 103.361 | 7.125 | 103.632 | 103.612 | 103.591 | 103.569 | 6.500 | 101.529 | 101.529 | 101.525 | 101.520 |
| 7.250 | 103.075 | 102.993 | 102.911 | 102.824 | 7.250 | 103.236 | 103.154 | 103.072 | 102.985 | 6.625 | 101.892 | 101.891 | 101.887 | 101.883 |
| 7.375 | 103.247 | 103.165 | 103.083 | 102.995 | 7.375 | 103.387 | 103.305 | 103.223 | 103.135 | 6.750 | 101.559 | 101.559 | 101.555 | 101.550 |
| 7.500 | 103.444 | 103.362 | 103.279 | 103.192 | 7.500 | 103.584 | 103.502 | 103.419 | 103.332 | 6.875 | 101.920 | 101.920 | 101.916 | 101.912 |
| 7.625 | 103.637 | 103.555 | 103.473 | 103.385 | 7.625 | 103.777 | 103.695 | 103.613 | 103.525 | 7.000 | 102.267 | 102.266 | 102.262 | 102.258 |
| | | | | | | | | | | 7.125 | 102.593 | 102.593 | 102.588 | 102.584 |
| | | | | | | | | | | 7.250 | 102.203 | 102.202 | 102.194 | 102.185 |
| | | | | | | | | | | 7.375 | 102.480 | 102.480 | 102.471 | 102.462 |
| | | | | | | | | | | 7.500 | 102.748 | 102.747 | 102.739 | 102.730 |
| | | | | | | | | | | 7.625 | 103.008 | 103.007 | 102.999 | 102.990 |

| FREDDIE MAC HOMEONE 30 YEAR FIXED (201 HomeOne) | | | | |
|---|---------|---------|---------|---------|
| Rate | 15-Day | 30-Day | 45-Day | 60-Day |
| 5.375 | 99.369 | 99.347 | 99.327 | 99.305 |
| 5.500 | 99.925 | 99.903 | 99.883 | 99.861 |
| 5.625 | 100.427 | 100.406 | 100.385 | 100.364 |
| 5.750 | 100.167 | 100.167 | 100.162 | 100.158 |
| 5.875 | 100.658 | 100.658 | 100.654 | 100.649 |
| 6.000 | 101.134 | 101.133 | 101.129 | 101.125 |
| 6.125 | 101.557 | 101.557 | 101.553 | 101.548 |
| 6.250 | 101.222 | 101.221 | 101.217 | 101.213 |
| 6.375 | 101.893 | 101.893 | 101.888 | 101.884 |
| 6.500 | 102.279 | 102.279 | 102.275 | 102.270 |
| 6.625 | 102.642 | 102.641 | 102.637 | 102.633 |
| 6.750 | 102.309 | 102.309 | 102.305 | 102.300 |
| 6.875 | 102.670 | 102.670 | 102.666 | 102.662 |
| 7.000 | 103.017 | 103.016 | 103.012 | 103.008 |
| 7.125 | 103.343 | 103.343 | 103.338 | 103.334 |
| 7.250 | 102.953 | 102.952 | 102.944 | 102.935 |
| 7.375 | 103.230 | 103.230 | 103.221 | 103.212 |
| 7.500 | 103.498 | 103.497 | 103.489 | 103.480 |
| 7.625 | 103.758 | 103.757 | 103.749 | 103.740 |

FREDDIE MAC SUPER CONFORMING FIXED RATE PRICING

| FREDDIE MAC SC 30 YEAR FIXED (201SC) | | | | | FREDDIE MAC SC 20 YEAR FIXED (220SC) | | | | | FREDDIE MAC SC 15 YEAR FIXED (215SC) | | | | |
|--------------------------------------|---------|---------|---------|-----------|--------------------------------------|---------|---------|---------|---------|--------------------------------------|---------|---------|---------|---------|
| Rate | 15-Day | 30-Day | 45-Day | 60-Day | Rate | 15-Day | 30-Day | 45-Day | 60-Day | Rate | 15-Day | 30-Day | 45-Day | 60-Day |
| 5.000 | 94.643 | 94.548 | 94.454 | 94.353 | 5.750 | 97.697 | 97.653 | 97.596 | 97.534 | 6.000 | 99.543 | 99.530 | 99.516 | 99.501 |
| 5.125 | 95.158 | 95.063 | 94.969 | 94.868 | 5.875 | 98.100 | 98.055 | 98.000 | 97.941 | 6.125 | 99.676 | 99.662 | 99.649 | 99.634 |
| 5.250 | 96.329 | 96.284 | 96.227 | 96.166 | 6.000 | 98.493 | 98.463 | 98.420 | 98.375 | 6.250 | 99.880 | 99.859 | 99.839 | 99.817 |
| 5.375 | 96.856 | 96.812 | 96.754 | 96.693 | 6.125 | 98.901 | 98.871 | 98.829 | 98.784 | 6.375 | 100.006 | 99.989 | 99.972 | 99.954 |
| 5.500 | 97.344 | 97.299 | 97.242 | 97.181 | 6.250 | 99.272 | 99.242 | 99.200 | 99.155 | 6.500 | 100.188 | 100.175 | 100.161 | 100.146 |
| 5.625 | 97.806 | 97.762 | 97.704 | 97.643 | 6.375 | 99.601 | 99.571 | 99.529 | 99.483 | 6.625 | 100.337 | 100.324 | 100.310 | 100.295 |
| 5.750 | 98.236 | 98.192 | 98.134 | 98.073 | 6.500 | 99.893 | 99.863 | 99.820 | 99.775 | 6.750 | 100.754 | 100.658 | 100.562 | 100.459 |
| 5.875 | 98.634 | 98.589 | 98.534 | 98.475 | 6.625 | 100.159 | 100.129 | 100.087 | 100.042 | 6.875 | 100.922 | 100.826 | 100.731 | 100.628 |
| 6.000 | 99.021 | 98.991 | 98.948 | 98.903 | 6.750 | 100.275 | 100.245 | 100.202 | 100.157 | 7.000 | 101.082 | 100.986 | 100.890 | 100.788 |
| 6.125 | 99.422 | 99.392 | 99.350 | 99.304 | 6.875 | 100.546 | 100.516 | 100.474 | 100.429 | 7.125 | 101.231 | 101.136 | 101.040 | 100.937 |
| 6.250 | 99.771 | 99.741 | 99.698 | 99.653 | 7.000 | 100.784 | 100.754 | 100.712 | 100.667 | 7.250 | 101.752 | 101.656 | 101.560 | 101.458 |
| 6.375 | 100.089 | 100.059 | 100.017 | 99.972 | 7.125 | 101.007 | 100.977 | 100.934 | 100.889 | 7.375 | 101.854 | 101.759 | 101.663 | 101.560 |
| 6.500 | 100.373 | 100.343 | 100.301 | 100.255 | 7.250 | 101.096 | 101.066 | 101.019 | 100.970 | 7.500 | 101.997 | 101.901 | 101.805 | 101.703 |
| 6.625 | 100.617 | 100.587 | 100.545 | 100.499 | 7.375 | 101.400 | 101.370 | 101.323 | 101.274 | 7.625 | 102.009 | 101.914 | 101.818 | 101.715 |
| 6.750 | 100.708 | 100.678 | 100.636 | 100.590 | 7.500 | 101.562 | 101.531 | 101.485 | 101.435 | | | | | |
| 6.875 | 100.978 | 100.948 | 100.906 | 100.860 | 7.625 | 101.606 | 101.575 | 101.529 | 101.479 | | | | | |
| 7.000 | 101.212 | 101.182 | 101.140 | 101.095 | | | | | | | | | | |
| 7.125 | 101.435 | 101.405 | 101.362 | 101.317 | | | | | | | | | | |
| 7.250 | 101.524 | 101.494 | 101.447 | 101.398 | | | | | | | | | | |
| 7.375 | 101.828 | 101.798 | 101.751 | 101.702 | | | | | | | | | | |
| 7.500 | 101.990 | 101.959 | 101.913 | 101.863 | | | | | | | | | | |
| 7.625 | 102.031 | 102.000 | 101.954 | 101.904</ | | | | | | | | | | |



Effective: September 19, 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 |
| 4.875 | 97.250 | 97.250 | 97.250 | 97.250 | 5.500 | 97.344 | 97.299 | 97.242 | 97.181 | 4.875 | 96.500 | 96.500 | 96.500 | 96.500 |
| 5.000 | 97.913 | 97.913 | 97.913 | 97.913 | 5.625 | 97.806 | 97.762 | 97.704 | 97.643 | 5.000 | 97.163 | 97.163 | 97.163 | 97.163 |
| 5.125 | 98.488 | 98.488 | 98.488 | 98.488 | 5.750 | 98.236 | 98.192 | 98.134 | 98.073 | 5.125 | 97.738 | 97.738 | 97.738 | 97.738 |
| 5.250 | 98.772 | 98.750 | 98.730 | 98.708 | 5.875 | 98.634 | 98.589 | 98.534 | 98.475 | 5.250 | 98.022 | 98.000 | 97.980 | 97.958 |
| 5.375 | 99.369 | 99.347 | 99.327 | 99.305 | 6.000 | 99.021 | 98.991 | 98.948 | 98.903 | 5.375 | 98.619 | 98.597 | 98.577 | 98.555 |
| 5.500 | 99.925 | 99.903 | 99.883 | 99.861 | 6.125 | 99.422 | 99.392 | 99.350 | 99.304 | 5.500 | 99.175 | 99.153 | 99.133 | 99.111 |
| 5.625 | 100.427 | 100.406 | 100.385 | 100.364 | 6.250 | 99.771 | 99.741 | 99.698 | 99.653 | 5.625 | 99.677 | 99.656 | 99.635 | 99.614 |
| 5.750 | 100.167 | 100.167 | 100.162 | 100.158 | 6.375 | 100.089 | 100.059 | 100.017 | 99.972 | 5.750 | 99.417 | 99.417 | 99.412 | 99.408 |
| 5.875 | 100.658 | 100.658 | 100.654 | 100.649 | 6.500 | 100.373 | 100.343 | 100.301 | 100.255 | 5.875 | 99.908 | 99.908 | 99.904 | 99.899 |
| 6.000 | 101.134 | 101.133 | 101.129 | 101.125 | 6.625 | 100.617 | 100.587 | 100.545 | 100.499 | 6.000 | 100.384 | 100.383 | 100.379 | 100.375 |
| 6.125 | 101.557 | 101.557 | 101.553 | 101.548 | 6.750 | 100.708 | 100.678 | 100.636 | 100.590 | 6.125 | 100.807 | 100.807 | 100.803 | 100.798 |
| 6.250 | 101.222 | 101.221 | 101.217 | 101.213 | 6.875 | 100.978 | 100.948 | 100.906 | 100.860 | 6.250 | 100.472 | 100.471 | 100.467 | 100.463 |
| 6.375 | 101.893 | 101.893 | 101.888 | 101.884 | 7.000 | 101.212 | 101.182 | 101.140 | 101.095 | 6.375 | 101.143 | 101.143 | 101.138 | 101.134 |
| 6.500 | 102.279 | 102.279 | 102.275 | 102.270 | 7.125 | 101.435 | 101.405 | 101.362 | 101.317 | 6.500 | 101.529 | 101.529 | 101.525 | 101.520 |
| 6.625 | 102.642 | 102.641 | 102.637 | 102.633 | 7.250 | 101.524 | 101.494 | 101.447 | 101.398 | 6.625 | 101.892 | 101.891 | 101.887 | 101.883 |
| 6.750 | 102.309 | 102.309 | 102.305 | 102.300 | 7.375 | 101.828 | 101.798 | 101.751 | 101.702 | 6.750 | 101.559 | 101.559 | 101.555 | 101.550 |
| 6.875 | 102.670 | 102.670 | 102.666 | 102.662 | 7.500 | 101.990 | 101.959 | 101.913 | 101.863 | 6.875 | 101.920 | 101.920 | 101.916 | 101.912 |
| 7.000 | 103.017 | 103.016 | 103.012 | 103.008 | 7.625 | 102.031 | 102.000 | 101.954 | 101.904 | 7.000 | 102.267 | 102.266 | 102.262 | 102.258 |
| 7.125 | 103.343 | 103.343 | 103.338 | 103.334 | | | | | | 7.125 | 102.593 | 102.593 | 102.588 | 102.584 |
| 7.250 | 102.953 | 102.952 | 102.944 | 102.935 | | | | | | 7.250 | 102.203 | 102.202 | 102.194 | 102.185 |
| 7.375 | 103.230 | 103.230 | 103.221 | 103.212 | | | | | | 7.375 | 102.480 | 102.480 | 102.471 | 102.462 |
| 7.500 | 103.498 | 103.497 | 103.489 | 103.480 | | | | | | 7.500 | 102.748 | 102.747 | 102.739 | 102.730 |
| 7.625 | 103.758 | 103.757 | 103.749 | 103.740 | | | | | | 7.625 | 103.008 | 103.007 | 102.999 | 102.990 |

| 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 |
| 4.875 | 97.250 | 97.250 | 97.250 | 97.250 | 5.500 | 97.344 | 97.299 | 97.242 | 97.181 | 4.875 | 96.500 | 96.500 | 96.500 | 96.500 |
| 5.000 | 97.913 | 97.913 | 97.913 | 97.913 | 5.625 | 97.806 | 97.762 | 97.704 | 97.643 | 5.000 | 97.163 | 97.163 | 97.163 | 97.163 |
| 5.125 | 98.488 | 98.488 | 98.488 | 98.488 | 5.750 | 98.236 | 98.192 | 98.134 | 98.073 | 5.125 | 97.738 | 97.738 | 97.738 | 97.738 |
| 5.250 | 98.772 | 98.750 | 98.730 | 98.708 | 5.875 | 98.634 | 98.589 | 98.534 | 98.475 | 5.250 | 98.022 | 98.000 | 97.980 | 97.958 |
| 5.375 | 99.369 | 99.347 | 99.327 | 99.305 | 6.000 | 99.021 | 98.991 | 98.948 | 98.903 | 5.375 | 98.619 | 98.597 | 98.577 | 98.555 |
| 5.500 | 99.925 | 99.903 | 99.883 | 99.861 | 6.125 | 99.422 | 99.392 | 99.350 | 99.304 | 5.500 | 99.175 | 99.153 | 99.133 | 99.111 |
| 5.625 | 100.427 | 100.406 | 100.385 | 100.364 | 6.250 | 99.771 | 99.741 | 99.698 | 99.653 | 5.625 | 99.677 | 99.656 | 99.635 | 99.614 |
| 5.750 | 100.167 | 100.167 | 100.162 | 100.158 | 6.375 | 100.089 | 100.059 | 100.017 | 99.972 | 5.750 | 99.417 | 99.417 | 99.412 | 99.408 |
| 5.875 | 100.658 | 100.658 | 100.654 | 100.649 | 6.500 | 100.373 | 100.343 | 100.301 | 100.255 | 5.875 | 99.908 | 99.908 | 99.904 | 99.899 |
| 6.000 | 101.134 | 101.133 | 101.129 | 101.125 | 6.625 | 100.617 | 100.587 | 100.545 | 100.499 | 6.000 | 100.384 | 100.383 | 100.379 | 100.375 |
| 6.125 | 101.557 | 101.557 | 101.553 | 101.548 | 6.750 | 100.708 | 100.678 | 100.636 | 100.590 | 6.125 | 100.807 | 100.807 | 100.803 | 100.798 |
| 6.250 | 101.222 | 101.221 | 101.217 | 101.213 | 6.875 | 100.978 | 100.948 | 100.906 | 100.860 | 6.250 | 100.472 | 100.471 | 100.467 | 100.463 |
| 6.375 | 101.893 | 101.893 | 101.888 | 101.884 | 7.000 | 101.212 | 101.182 | 101.140 | 101.095 | 6.375 | 101.143 | 101.143 | 101.138 | 101.134 |
| 6.500 | 102.279 | 102.279 | 102.275 | 102.270 | 7.125 | 101.435 | 101.405 | 101.362 | 101.317 | 6.500 | 101.529 | 101.529 | 101.525 | 101.520 |
| 6.625 | 102.642 | 102.641 | 102.637 | 102.633 | 7.250 | 101.524 | 101.494 | 101.447 | 101.398 | 6.625 | 101.892 | 101.891 | 101.887 | 101.883 |
| 6.750 | 102.309 | 102.309 | 102.305 | 102.300 | 7.375 | 101.828 | 101.798 | 101.751 | 101.702 | 6.750 | 101.559 | 101.559 | 101.555 | 101.550 |
| 6.875 | 102.670 | 102.670 | 102.666 | 102.662 | 7.500 | 101.990 | 101.959 | 101.913 | 101.863 | 6.875 | 101.920 | 101.920 | 101.916 | 101.912 |
| 7.000 | 103.017 | 103.016 | 103.012 | 103.008 | 7.625 | 102.031 | 102.000 | 101.954 | 101.904 | 7.000 | 102.267 | 102.266 | 102.262 | 102.258 |
| 7.125 | 103.343 | 103.343 | 103.338 | 103.334 | | | | | | 7.125 | 102.593 | 102.593 | 102.588 | 102.584 |
| 7.250 | 102.953 | 102.952 | 102.944 | 102.935 | | | | | | 7.250 | 102.203 | 102.202 | 102.194 | 102.185 |
| 7.375 | 103.230 | 103.230 | 103.221 | 103.212 | | | | | | 7.375 | 102.480 | 102.480 | 102.471 | 102.462 |
| 7.500 | 103.498 | 103.497 | 103.489 | 103.480 | | | | | | 7.500 | 102.748 | 102.747 | 102.739 | 102.730 |
| 7.625 | 103.758 | 103.757 | 103.749 | 103.740 | | | | | | 7.625 | 103.008 | 103.007 | 102.999 | 102.990 |



Effective: September 19, 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 | | | | |
| MISCELLANEOUS | | *Adjustment caps are only applicable to standard Agency Fixed/ARM and Subordinate Financing adjustments | | | | * Prices are indicative and subject to change without notice. | | | |
| Texas Cash out | -1.000 | | | | | * Please log into FL portal to obtain live lock pricing. | | | |
| HB 20YR & 25YR Term | -1.500 | | | | | * Not all price adjustments are effective for all products. Please refer to FL guide for complete eligibility rules. | | | |
| > 6 Financed Properties | -0.500 | **Minimum Loan Amount \$75,000** | | | | * Intended for use by mortgage professionals only and should not be distributed to borrowers, as defined by Section 226.2 of Regulation Z** | | | |
| Escrow Waiver (Non-CA) | -0.250 | ***All loan level price adjustments are cumulative*** | | | | | | | |
| State Adjustors: NC or WA | -0.375 | Max Final Price including comp Cannot Exceed (4.00) for all Agency Programs | | | | | | | |
| FICO => 700 & LTV <= 80% | 0.300 | | | | | 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 |
| 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: September 19, 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

CalHFA Conv DFA 30 Year Fixed (C101)

Fees:

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

CalHFA Conv DFA HB 30 Year Fixed (C107)

Fees:

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

Effective: September 19, 2024

FAST 100 Pricing

| FAST 100+ - (301_1st_DPA_Plus) | | | |
|--------------------------------|---------|---------|---------|
| Rate | 15 Day | 30 Day | 45 Day |
| 6.750 | 99.554 | 99.347 | 99.147 |
| 6.875 | 100.043 | 99.836 | 99.636 |
| 6.990 | 100.511 | 100.304 | 100.104 |
| 7.000 | 100.521 | 100.314 | 100.114 |
| 7.125 | 100.940 | 100.733 | 100.533 |
| 7.250 | 101.340 | 101.133 | 100.933 |
| 7.375 | 101.289 | 101.010 | 100.752 |
| 7.500 | 101.717 | 101.438 | 101.180 |
| 7.625 | 102.106 | 101.827 | 101.569 |
| 7.750 | 102.476 | 102.197 | 101.939 |
| 7.875 | 102.034 | 101.684 | 101.368 |
| 8.000 | 102.412 | 102.062 | 101.746 |
| 8.125 | 102.761 | 102.411 | 102.095 |
| 8.250 | 103.101 | 102.751 | 102.435 |
| | | | |
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| | | | |

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 | 98.054 | 97.847 | 97.647 |
| 6.875 | 98.543 | 98.336 | 98.136 |
| 6.990 | 99.020 | 98.813 | 98.613 |
| 7.000 | 99.021 | 98.814 | 98.614 |
| 7.125 | 99.440 | 99.233 | 99.033 |
| 7.250 | 99.840 | 99.633 | 99.433 |
| 7.375 | 99.789 | 99.510 | 99.252 |
| 7.500 | 100.217 | 99.938 | 99.680 |
| 7.625 | 100.606 | 100.327 | 100.069 |
| 7.750 | 100.976 | 100.697 | 100.439 |
| 7.875 | 100.534 | 100.184 | 99.868 |
| 8.000 | 100.912 | 100.562 | 100.246 |
| 8.125 | 101.261 | 100.911 | 100.595 |
| 8.250 | 101.601 | 101.251 | 100.935 |
| | | | |
| | | | |
| | | | |

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

| FAST 100+ 5.0% - (301_1st_DPA_Plus) | | | |
|-------------------------------------|---------|---------|---------|
| Rate | 15 Day | 30 Day | 45 Day |
| 6.750 | 98.804 | 98.597 | 98.397 |
| 6.875 | 99.293 | 99.086 | 98.886 |
| 6.990 | 99.770 | 99.563 | 99.363 |
| 7.000 | 99.771 | 99.564 | 99.364 |
| 7.125 | 100.190 | 99.983 | 99.783 |
| 7.250 | 100.590 | 100.383 | 100.183 |
| 7.375 | 100.539 | 100.260 | 100.002 |
| 7.500 | 100.967 | 100.688 | 100.430 |
| 7.625 | 101.356 | 101.077 | 100.819 |
| 7.750 | 101.726 | 101.447 | 101.189 |
| 7.875 | 101.284 | 100.934 | 100.618 |
| 8.000 | 101.662 | 101.312 | 100.996 |
| 8.125 | 102.011 | 101.661 | 101.345 |
| 8.250 | 102.351 | 102.001 | 101.685 |
| | | | |
| | | | |
| | | | |

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+ HB - (301_1st_DPA_Plus_HB) | | | |
|--------------------------------------|---------|---------|---------|
| Rate | 15 Day | 30 Day | 45 Day |
| 6.750 | 97.554 | 97.347 | 97.147 |
| 6.875 | 98.043 | 97.836 | 97.636 |
| 6.990 | 98.511 | 98.304 | 98.104 |
| 7.000 | 98.521 | 98.314 | 98.114 |
| 7.125 | 98.940 | 98.733 | 98.533 |
| 7.250 | 99.340 | 99.133 | 98.933 |
| 7.375 | 99.289 | 99.010 | 98.752 |
| 7.500 | 99.717 | 99.438 | 99.180 |
| 7.625 | 100.106 | 99.827 | 99.569 |
| 7.750 | 100.476 | 100.197 | 99.939 |
| 7.875 | 100.034 | 99.684 | 99.368 |
| 8.000 | 100.412 | 100.062 | 99.746 |
| 8.125 | 100.761 | 100.411 | 100.095 |
| 8.250 | 101.101 | 100.751 | 100.435 |
| | | | |
| | | | |
| | | | |

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 | 96.054 | 95.847 | 95.647 |
| 6.875 | 96.543 | 96.336 | 96.136 |
| 6.990 | 97.020 | 96.813 | 96.613 |
| 7.000 | 97.021 | 96.814 | 96.614 |
| 7.125 | 97.440 | 97.233 | 97.033 |
| 7.250 | 97.840 | 97.633 | 97.433 |
| 7.375 | 97.789 | 97.510 | 97.252 |
| 7.500 | 98.217 | 97.938 | 97.680 |
| 7.625 | 98.606 | 98.327 | 98.069 |
| 7.750 | 98.976 | 98.697 | 98.439 |
| 7.875 | 98.534 | 98.184 | 97.868 |
| 8.000 | 98.912 | 98.562 | 98.246 |
| 8.125 | 99.261 | 98.911 | 98.595 |
| 8.250 | 99.601 | 99.251 | 98.935 |
| | | | |
| | | | |
| | | | |

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

| FAST 100+ 5.0% HB - (301_1st_DPA_Plus_HB) | | | |
|---|---------|---------|--------|
| Rate | 15 Day | 30 Day | 45 Day |
| 6.750 | 96.804 | 96.597 | 96.397 |
| 6.875 | 97.293 | 97.086 | 96.886 |
| 6.990 | 97.770 | 97.563 | 97.363 |
| 7.000 | 97.771 | 97.564 | 97.364 |
| 7.125 | 98.190 | 97.983 | 97.783 |
| 7.250 | 98.590 | 98.383 | 98.183 |
| 7.375 | 98.539 | 98.260 | 98.002 |
| 7.500 | 98.967 | 98.688 | 98.430 |
| 7.625 | 99.356 | 99.077 | 98.819 |
| 7.750 | 99.726 | 99.447 | 99.189 |
| 7.875 | 99.284 | 98.934 | 98.618 |
| 8.000 | 99.662 | 99.312 | 98.996 |
| 8.125 | 100.011 | 99.661 | 99.345 |
| 8.250 | 100.351 | 100.001 | 99.685 |
| | | | |
| | | | |
| | | | |

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 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: September 19, 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 | |
| 4.750 | 99.011 | 98.987 | 98.964 | |
| 4.875 | 99.050 | 98.988 | 98.925 | |
| 5.000 | 99.666 | 99.604 | 99.541 | |
| 5.125 | 100.273 | 100.211 | 100.148 | |
| 5.250 | 100.744 | 100.682 | 100.619 | |
| 5.375 | 100.480 | 100.409 | 100.339 | |
| 5.500 | 100.826 | 100.755 | 100.685 | |
| 5.625 | 101.403 | 101.332 | 101.262 | |
| 5.750 | 101.584 | 101.513 | 101.443 | |
| 5.875 | 101.180 | 101.109 | 101.039 | |
| 6.000 | 101.736 | 101.665 | 101.595 | |
| 6.125 | 102.158 | 102.087 | 102.017 | |
| 6.250 | 102.474 | 102.403 | 102.333 | |
| 6.375 | 101.725 | 101.646 | 101.569 | |
| 6.500 | 102.261 | 102.182 | 102.105 | |
| 6.625 | 102.643 | 102.564 | 102.487 | |
| 6.750 | 102.889 | 102.810 | 102.733 | |

| FHA 20 Year Fixed - (320) | | | | |
|---------------------------|---------|---------|---------|--|
| Rate | 15 Day | 30 Day | 45 Day | |
| 5.000 | 99.291 | 99.229 | 99.166 | |
| 5.125 | 99.898 | 99.836 | 99.773 | |
| 5.250 | 100.369 | 100.307 | 100.244 | |
| 5.375 | 100.105 | 100.034 | 99.964 | |
| 5.500 | 100.451 | 100.380 | 100.310 | |
| 5.625 | 101.028 | 100.957 | 100.887 | |
| 5.750 | 101.209 | 101.138 | 101.068 | |
| 5.875 | 100.805 | 100.734 | 100.664 | |
| 6.000 | 101.361 | 101.290 | 101.220 | |
| 6.125 | 101.783 | 101.712 | 101.642 | |
| 6.250 | 102.099 | 102.028 | 101.958 | |
| 6.375 | 101.350 | 101.271 | 101.194 | |
| 6.500 | 101.886 | 101.807 | 101.730 | |
| 6.625 | 102.268 | 102.189 | 102.112 | |
| 6.750 | 102.514 | 102.435 | 102.358 | |

| FHA 15 Year Fixed - (315) | | | | |
|---------------------------|---------|---------|---------|--|
| Rate | 15 Day | 30 Day | 45 Day | |
| 5.000 | 99.924 | 99.873 | 99.821 | |
| 5.125 | 100.369 | 100.318 | 100.266 | |
| 5.250 | 100.709 | 100.658 | 100.606 | |
| 5.375 | 100.601 | 100.549 | 100.498 | |
| 5.500 | 100.776 | 100.724 | 100.673 | |
| 5.625 | 101.191 | 101.139 | 101.088 | |
| 5.750 | 101.201 | 101.149 | 101.098 | |
| 5.875 | 101.281 | 101.229 | 101.178 | |
| 6.000 | 101.676 | 101.624 | 101.573 | |

| FHA 30 Year Fixed HB - (301HB) | | | | |
|--------------------------------|---------|---------|---------|--|
| Rate | 15 Day | 30 Day | 45 Day | |
| 4.750 | 97.170 | 97.146 | 97.123 | |
| 4.875 | 97.334 | 97.272 | 97.209 | |
| 5.000 | 97.950 | 97.888 | 97.825 | |
| 5.125 | 98.557 | 98.495 | 98.432 | |
| 5.250 | 99.533 | 99.463 | 99.393 | |
| 5.375 | 100.139 | 100.069 | 99.999 | |
| 5.500 | 100.735 | 100.665 | 100.595 | |
| 5.625 | 101.062 | 100.992 | 100.922 | |
| 5.750 | 101.493 | 101.423 | 101.353 | |
| 5.875 | 100.839 | 100.769 | 100.699 | |
| 6.000 | 101.395 | 101.325 | 101.255 | |
| 6.125 | 101.692 | 101.622 | 101.552 | |
| 6.250 | 101.883 | 101.813 | 101.743 | |
| 6.375 | 101.603 | 101.524 | 101.447 | |
| 6.500 | 101.889 | 101.810 | 101.733 | |
| 6.625 | 102.396 | 102.317 | 102.240 | |
| 6.750 | 102.392 | 102.313 | 102.236 | |

| FHA 30 Year Fixed 2:1 Buydown - (301-BD) | | | | |
|--|---------|---------|---------|--|
| Rate | 15 Day | 30 Day | 45 Day | |
| 4.750 | 98.886 | 98.862 | 98.839 | |
| 4.875 | 98.925 | 98.863 | 98.800 | |
| 5.000 | 99.541 | 99.479 | 99.416 | |
| 5.125 | 100.148 | 100.086 | 100.023 | |
| 5.250 | 100.619 | 100.557 | 100.494 | |
| 5.375 | 100.355 | 100.284 | 100.214 | |
| 5.500 | 100.701 | 100.630 | 100.560 | |
| 5.625 | 101.278 | 101.207 | 101.137 | |
| 5.750 | 101.459 | 101.388 | 101.318 | |
| 5.875 | 101.055 | 100.984 | 100.914 | |
| 6.000 | 101.611 | 101.540 | 101.470 | |
| 6.125 | 102.033 | 101.962 | 101.892 | |
| 6.250 | 102.349 | 102.278 | 102.208 | |
| 6.375 | 101.600 | 101.521 | 101.444 | |
| 6.500 | 102.136 | 102.057 | 101.980 | |
| 6.625 | 102.518 | 102.439 | 102.362 | |
| 6.750 | 102.764 | 102.685 | 102.608 | |

| FHA 30 Year Fixed HB 2:1 Buydown - (301 HB-BD) | | | | |
|--|---------|---------|---------|--|
| Rate | 15 Day | 30 Day | 45 Day | |
| 4.750 | 96.920 | 96.896 | 96.873 | |
| 4.875 | 97.084 | 97.022 | 96.959 | |
| 5.000 | 97.700 | 97.638 | 97.575 | |
| 5.125 | 98.307 | 98.245 | 98.182 | |
| 5.250 | 99.283 | 99.213 | 99.143 | |
| 5.375 | 99.889 | 99.819 | 99.749 | |
| 5.500 | 100.485 | 100.415 | 100.345 | |
| 5.625 | 100.812 | 100.742 | 100.672 | |
| 5.750 | 101.243 | 101.173 | 101.103 | |
| 5.875 | 100.589 | 100.519 | 100.449 | |
| 6.000 | 101.145 | 101.075 | 101.005 | |
| 6.125 | 101.442 | 101.372 | 101.302 | |
| 6.250 | 101.633 | 101.563 | 101.493 | |
| 6.375 | 101.353 | 101.274 | 101.197 | |
| 6.500 | 101.639 | 101.560 | 101.483 | |
| 6.625 | 102.146 | 102.067 | 101.990 | |
| 6.750 | 102.142 | 102.063 | 101.986 | |

| FHA 30 Year Fixed 1:0 Buydown - (301-BD10) | | | | |
|--|---------|---------|---------|--|
| Rate | 15 Day | 30 Day | 45 Day | |
| 4.750 | 98.886 | 98.862 | 98.839 | |
| 4.875 | 98.925 | 98.863 | 98.800 | |
| 5.000 | 99.541 | 99.479 | 99.416 | |
| 5.125 | 100.148 | 100.086 | 100.023 | |
| 5.250 | 100.619 | 100.557 | 100.494 | |
| 5.375 | 100.355 | 100.284 | 100.214 | |
| 5.500 | 100.701 | 100.630 | 100.560 | |
| 5.625 | 101.278 | 101.207 | 101.137 | |
| 5.750 | 101.459 | 101.388 | 101.318 | |
| 5.875 | 101.055 | 100.984 | 100.914 | |
| 6.000 | 101.611 | 101.540 | 101.470 | |
| 6.125 | 102.033 | 101.962 | 101.892 | |
| 6.250 | 102.349 | 102.278 | 102.208 | |
| 6.375 | 101.600 | 101.521 | 101.444 | |
| 6.500 | 102.136 | 102.057 | 101.980 | |
| 6.625 | 102.518 | 102.439 | 102.362 | |
| 6.750 | 102.764 | 102.685 | 102.608 | |

| FHA 30 Year Fixed HB 1:0 Buydown - (301 HB-BD10) | | | | |
|--|---------|---------|---------|--|
| Rate | 15 Day | 30 Day | 45 Day | |
| 4.750 | 96.920 | 96.896 | 96.873 | |
| 4.875 | 97.084 | 97.022 | 96.959 | |
| 5.000 | 97.700 | 97.638 | 97.575 | |
| 5.125 | 98.307 | 98.245 | 98.182 | |
| 5.250 | 99.283 | 99.213 | 99.143 | |
| 5.375 | 99.889 | 99.819 | 99.749 | |
| 5.500 | 100.485 | 100.415 | 100.345 | |
| 5.625 | 100.812 | 100.742 | 100.672 | |
| 5.750 | 101.243 | 101.173 | 101.103 | |
| 5.875 | 100.589 | 100.519 | 100.449 | |
| 6.000 | 101.145 | 101.075 | 101.005 | |
| 6.125 | 101.442 | 101.372 | 101.302 | |
| 6.250 | 101.633 | 101.563 | 101.493 | |
| 6.375 | 101.353 | 101.274 | 101.197 | |
| 6.500 | 101.639 | 101.560 | 101.483 | |
| 6.625 | 102.146 | 102.067 | 101.990 | |
| 6.750 | 102.142 | 102.063 | 101.986 | |

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: September 19, 2024

VA & USDA Pricing

| VA 30 - 25 Year Fixed (401 & 425) | | | | |
|-----------------------------------|---------|---------|---------|--|
| Rate | 15 Day | 30 Day | 45 Day | |
| 4.750 | 98.806 | 98.782 | 98.759 | |
| 4.875 | 98.845 | 98.783 | 98.720 | |
| 5.000 | 99.461 | 99.399 | 99.336 | |
| 5.125 | 100.068 | 100.006 | 99.943 | |
| 5.250 | 100.539 | 100.477 | 100.414 | |
| 5.375 | 100.275 | 100.204 | 100.134 | |
| 5.500 | 100.621 | 100.550 | 100.480 | |
| 5.625 | 101.198 | 101.127 | 101.057 | |
| 5.750 | 101.379 | 101.308 | 101.238 | |
| 5.875 | 100.975 | 100.904 | 100.834 | |
| 6.000 | 101.531 | 101.460 | 101.390 | |
| 6.125 | 101.953 | 101.882 | 101.812 | |
| 6.250 | 102.269 | 102.198 | 102.128 | |
| 6.375 | 101.520 | 101.441 | 101.364 | |
| 6.500 | 102.056 | 101.977 | 101.900 | |
| 6.625 | 102.438 | 102.359 | 102.282 | |
| 6.750 | 102.684 | 102.605 | 102.528 | |

| VA 20 Year Fixed - (420) | | | | |
|--------------------------|---------|---------|---------|--|
| Rate | 15 Day | 30 Day | 45 Day | |
| 5.000 | 99.086 | 99.024 | 98.961 | |
| 5.125 | 99.693 | 99.631 | 99.568 | |
| 5.250 | 100.164 | 100.102 | 100.039 | |
| 5.375 | 99.900 | 99.829 | 99.759 | |
| 5.500 | 100.246 | 100.175 | 100.105 | |
| 5.625 | 100.823 | 100.752 | 100.682 | |
| 5.750 | 101.004 | 100.933 | 100.863 | |
| 5.875 | 100.600 | 100.529 | 100.459 | |
| 6.000 | 101.156 | 101.085 | 101.015 | |
| 6.125 | 101.578 | 101.507 | 101.437 | |
| 6.250 | 101.894 | 101.823 | 101.753 | |
| 6.375 | 101.145 | 101.066 | 100.989 | |
| 6.500 | 101.681 | 101.602 | 101.525 | |
| 6.625 | 102.063 | 101.984 | 101.907 | |
| 6.750 | 102.309 | 102.230 | 102.153 | |

| VA 15 Year Fixed - (415) | | | | |
|--------------------------|---------|---------|---------|--|
| Rate | 15 Day | 30 Day | 45 Day | |
| 5.000 | 99.719 | 99.668 | 99.616 | |
| 5.125 | 100.164 | 100.113 | 100.061 | |
| 5.250 | 100.504 | 100.453 | 100.401 | |
| 5.375 | 100.396 | 100.344 | 100.293 | |
| 5.500 | 100.571 | 100.519 | 100.468 | |
| 5.625 | 100.986 | 100.934 | 100.883 | |
| 5.750 | 100.996 | 100.944 | 100.893 | |
| 5.875 | 101.076 | 101.024 | 100.973 | |
| 6.000 | 101.471 | 101.419 | 101.368 | |

| VA 30 Year Fixed HB - (401HB) | | | | |
|-------------------------------|---------|---------|---------|--|
| Rate | 15 Day | 30 Day | 45 Day | |
| 4.750 | 96.840 | 96.816 | 96.793 | |
| 4.875 | 97.004 | 96.942 | 96.879 | |
| 5.000 | 97.620 | 97.558 | 97.495 | |
| 5.125 | 98.227 | 98.165 | 98.102 | |
| 5.250 | 99.203 | 99.133 | 99.063 | |
| 5.375 | 99.809 | 99.739 | 99.669 | |
| 5.500 | 100.405 | 100.335 | 100.265 | |
| 5.625 | 100.732 | 100.662 | 100.592 | |
| 5.750 | 101.163 | 101.093 | 101.023 | |
| 5.875 | 100.509 | 100.439 | 100.369 | |
| 6.000 | 101.065 | 100.995 | 100.925 | |
| 6.125 | 101.362 | 101.292 | 101.222 | |
| 6.250 | 101.553 | 101.483 | 101.413 | |
| 6.375 | 101.273 | 101.194 | 101.117 | |
| 6.500 | 101.559 | 101.480 | 101.403 | |
| 6.625 | 102.066 | 101.987 | 101.910 | |
| 6.750 | 102.062 | 101.983 | 101.906 | |

| VA 30 Year Fixed 2:1 Buydown - (401-BD) | | | | |
|---|---------|---------|---------|--|
| Rate | 15 Day | 30 Day | 45 Day | |
| 4.750 | 98.681 | 98.657 | 98.634 | |
| 4.875 | 98.720 | 98.658 | 98.595 | |
| 5.000 | 99.336 | 99.274 | 99.211 | |
| 5.125 | 99.943 | 99.881 | 99.818 | |
| 5.250 | 100.414 | 100.352 | 100.289 | |
| 5.375 | 100.150 | 100.079 | 100.009 | |
| 5.500 | 100.496 | 100.425 | 100.355 | |
| 5.625 | 101.073 | 101.002 | 100.932 | |
| 5.750 | 101.254 | 101.183 | 101.113 | |
| 5.875 | 100.850 | 100.779 | 100.709 | |
| 6.000 | 101.406 | 101.335 | 101.265 | |
| 6.125 | 101.828 | 101.757 | 101.687 | |
| 6.250 | 102.144 | 102.073 | 102.003 | |
| 6.375 | 101.395 | 101.316 | 101.239 | |
| 6.500 | 101.931 | 101.852 | 101.775 | |
| 6.625 | 102.313 | 102.234 | 102.157 | |
| 6.750 | 102.559 | 102.480 | 102.403 | |

| VA HB 30 Year Fixed 2:1 Buydown - (401HB-BD) | | | | |
|--|---------|---------|---------|--|
| Rate | 15 Day | 30 Day | 45 Day | |
| 4.750 | 96.590 | 96.566 | 96.543 | |
| 4.875 | 96.754 | 96.692 | 96.629 | |
| 5.000 | 97.370 | 97.308 | 97.245 | |
| 5.125 | 97.977 | 97.915 | 97.852 | |
| 5.250 | 98.953 | 98.883 | 98.813 | |
| 5.375 | 99.559 | 99.489 | 99.419 | |
| 5.500 | 100.155 | 100.085 | 100.015 | |
| 5.625 | 100.482 | 100.412 | 100.342 | |
| 5.750 | 100.913 | 100.843 | 100.773 | |
| 5.875 | 100.259 | 100.189 | 100.119 | |
| 6.000 | 100.815 | 100.745 | 100.675 | |
| 6.125 | 101.112 | 101.042 | 100.972 | |
| 6.250 | 101.303 | 101.233 | 101.163 | |
| 6.375 | 101.023 | 100.944 | 100.867 | |
| 6.500 | 101.309 | 101.230 | 101.153 | |
| 6.625 | 101.816 | 101.737 | 101.660 | |
| 6.750 | 101.812 | 101.733 | 101.656 | |

| VA 30 Year Fixed 1:0 Buydown - (401-BD10) | | | | |
|---|---------|---------|---------|--|
| Rate | 15 Day | 30 Day | 45 Day | |
| 4.750 | 98.681 | 98.657 | 98.634 | |
| 4.875 | 98.720 | 98.658 | 98.595 | |
| 5.000 | 99.336 | 99.274 | 99.211 | |
| 5.125 | 99.943 | 99.881 | 99.818 | |
| 5.250 | 100.414 | 100.352 | 100.289 | |
| 5.375 | 100.150 | 100.079 | 100.009 | |
| 5.500 | 100.496 | 100.425 | 100.355 | |
| 5.625 | 101.073 | 101.002 | 100.932 | |
| 5.750 | 101.254 | 101.183 | 101.113 | |
| 5.875 | 100.850 | 100.779 | 100.709 | |
| 6.000 | 101.406 | 101.335 | 101.265 | |
| 6.125 | 101.828 | 101.757 | 101.687 | |
| 6.250 | 102.144 | 102.073 | 102.003 | |
| 6.375 | 101.395 | 101.316 | 101.239 | |
| 6.500 | 101.931 | 101.852 | 101.775 | |
| 6.625 | 102.313 | 102.234 | 102.157 | |
| 6.750 | 102.559 | 102.480 | 102.403 | |

| VA HB 30 Year Fixed 1:0 Buydown - (401HB-BD10) | | | | |
|--|---------|---------|---------|--|
| Rate | 15 Day | 30 Day | 45 Day | |
| 4.750 | 96.590 | 96.566 | 96.543 | |
| 4.875 | 96.754 | 96.692 | 96.629 | |
| 5.000 | 97.370 | 97.308 | 97.245 | |
| 5.125 | 97.977 | 97.915 | 97.852 | |
| 5.250 | 98.953 | 98.883 | 98.813 | |
| 5.375 | 99.559 | 99.489 | 99.419 | |
| 5.500 | 100.155 | 100.085 | 100.015 | |
| 5.625 | 100.482 | 100.412 | 100.342 | |
| 5.750 | 100.913 | 100.843 | 100.773 | |
| 5.875 | 100.259 | 100.189 | 100.119 | |
| 6.000 | 100.815 | 100.745 | 100.675 | |
| 6.125 | 101.112 | 101.042 | 100.972 | |
| 6.250 | 101.303 | 101.233 | 101.163 | |
| 6.375 | 101.023 | 100.944 | 100.867 | |
| 6.500 | 101.309 | 101.230 | 101.153 | |
| 6.625 | 101.816 | 101.737 | 101.660 | |
| 6.750 | 101.812 | 101.733 | 101.656 | |

| USDA 30 - 25 Year Fixed - (501) | | | | |
|---------------------------------|---------|---------|---------|--|
| Rate | 15 Day | 30 Day | 45 Day | |
| 5.375 | 99.730 | 99.659 | 99.589 | |
| 5.500 | 100.076 | 100.005 | 99.935 | |
| 5.625 | 100.653 | 100.582 | 100.512 | |
| 5.750 | 100.834 | 100.763 | 100.693 | |
| 5.875 | 100.430 | 100.359 | 100.289 | |
| 6.000 | 100.986 | 100.915 | 100.845 | |
| 6.125 | 101.408 | 101.337 | 101.267 | |
| 6.250 | 101.724 | 101.653 | 101.583 | |
| 6.375 | 100.975 | 100.896 | 100.819 | |
| 6.500 | 101.511 | 101.432 | 101.355 | |
| 6.625 | 101.893 | 101.814 | 101.737 | |
| 6.750 | 102.139 | 102.060 | 101.983 | |
| 6.875 | 101.307 | 101.260 | 101.213 | |
| 7.000 | 101.803 | 101.756 | 101.709 | |
| 7.125 | 102.270 | 102.223 | 102.176 | |

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/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: September 19, 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 | |
| 4.750 | 99.011 | 98.987 | 98.964 | |
| 4.875 | 99.050 | 98.988 | 98.925 | |
| 5.000 | 99.666 | 99.604 | 99.541 | |
| 5.125 | 100.273 | 100.211 | 100.148 | |
| 5.250 | 100.744 | 100.682 | 100.619 | |
| 5.375 | 100.480 | 100.409 | 100.339 | |
| 5.500 | 100.826 | 100.755 | 100.685 | |
| 5.625 | 101.403 | 101.332 | 101.262 | |
| 5.750 | 101.584 | 101.513 | 101.443 | |
| 5.875 | 101.180 | 101.109 | 101.039 | |
| 6.000 | 101.736 | 101.665 | 101.595 | |
| 6.125 | 102.158 | 102.087 | 102.017 | |
| 6.250 | 102.474 | 102.403 | 102.333 | |
| 6.375 | 101.725 | 101.646 | 101.569 | |
| 6.500 | 102.261 | 102.182 | 102.105 | |
| 6.625 | 102.643 | 102.564 | 102.487 | |
| 6.750 | 102.889 | 102.810 | 102.733 | |

| FHA Streamline 20 Year Fixed - (320SL) | | | | |
|--|---------|---------|---------|--|
| Rate | 15 Day | 30 Day | 45 Day | |
| 5.375 | 99.980 | 99.909 | 99.839 | |
| 5.500 | 100.326 | 100.255 | 100.185 | |
| 5.625 | 100.903 | 100.832 | 100.762 | |
| 5.750 | 101.084 | 101.013 | 100.943 | |
| 5.875 | 100.680 | 100.609 | 100.539 | |
| 6.000 | 101.236 | 101.165 | 101.095 | |
| 6.125 | 101.658 | 101.587 | 101.517 | |
| 6.250 | 101.974 | 101.903 | 101.833 | |
| 6.375 | 101.225 | 101.146 | 101.069 | |
| 6.500 | 101.761 | 101.682 | 101.605 | |
| 6.625 | 102.143 | 102.064 | 101.987 | |
| 6.750 | 102.389 | 102.310 | 102.233 | |
| 6.875 | 101.557 | 101.510 | 101.463 | |
| 7.000 | 102.053 | 102.006 | 101.959 | |
| 7.125 | 102.520 | 102.473 | 102.426 | |

| FHA Streamline 15 Year Fixed - (315SL) | | | | |
|--|---------|---------|---------|--|
| Rate | 15 Day | 30 Day | 45 Day | |
| 5.000 | 99.799 | 99.748 | 99.696 | |
| 5.125 | 100.244 | 100.193 | 100.141 | |
| 5.250 | 100.584 | 100.533 | 100.481 | |
| 5.375 | 100.476 | 100.424 | 100.373 | |
| 5.500 | 100.651 | 100.599 | 100.548 | |
| 5.625 | 101.066 | 101.014 | 100.963 | |
| 5.750 | 101.076 | 101.024 | 100.973 | |
| 5.875 | 101.156 | 101.104 | 101.053 | |
| 6.000 | 101.551 | 101.499 | 101.448 | |

| FHA Streamline 30 Year Fixed HB - (301SLHB) | | | | |
|---|---------|---------|---------|--|
| Rate | 15 Day | 30 Day | 45 Day | |
| 5.250 | 99.408 | 99.338 | 99.268 | |
| 5.375 | 100.014 | 99.944 | 99.874 | |
| 5.500 | 100.610 | 100.540 | 100.470 | |
| 5.625 | 100.937 | 100.867 | 100.797 | |
| 5.750 | 101.368 | 101.298 | 101.228 | |
| 5.875 | 100.714 | 100.644 | 100.574 | |
| 6.000 | 101.270 | 101.200 | 101.130 | |
| 6.125 | 101.567 | 101.497 | 101.427 | |
| 6.250 | 101.758 | 101.688 | 101.618 | |
| 6.375 | 101.478 | 101.399 | 101.322 | |
| 6.500 | 101.764 | 101.685 | 101.608 | |
| 6.625 | 102.271 | 102.192 | 102.115 | |
| 6.750 | 102.267 | 102.188 | 102.111 | |
| 6.875 | 101.528 | 101.482 | 101.435 | |
| 7.000 | 101.774 | 101.728 | 101.681 | |
| 7.125 | 102.116 | 102.070 | 102.023 | |
| 7.250 | 101.812 | 101.766 | 101.719 | |

| VA IRRRL 30 - 25 Year Fixed (401RL & 425RL) | | | | |
|---|---------|---------|---------|--|
| Rate | 15 Day | 30 Day | 45 Day | |
| 4.750 | 98.806 | 98.782 | 98.759 | |
| 4.875 | 98.845 | 98.783 | 98.720 | |
| 5.000 | 99.461 | 99.399 | 99.336 | |
| 5.125 | 100.068 | 100.006 | 99.943 | |
| 5.250 | 100.539 | 100.477 | 100.414 | |
| 5.375 | 100.275 | 100.204 | 100.134 | |
| 5.500 | 100.621 | 100.550 | 100.480 | |
| 5.625 | 101.198 | 101.127 | 101.057 | |
| 5.750 | 101.379 | 101.308 | 101.238 | |
| 5.875 | 100.975 | 100.904 | 100.834 | |
| 6.000 | 101.531 | 101.460 | 101.390 | |
| 6.125 | 101.953 | 101.882 | 101.812 | |
| 6.250 | 102.269 | 102.198 | 102.128 | |
| 6.375 | 101.520 | 101.441 | 101.364 | |
| 6.500 | 102.056 | 101.977 | 101.900 | |
| 6.625 | 102.438 | 102.359 | 102.282 | |
| 6.750 | 102.684 | 102.605 | 102.528 | |

| VA IRRRL 20 Year Fixed - (420RL) | | | | |
|----------------------------------|---------|---------|---------|--|
| Rate | 15 Day | 30 Day | 45 Day | |
| 5.375 | 99.775 | 99.704 | 99.634 | |
| 5.500 | 100.121 | 100.050 | 99.980 | |
| 5.625 | 100.698 | 100.627 | 100.557 | |
| 5.750 | 100.879 | 100.808 | 100.738 | |
| 5.875 | 100.475 | 100.404 | 100.334 | |
| 6.000 | 101.031 | 100.960 | 100.890 | |
| 6.125 | 101.453 | 101.382 | 101.312 | |
| 6.250 | 101.769 | 101.698 | 101.628 | |
| 6.375 | 101.020 | 100.941 | 100.864 | |
| 6.500 | 101.556 | 101.477 | 101.400 | |
| 6.625 | 101.938 | 101.859 | 101.782 | |
| 6.750 | 102.184 | 102.105 | 102.028 | |
| 6.875 | 101.352 | 101.305 | 101.258 | |
| 7.000 | 101.848 | 101.801 | 101.754 | |
| 7.125 | 102.315 | 102.268 | 102.221 | |

| VA IRRRL 15 Year Fixed - (415RL) | | | | |
|----------------------------------|---------|---------|---------|--|
| Rate | 15 Day | 30 Day | 45 Day | |
| 5.000 | 99.594 | 99.543 | 99.491 | |
| 5.125 | 100.039 | 99.988 | 99.936 | |
| 5.250 | 100.379 | 100.328 | 100.276 | |
| 5.375 | 100.271 | 100.219 | 100.168 | |
| 5.500 | 100.446 | 100.394 | 100.343 | |
| 5.625 | 100.861 | 100.809 | 100.758 | |
| 5.750 | 100.871 | 100.819 | 100.768 | |
| 5.875 | 100.951 | 100.899 | 100.848 | |
| 6.000 | 101.346 | 101.294 | 101.243 | |

| VA IRRRL 30 Year Fixed HB - (401RLHB) | | | | |
|---------------------------------------|---------|---------|---------|--|
| Rate | 15 Day | 30 Day | 45 Day | |
| 5.250 | 99.078 | 99.008 | 98.938 | |
| 5.375 | 99.684 | 99.614 | 99.544 | |
| 5.500 | 100.280 | 100.210 | 100.140 | |
| 5.625 | 100.607 | 100.537 | 100.467 | |
| 5.750 | 101.038 | 100.968 | 100.898 | |
| 5.875 | 100.384 | 100.314 | 100.244 | |
| 6.000 | 100.940 | 100.870 | 100.800 | |
| 6.125 | 101.237 | 101.167 | 101.097 | |
| 6.250 | 101.428 | 101.358 | 101.288 | |
| 6.375 | 101.148 | 101.069 | 100.992 | |
| 6.500 | 101.434 | 101.355 | 101.278 | |
| 6.625 | 101.941 | 101.862 | 101.785 | |
| 6.750 | 101.937 | 101.858 | 101.781 | |
| 6.875 | 101.198 | 101.152 | 101.105 | |
| 7.000 | 101.444 | 101.398 | 101.351 | |
| 7.125 | 101.786 | 101.740 | 101.693 | |
| 7.250 | 101.482 | 101.436 | 101.389 | |

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: Thursday, September 19, 2024

Jumbo Nitro XL Pricing

| Jumbo Nitro XL 30 Year Fixed - (901DI) | | | | |
|--|---------|---------|---------|---------|
| Note Rate | 15 DAY | 30 DAY | 45 DAY | 60 DAY |
| 6.375 | 99.924 | 99.830 | 99.643 | 99.455 |
| 6.500 | 100.147 | 100.053 | 99.865 | 99.678 |
| 6.625 | 100.281 | 100.187 | 99.999 | 99.812 |
| 6.750 | 100.409 | 100.316 | 100.128 | 99.941 |
| 6.875 | 100.548 | 100.454 | 100.266 | 100.079 |
| 7.000 | 100.679 | 100.585 | 100.398 | 100.210 |
| 7.125 | 100.810 | 100.716 | 100.529 | 100.341 |
| 7.250 | 100.949 | 100.855 | 100.667 | 100.480 |
| 7.375 | 101.091 | 100.998 | 100.810 | 100.623 |
| 7.500 | 101.231 | 101.138 | 100.950 | 100.763 |
| 7.625 | 101.382 | 101.288 | 101.101 | 100.913 |
| 7.750 | 101.543 | 101.449 | 101.261 | 101.074 |
| 7.875 | 101.683 | 101.589 | 101.402 | 101.214 |
| 8.000 | 101.822 | 101.728 | 101.540 | 101.353 |
| 8.125 | 101.960 | 101.866 | 101.679 | 101.491 |
| 8.250 | 102.099 | 102.005 | 101.817 | 101.630 |
| 8.375 | 102.237 | 102.144 | 101.956 | 101.769 |
| 8.500 | 102.376 | 102.282 | 102.095 | 101.907 |
| 8.625 | 102.514 | 102.421 | 102.233 | 102.046 |

| Jumbo Nitro XL 10/6 ARM - (9106DI) | | | | |
|------------------------------------|---------|---------|---------|---------|
| Rate | 15 DAY | 30 DAY | 45 DAY | 60 DAY |
| 6.250 | 97.344 | 97.251 | 97.063 | 96.876 |
| 6.375 | 97.809 | 97.715 | 97.528 | 97.340 |
| 6.500 | 98.275 | 98.181 | 97.993 | 97.806 |
| 6.625 | 98.741 | 98.647 | 98.460 | 98.272 |
| 6.750 | 99.208 | 99.114 | 98.927 | 98.739 |
| 6.875 | 99.676 | 99.582 | 99.395 | 99.207 |
| 7.000 | 100.145 | 100.051 | 99.863 | 99.676 |
| 7.125 | 100.614 | 100.520 | 100.333 | 100.145 |
| 7.250 | 101.085 | 100.991 | 100.803 | 100.616 |
| 7.375 | 101.556 | 101.462 | 101.274 | 101.087 |
| 7.500 | 102.027 | 101.933 | 101.746 | 101.558 |
| 7.625 | 102.500 | 102.406 | 102.218 | 102.031 |
| 7.750 | 102.973 | 102.879 | 102.691 | 102.504 |
| 7.875 | 103.446 | 103.353 | 103.165 | 102.978 |
| 8.000 | 103.921 | 103.827 | 103.640 | 103.452 |

| Loan Level Price Adjustments (LLPAs) | CLTV | | | | | | |
|--------------------------------------|--------|-------------|-------------|-------------|-------------|-------------|-------------|
| | <= 60% | 60.01 - 65% | 65.01 - 70% | 70.01 - 75% | 75.01 - 80% | 80.01 - 85% | 85.01 - 90% |
| FICO | | | | | | | |
| 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: Thursday, September 19, 2024

Jumbo Nitro Plus Pricing

| Jumbo Nitro Plus 30 Year Fixed - (901EM) | | | | |
|--|---------|---------|---------|---------|
| Rate | 15 Day | 30 Day | 45 Day | 60 Day |
| 5.500 | N/A | N/A | N/A | N/A |
| 5.625 | N/A | N/A | N/A | N/A |
| 5.750 | N/A | N/A | N/A | N/A |
| 5.875 | N/A | N/A | N/A | N/A |
| 6.000 | 99.207 | 99.082 | 98.957 | 98.769 |
| 6.125 | 99.470 | 99.345 | 99.220 | 99.033 |
| 6.250 | 99.704 | 99.579 | 99.454 | 99.267 |
| 6.375 | 99.893 | 99.768 | 99.643 | 99.456 |
| 6.500 | 100.086 | 99.961 | 99.836 | 99.649 |
| 6.625 | 100.292 | 100.167 | 100.042 | 99.854 |
| 6.750 | 100.472 | 100.347 | 100.222 | 100.035 |
| 6.875 | 100.618 | 100.493 | 100.368 | 100.180 |
| 7.000 | 100.740 | 100.615 | 100.490 | 100.302 |
| 7.125 | 100.818 | 100.693 | 100.568 | 100.381 |
| 7.250 | 100.889 | 100.764 | 100.639 | 100.452 |
| 7.375 | 100.941 | 100.816 | 100.691 | 100.504 |
| 7.500 | 100.993 | 100.868 | 100.743 | 100.556 |
| 7.625 | 101.052 | 100.927 | 100.802 | 100.615 |
| 7.750 | 101.092 | 100.967 | 100.842 | 100.655 |
| 7.875 | 101.142 | 101.017 | 100.892 | 100.704 |
| 8.000 | 101.183 | 101.058 | 100.933 | 100.745 |
| 8.125 | 101.233 | 101.108 | 100.983 | 100.796 |

| Jumbo Nitro Plus 30 Year Fixed 2:1 Buydown - (901EM-BD) | | | | |
|---|---------|---------|---------|---------|
| Rate | 15 Day | 30 Day | 45 Day | 60 Day |
| 5.500 | N/A | N/A | N/A | N/A |
| 5.625 | N/A | N/A | N/A | N/A |
| 5.750 | N/A | N/A | N/A | N/A |
| 5.875 | N/A | N/A | N/A | N/A |
| 6.000 | 99.207 | 99.082 | 98.957 | 98.769 |
| 6.125 | 99.470 | 99.345 | 99.220 | 99.033 |
| 6.250 | 99.704 | 99.579 | 99.454 | 99.267 |
| 6.375 | 99.893 | 99.768 | 99.643 | 99.456 |
| 6.500 | 100.086 | 99.961 | 99.836 | 99.649 |
| 6.625 | 100.292 | 100.167 | 100.042 | 99.854 |
| 6.750 | 100.472 | 100.347 | 100.222 | 100.035 |
| 6.875 | 100.618 | 100.493 | 100.368 | 100.180 |
| 7.000 | 100.740 | 100.615 | 100.490 | 100.302 |
| 7.125 | 100.818 | 100.693 | 100.568 | 100.381 |
| 7.250 | 100.889 | 100.764 | 100.639 | 100.452 |
| 7.375 | 100.941 | 100.816 | 100.691 | 100.504 |
| 7.500 | 100.993 | 100.868 | 100.743 | 100.556 |
| 7.625 | 101.052 | 100.927 | 100.802 | 100.615 |
| 7.750 | 101.092 | 100.967 | 100.842 | 100.655 |
| 7.875 | 101.142 | 101.017 | 100.892 | 100.704 |
| 8.000 | 101.183 | 101.058 | 100.933 | 100.745 |
| 8.125 | 101.233 | 101.108 | 100.983 | 100.796 |

| Jumbo Nitro Plus 30 Year Fixed 1:0 Buydown - (901EM-BD10) | | | | |
|---|---------|---------|---------|---------|
| Rate | 15 Day | 30 Day | 45 Day | 60 Day |
| 5.500 | N/A | N/A | N/A | N/A |
| 5.625 | N/A | N/A | N/A | N/A |
| 5.750 | N/A | N/A | N/A | N/A |
| 5.875 | N/A | N/A | N/A | N/A |
| 6.000 | 99.207 | 99.082 | 98.957 | 98.769 |
| 6.125 | 99.470 | 99.345 | 99.220 | 99.033 |
| 6.250 | 99.704 | 99.579 | 99.454 | 99.267 |
| 6.375 | 99.893 | 99.768 | 99.643 | 99.456 |
| 6.500 | 100.086 | 99.961 | 99.836 | 99.649 |
| 6.625 | 100.292 | 100.167 | 100.042 | 99.854 |
| 6.750 | 100.472 | 100.347 | 100.222 | 100.035 |
| 6.875 | 100.618 | 100.493 | 100.368 | 100.180 |
| 7.000 | 100.740 | 100.615 | 100.490 | 100.302 |
| 7.125 | 100.818 | 100.693 | 100.568 | 100.381 |
| 7.250 | 100.889 | 100.764 | 100.639 | 100.452 |
| 7.375 | 100.941 | 100.816 | 100.691 | 100.504 |
| 7.500 | 100.993 | 100.868 | 100.743 | 100.556 |
| 7.625 | 101.052 | 100.927 | 100.802 | 100.615 |
| 7.750 | 101.092 | 100.967 | 100.842 | 100.655 |
| 7.875 | 101.142 | 101.017 | 100.892 | 100.704 |
| 8.000 | 101.183 | 101.058 | 100.933 | 100.745 |
| 8.125 | 101.233 | 101.108 | 100.983 | 100.796 |

| Jumbo Nitro Plus 30 Year Fixed Interest Only - (901EM-IO) | | | | |
|---|---------|---------|---------|---------|
| Rate | 15 Day | 30 Day | 45 Day | 60 Day |
| 5.500 | N/A | N/A | N/A | N/A |
| 5.625 | N/A | N/A | N/A | N/A |
| 5.750 | N/A | N/A | N/A | N/A |
| 5.875 | N/A | N/A | N/A | N/A |
| 6.000 | 99.207 | 99.082 | 98.957 | 98.769 |
| 6.125 | 99.470 | 99.345 | 99.220 | 99.033 |
| 6.250 | 99.704 | 99.579 | 99.454 | 99.267 |
| 6.375 | 99.893 | 99.768 | 99.643 | 99.456 |
| 6.500 | 100.086 | 99.961 | 99.836 | 99.649 |
| 6.625 | 100.292 | 100.167 | 100.042 | 99.854 |
| 6.750 | 100.472 | 100.347 | 100.222 | 100.035 |
| 6.875 | 100.618 | 100.493 | 100.368 | 100.180 |
| 7.000 | 100.740 | 100.615 | 100.490 | 100.302 |
| 7.125 | 100.818 | 100.693 | 100.568 | 100.381 |
| 7.250 | 100.889 | 100.764 | 100.639 | 100.452 |
| 7.375 | 100.941 | 100.816 | 100.691 | 100.504 |
| 7.500 | 100.993 | 100.868 | 100.743 | 100.556 |
| 7.625 | 101.052 | 100.927 | 100.802 | 100.615 |
| 7.750 | 101.092 | 100.967 | 100.842 | 100.655 |
| 7.875 | 101.142 | 101.017 | 100.892 | 100.704 |
| 8.000 | 101.183 | 101.058 | 100.933 | 100.745 |
| 8.125 | 101.233 | 101.108 | 100.983 | 100.796 |

| Jumbo Nitro Plus 15 Year Fixed - (915EM) | | | | |
|--|---------|---------|---------|---------|
| Rate | 15 Day | 30 Day | 45 Day | 60 Day |
| 5.500 | N/A | N/A | N/A | N/A |
| 5.625 | N/A | N/A | N/A | N/A |
| 5.750 | N/A | N/A | N/A | N/A |
| 5.875 | N/A | N/A | N/A | N/A |
| 6.000 | 98.781 | 98.656 | 98.531 | 98.344 |
| 6.125 | 99.121 | 98.996 | 98.871 | 98.683 |
| 6.250 | 99.450 | 99.325 | 99.200 | 99.012 |
| 6.375 | 99.749 | 99.624 | 99.499 | 99.312 |
| 6.500 | 100.028 | 99.903 | 99.778 | 99.591 |
| 6.625 | 100.261 | 100.136 | 100.011 | 99.823 |
| 6.750 | 100.472 | 100.347 | 100.222 | 100.034 |
| 6.875 | 100.630 | 100.505 | 100.380 | 100.193 |
| 7.000 | 100.717 | 100.592 | 100.467 | 100.280 |
| 7.125 | 100.763 | 100.638 | 100.513 | 100.325 |
| 7.250 | 100.787 | 100.662 | 100.537 | 100.349 |

| Jumbo Nitro Plus 10/6 ARM - (9106EM) | | | | |
|--------------------------------------|---------|---------|---------|---------|
| Rate | 15 Day | 30 Day | 45 Day | 60 Day |
| 5.500 | N/A | N/A | N/A | N/A |
| 5.625 | N/A | N/A | N/A | N/A |
| 5.750 | N/A | N/A | N/A | N/A |
| 5.875 | N/A | N/A | N/A | N/A |
| 6.000 | 98.679 | 98.554 | 98.429 | 98.241 |
| 6.125 | 99.018 | 98.893 | 98.768 | 98.580 |
| 6.250 | 99.347 | 99.222 | 99.097 | 98.909 |
| 6.375 | 99.646 | 99.521 | 99.396 | 99.208 |
| 6.500 | 99.925 | 99.800 | 99.675 | 99.487 |
| 6.625 | 100.163 | 100.038 | 99.913 | 99.726 |
| 6.750 | 100.379 | 100.254 | 100.129 | 99.942 |
| 6.875 | 100.543 | 100.418 | 100.293 | 100.105 |
| 7.000 | 100.634 | 100.509 | 100.384 | 100.196 |
| 7.125 | 100.683 | 100.558 | 100.433 | 100.245 |
| 7.250 | 100.710 | 100.585 | 100.460 | 100.273 |

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 |
| 101.500 |

Must be Conditionally Approved to lock

Forward Lending

19000 MacArthur Blvd, Suite 300

Irvine, CA 92612

Effective: Thursday, September 19, 2024

Jumbo Hauler Pricing

| Jumbo Hauler 30 YR Fixed - (901) | | | |
|----------------------------------|---------|---------|---------|
| Note Rate | 15 DAY | 30 DAY | 45 DAY |
| 6.125 | 99.874 | 99.812 | 99.562 |
| 6.250 | 100.374 | 100.312 | 100.062 |
| 6.375 | 100.624 | 100.562 | 100.312 |
| 6.500 | 101.124 | 101.062 | 100.812 |
| 6.625 | 101.374 | 101.312 | 101.062 |
| 6.750 | 101.624 | 101.562 | 101.312 |
| 6.875 | 101.874 | 101.812 | 101.562 |
| 7.000 | 102.374 | 102.312 | 102.062 |
| 7.125 | 102.624 | 102.562 | 102.312 |
| 7.250 | 102.874 | 102.812 | 102.562 |
| 7.375 | 103.124 | 103.062 | 102.812 |
| 7.500 | 103.374 | 103.312 | 103.062 |
| 7.625 | 103.624 | 103.562 | 103.312 |
| 7.750 | 103.874 | 103.812 | 103.562 |
| 7.875 | 104.124 | 104.062 | 103.812 |
| 8.000 | 104.624 | 104.562 | 104.312 |
| 8.125 | 104.874 | 104.812 | 104.562 |
| 8.250 | 105.124 | 105.062 | 104.812 |
| 8.375 | 105.374 | 105.312 | 105.062 |

| Jumbo Hauler 30 YR Fixed 2:1 Buydown - (901-BD) | | | |
|---|---------|---------|---------|
| Note Rate | 15 DAY | 30 DAY | 45 DAY |
| 6.125 | 99.874 | 99.812 | 99.562 |
| 6.250 | 100.374 | 100.312 | 100.062 |
| 6.375 | 100.624 | 100.562 | 100.312 |
| 6.500 | 101.124 | 101.062 | 100.812 |
| 6.625 | 101.374 | 101.312 | 101.062 |
| 6.750 | 101.624 | 101.562 | 101.312 |
| 6.875 | 101.874 | 101.812 | 101.562 |
| 7.000 | 102.374 | 102.312 | 102.062 |
| 7.125 | 102.624 | 102.562 | 102.312 |
| 7.250 | 102.874 | 102.812 | 102.562 |
| 7.375 | 103.124 | 103.062 | 102.812 |
| 7.500 | 103.374 | 103.312 | 103.062 |
| 7.625 | 103.624 | 103.562 | 103.312 |
| 7.750 | 103.874 | 103.812 | 103.562 |
| 7.875 | 104.124 | 104.062 | 103.812 |
| 8.000 | 104.624 | 104.562 | 104.312 |
| 8.125 | 104.874 | 104.812 | 104.562 |
| 8.250 | 105.124 | 105.062 | 104.812 |
| 8.375 | 105.374 | 105.312 | 105.062 |

| Jumbo Hauler 30 YR Fixed 1:0 Buydown - (901-BD10) | | | |
|---|---------|---------|---------|
| Note Rate | 15 DAY | 30 DAY | 45 DAY |
| 6.125 | 99.874 | 99.812 | 99.562 |
| 6.250 | 100.374 | 100.312 | 100.062 |
| 6.375 | 100.624 | 100.562 | 100.312 |
| 6.500 | 101.124 | 101.062 | 100.812 |
| 6.625 | 101.374 | 101.312 | 101.062 |
| 6.750 | 101.624 | 101.562 | 101.312 |
| 6.875 | 101.874 | 101.812 | 101.562 |
| 7.000 | 102.374 | 102.312 | 102.062 |
| 7.125 | 102.624 | 102.562 | 102.312 |
| 7.250 | 102.874 | 102.812 | 102.562 |
| 7.375 | 103.124 | 103.062 | 102.812 |
| 7.500 | 103.374 | 103.312 | 103.062 |
| 7.625 | 103.624 | 103.562 | 103.312 |
| 7.750 | 103.874 | 103.812 | 103.562 |
| 7.875 | 104.124 | 104.062 | 103.812 |
| 8.000 | 104.624 | 104.562 | 104.312 |
| 8.125 | 104.874 | 104.812 | 104.562 |
| 8.250 | 105.124 | 105.062 | 104.812 |
| 8.375 | 105.374 | 105.312 | 105.062 |

| Jumbo Hauler 15 YR Fixed - (915) | | | |
|----------------------------------|---------|---------|---------|
| Note Rate | 15 DAY | 30 DAY | 45 DAY |
| 6.125 | 100.124 | 100.062 | 99.812 |
| 6.250 | 100.624 | 100.562 | 100.312 |
| 6.375 | 100.874 | 100.812 | 100.562 |
| 6.500 | 101.374 | 101.312 | 101.062 |
| 6.625 | 101.624 | 101.562 | 101.312 |
| 6.750 | 101.874 | 101.812 | 101.562 |
| 6.875 | 102.124 | 102.062 | 101.812 |
| 7.000 | 102.624 | 102.562 | 102.312 |
| 7.125 | 102.874 | 102.812 | 102.562 |
| 7.250 | 103.124 | 103.062 | 102.812 |
| 7.375 | 103.374 | 103.312 | 103.062 |
| 7.500 | 103.624 | 103.562 | 103.312 |
| 7.625 | 103.874 | 103.812 | 103.562 |
| 7.750 | 104.124 | 104.062 | 103.812 |
| 7.875 | 104.374 | 104.312 | 104.062 |
| 8.000 | 104.874 | 104.812 | 104.562 |
| 8.125 | 105.124 | 105.062 | 104.812 |
| 8.250 | 105.374 | 105.312 | 105.062 |
| 8.375 | 105.624 | 105.562 | 105.312 |

| 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+ | 0.750 | 0.625 | 0.500 | 0.250 | -0.125 | -0.375 | -2.500 |
| 760-779 | 0.625 | 0.500 | 0.250 | 0.125 | -0.375 | -0.500 | -2.750 |
| 740-759 | 0.500 | 0.250 | 0.125 | -0.125 | -0.500 | -0.750 | -3.000 |
| 720-739 | 0.250 | 0.125 | -0.125 | -0.250 | -0.750 | -1.000 | -3.500 |
| 700-719 | -0.125 | -0.375 | -0.500 | -0.750 | -1.250 | -1.500 | -4.250 |
| 680-699 | -0.375 | -0.500 | -0.750 | -1.250 | -1.750 | -2.500 | -5.250 |
| Loan Amount | <=50 | 50.01-60 | 60.01-65 | 65.01-70 | 70.01-75 | 75.01-80 | 80.01-85 |
| >\$1,000,000 ≤ \$1,500,000 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 |
| >\$1,500,000 ≤ \$2,000,000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| >\$2,000,000 ≤ \$2,500,000 | -0.250 | -0.250 | -0.250 | -0.250 | -0.250 | -0.250 | |
| >\$2,500,000 ≤ \$3,000,000 | -0.500 | -0.500 | -0.500 | -0.500 | -0.500 | | |
| Other Adjusters | <=50 | 50.01-60 | 60.01-65 | 65.01-70 | 70.01-75 | 75.01-80 | 80.01-85 |
| Cash-Out/Debt Consolidation | -0.500 | -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 |

| |
|--------------------------|
| Maximum Net Price |
| 101.000 |